

FOR MORE INFORMATION

Contact the NEST Employer Relationship Manager at 402.602.3310 or NEST@fnni.com. 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

Use payday
to save for someday.



A simple way to save regularly for a child's higher education.

It's easy to invest in NEST to save for college - once your payroll deduction is set up, your money is automatically deposited into your NEST 529 College Savings account. There are no minimums and you can change or stop the deduction at any time by contacting your employer.

How NEST payroll deduction works

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

1. Establish Payroll Deduction on your NEST Account

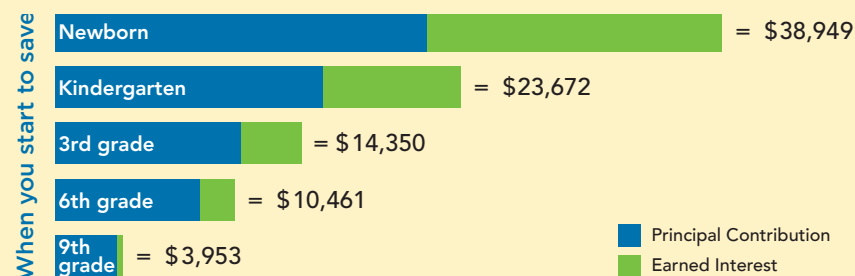
- If you do not have an account, follow the steps below to open an account or contact your financial advisor.
 - If you're opening a NEST Direct account:**
 - Visit NEST529Direct.com, select "Enroll Now" and follow the steps to open an account.
 - While completing the "Funding Your Account" section, select "Payroll Deduction" and enter your payroll deduction information.
 - Print out the pre-filled Payroll Direct Deposit Confirmation Form to give to your employer to process your request.
 - If you open an account with a paper form, the Payroll Direct Deposit Confirmation Form will be mailed to you.
 - If you are an existing account owner, log in to your account, select "Asset Management," and then select "Payroll Direct Deposit." You can then complete the information and print out the Payroll Direct Deposit Confirmation Form.

2. Notify your employer

- Using your employer's process, notify your employer of the NEST payroll deduction with information from the Payroll Direct Deposit Confirmation Form. Once the information is entered into the payroll system, your deduction will automatically be sent to NEST.

How much should I invest?

Saving a little bit every month from your paycheck is a great way to save for college. The chart below illustrates how your account could grow with a contribution of \$100 each month and a 6% annual investment return.*



*Chart assumes an annual investment return of 6% and monthly contribution of \$100 per month on the first day of each month. This hypothetical is for illustrative purposes only. It does not reflect an actual investment in any particular college savings plan or in the NEST Direct Plan or any taxes payable upon withdrawal.

Account changes

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

Notify employer only

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

Notify NEST only

Things to know

- Allow 10 days from when an account was established before you begin payroll deduction.
- If the instructions from your employer 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.

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.

For more information about NEST, go to NEST529Direct.com or speak to your financial advisor.