

FOR MORE INFORMATION

Contact the NEST Employer Relationship Manager at 402.602.3310 or NEST@fnni.com. Or visit NEST529Direct.com or NEST529Advisor.com.

An investor should consider the NEST Plans' ("the Plans") investment objectives, risks, charges and expenses before investing. The Program Disclosure Statement, available at NEST529Direct.com or NEST529Advisor.com, should be read carefully before investing.

Investors should consider before investing whether their or their beneficiary's home state offers any state tax or other state benefits such as financial aid, scholarship funds, and protection from creditors that are only available for investments in such state's qualified tuition program and should consult their tax advisor, attorney and/or other advisor regarding their specific legal, investment or tax situation.

Participation in the Plans does not guarantee that contributions and the investment return on contributions, if any, will be adequate to cover future tuition and other higher education expenses, or that a beneficiary will be admitted to or permitted to continue to attend an eligible educational institution.

The Nebraska Educational Savings Plan Trust serves as Issuer. The Nebraska State Treasurer serves as Trustee. First National Bank of Omaha serves as Program Manager and First National Capital Markets serves as Distributor, Member FINRA, SIPC. First National Capital Markets and First National Bank of Omaha are affiliates.

Investments Are Not FDIC Insured* | No Bank, State or Federal Guarantee | May Lose Value
*Except the Bank Savings Individual Investment Option

NEST@work
529 COLLEGE SAVINGS

Getting started.
It's easy.



With just a few steps, you will help your employees realize a child's dream of higher education.

How NEST payroll deduction works

Contributions are made with after-tax dollars using your company's existing ACH direct deposit process.

1. Communicate to your employees

Your NEST Employer Relationship Manager can assist in developing a strategy to notify your employees about NEST payroll deduction and to set up a college savings seminar.

2. Employee establishes NEST payroll deduction

As part of the account opening process, employees will notify NEST of their intention to contribute through payroll deduction. For employees who already have a NEST account and want to start contributing through payroll deduction, a form can be submitted to NEST by mail or they can enter the necessary information online through secure account access.

At the end of these processes, employees will receive the Payroll Direct Deposit Confirmation Form with information needed to establish payroll deduction at your company.

3. Employer notified

When the Payroll Direct Deposit Confirmation Form is received, your employee should use the information on that form and your existing process to begin payroll deduction into their NEST account.

4. Payroll processed

Employer processes payroll deduction. Employee's deduction contribution is sent from your payroll provider/bank to NEST who processes the funds when received into the employee's NEST accounts.

Things to know about NEST ACH Direct Deposit

- Contributions are with after-tax dollars.
- Anyone can contribute to a NEST account, not just the account owner.
- NEST does not require a minimum contribution per pay period.
- Custodian bank is Mellon Bank.
- ABA routing number is **0110001234**.
- DDA will be the three-digit prefix 916 (NEST Direct Plan) or 917 (NEST Advisor Plan) followed by the first nine digits of the employee's NEST account.
- ACH transmittal code is "checking."

Allow 10 days from when a NEST account was established before you begin payroll deduction.

Account changes

To change the payroll deduction amount or to stop payroll deduction:

Employee will notify employer only

To add or delete a NEST account to receive payroll contributions:

Employee will notify NEST only

Important to remember

- If the instructions contain an invalid account number, are not coded for checking, or are not recognized or closed, the ACH will be rejected.
- If the employer does not process payroll in a timely manner or accurately, any loss will be the responsibility of the employer working with the employee.
- If there are issues that cannot easily be resolved between the employer and the employee or between the employer and NEST, please contact your NEST Employer Relationship Manager.

WHAT IS A NEST 529 COLLEGE SAVINGS PLAN?

A NEST 529 College Savings Plan provides investors a way to save for a child's higher education. Assets in a NEST account can be used at most community colleges, technical schools, universities and graduate schools nationwide.