



The goals of your children.

The guidance of your Advisor.

The benefits of a NEST 529 Advisor Plan.

The logo for the NEST 529 Advisor Plan. It features the word "NEST" in a bold, blue, sans-serif font. Above the "T" is a small yellow bird icon. To the right of "NEST" is the number "529" in a smaller, blue, sans-serif font. Below "NEST 529" is the words "ADVISOR PLAN" in a smaller, blue, sans-serif font.

Think of all you invest in a child.
Time. Care. Love.

And now ... an education.



As far away as it may seem right now, your child will be ready for their college years in no time. That's why it's so important to be thinking about your college savings plan and how the NEST 529 Advisor Plan can help you achieve your college savings goal.

With the help of your Financial Advisor, you can develop a realistic college savings plan based on your risk tolerance, time frame, and personal family and financial situation. Your Financial Advisor knows that saving for college is an integral part of your financial plan, and he or she can help you identify your savings goal, select a suitable investment portfolio, and develop a contribution plan that works for you. Your Financial Advisor can also show you how the NEST 529 Advisor Plan can be part of your estate planning by moving money out of your estate while helping a family member pay for a college education. Take advantage of your Advisor's experience and knowledge, while putting your money to work for a child's future.

What is the NEST 529 Advisor Plan?

The NEST 529 Advisor Plan is a 529 College Savings Plan—named after Section 529 of the Internal Revenue Code—that provides investors a way to save tax-free¹ for a child's higher education.

Assets in your NEST 529 account can be used at any eligible educational institution² in the U.S. (and some abroad), including community colleges, technical schools, universities and graduate schools.

You can invest in a NEST 529 Advisor Plan for a child, grandchild, niece, nephew, yourself or someone who is not related to you. Plus, once a NEST 529 account is open, anyone can contribute to it. What a thoughtful birthday or holiday gift for a child!

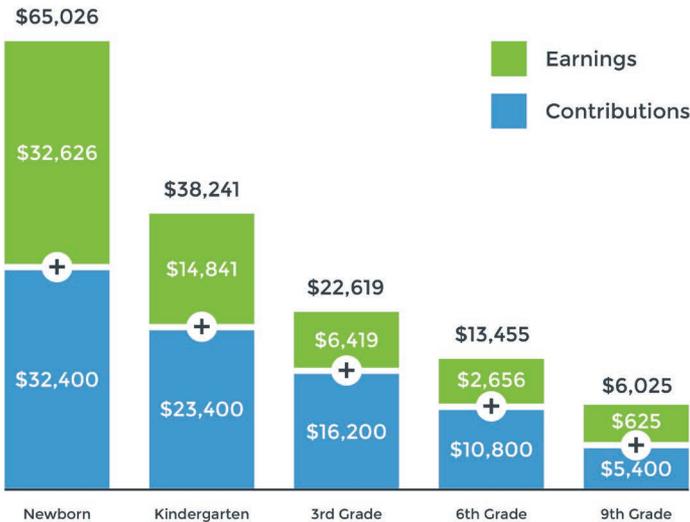
Take advantage of the NEST 529 Advisor Plan features to fit your life

Start as early as you can

Sometimes the hardest part is to just start. Starting gives you peace of mind, and saving early, even with a modest contribution, adds up over time. You don't know if your baby is going to receive a scholarship, but you can control what you know now—you want your child to have the opportunity, and funds, to go to college.

There is no right time to begin to save, but the sooner you begin, your savings will have more time to work for you. You also do not need to save the entire cost of education, but the more you save, the less likely you will need to borrow, rely on scholarships, or need to choose a college based on the cost. And, because earnings while invested are tax-free, your earnings will begin to build right away.

The chart below illustrates the advantage of tax-deferred savings with a NEST 529 account based on how old the child is when you start.



Based on \$150 monthly contributions over 18 years

This chart illustrates an investment of \$150 a month on the first day of the month into a college savings account that earns 7% per year, compounded monthly until the child is 18 years old. This hypothetical is for illustrative purposes only. It does not reflect an actual investment in any particular college savings plan or in the NEST 529 Advisor Plan.

The NEST 529 Advisor Plan advantage

The NEST 529 Advisor Plan has been specifically designed to make it easy for you and your Financial Advisor to work together to make college savings a part of your overall financial plan.

| | |
|---|---|
| AFFORDABLE | No minimum contribution amount |
| | No annual account fee or hidden fees |
| | Low asset-based fees ³ |
| | No age or income restrictions |
| | High contribution limit—\$400,000 ⁴ |
| CONVENIENT | Easy to open |
| | Beneficiary can change at any time to a “member of the family” ⁵ |
| | Secure, fully featured website |
| | NEST 529 funded scholarships and bonuses |
| TAX ADVANTAGED | Tax-free earnings ¹ |
| | Tax-free qualified withdrawals ⁶ |
| | Unique gift tax and estate planning benefits |
| | State tax benefits may apply ⁷ |
| INVESTMENTS THAT MATCH YOUR SAVINGS STRATEGY | Well-known fund families and a broad range of asset classes |
| | Investment choices that fit your risk tolerance, child’s age and your financial situation |

The NEST 529 Advisor Plan flexible investment structure

You and your Financial Advisor can choose from a wide range of investment options and asset classes to create a customized allocation portfolio.

Age-Based Investment Options: The Aggressive, Growth and Index Options contain allocations among equity, fixed income and cash equivalent funds. Contributions are placed into a portfolio according to the beneficiary’s age, with an asset allocation that best represents the amount of time until college. As the child gets closer to college, the allocations become more conservative.

Static Investment Options: The All Equity, Growth, Moderate Growth, Balanced, Conservative, and FDIC-Insured Bank Savings Static Options offer a fixed allocation throughout the life of the investment.

Individual Investment Options: Talk with your Financial Professional about whether you should use individual investment options from well-respected investment companies in your portfolio.

TOP 10

Top ten advantages for saving with the NEST 529 Advisor Plan

- 1 You can invest for anyone—your child, grandchild, friend, spouse, and even for yourself—and anyone can contribute to your account.
- 2 Your earnings grow tax-deferred and are tax-free when withdrawn¹ if used for qualified higher education expenses.⁶
- 3 There is no income limit to invest, no annual fees, minimum contribution requirements, or age limit to open or use funds in your account.
- 4 You can use account assets at virtually any community college, university, technical or vocational school nationwide and some abroad.
- 5 You can direct investments, decide when to make a withdrawal, change or move money (without penalty) to another beneficiary who is a “member of the family” of the former beneficiary.⁵
- 6 You can lessen the value of your taxable estate—and estate taxes for your beneficiaries—but still keep control over the funds. You may contribute up to \$15,000 per year (\$30,000 jointly) or up to \$75,000 at one time for a five-year period to avoid gift taxes.⁸
- 7 You may be eligible for state tax benefits⁷—check with your financial professional or tax advisor.
- 8 You have investment flexibility with funds from well-known fund families and can choose from many types of investment strategies that fit your needs.
- 9 You do not need to be a Nebraska resident or a U.S. citizen, but you do need to have a Social Security or taxpayer identification number and a residential street address to open an account.
- 10 Our full-featured website makes account transactions easy and secure from your desktop computer or mobile device.

Get started today!



Now is the time to start investing in a child's future with the NEST 529 Advisor Plan. Talk with your Financial Advisor, who can help you open an account.

Before you meet with your Advisor, follow these simple steps to get started:



1 Carefully, read the Program Disclosure Statement—available from your Financial Advisor or at **NEST529Advisor.com**—for details about your Investment Options, risks, fees, and requirements.



2 Gather the following information about you and your beneficiary, so it's readily available when you sit down with your Advisor:

- Street address
- Birth date(s)
- Social Security or taxpayer identification number(s)
- Your bank account number, so you can preschedule contributions from your checking or savings account



3 Meet with your Advisor to select a suitable investment portfolio.



4 Complete the Enrollment Form with your Advisor.



5 During your annual review with your Advisor review your account, investment choices and current financial situation to see if adjustments are appropriate.

Once you're enrolled, you can take advantage of even more ways to save for your child's education, with contests, savings plans, scholarships, and more.

Congratulations! You are helping your child prepare for a better future through higher education.

- 1 If assets are not used for qualified expenses, the earnings portion of the withdrawal is subject to federal income tax and an additional 10% federal tax and may be subject to state and local taxes.
- 2 An eligible educational institution includes accredited post-secondary educational institutions or vocational schools in the United States and some abroad offering credit toward a bachelor's degree, an associate's degree, a graduate level or professional degree, or another recognized post-secondary credential. See www.fafsa.ed.gov/.
- 3 Asset-Based Fees include the Weighted Average Operating Expense Ratio, the Program Management Fee, the State Administration Fee, and the Annual Distribution and Marketing Fee.
- 4 No additional contributions can be made for any beneficiary when the fair market value of all accounts maintained for that beneficiary within all plans offered by the State of Nebraska reaches \$400,000. Assets can grow beyond \$400,000.
- 5 A "member of the family" includes an individual who is a son, daughter, stepson, stepdaughter or a descendant of any such person; a brother, sister, stepbrother, or stepsister; the father or mother, or an ancestor of either; a stepfather or stepmother; a son or daughter of a brother or sister; a brother or sister of the mother; a son-in-law, daughter-in-law, father-in-law, mother-in-law, brother-in-law, or sister-in-law; the spouse of the beneficiary or the spouse of any individual described above; or a first cousin of the beneficiary. For purposes of determining who is a "member of the family," a legally adopted child or a foster child of an individual is treated as the child of that individual by blood. The terms "brother" and "sister" include half-brothers and half-sisters.
- 6 Qualified higher education expenses include tuition, fees, textbooks, supplies and equipment (including computers) required for enrollment or attendance and certain room and board expenses for the academic term during which the student is enrolled at least half time at an eligible educational institution. Expenses for special-needs students that are necessary in connection with their enrollment or attendance may also be eligible.
- 7 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.
- 8 If the account owner dies before the end of the five-year period, a prorated portion of the contribution will be included in his or her taxable estate. If you contribute less than the \$75,000 maximum, additional contribution can be made without incurring federal gift taxes, up to a prorated level of \$15,000 per year. Federal gift taxation may result if a contribution exceeds the available annual gift tax exclusion amount remaining for a beneficiary in the year of the contribution.

The NEST 529 Advisor Plan is sponsored by the State of Nebraska and administered by the Nebraska State Treasurer. The NEST 529 Advisor Plan offers a series of investment portfolios within the Nebraska Educational Savings Plan Trust, which offers other investment portfolios not affiliated with the NEST 529 Advisor Plan. The NEST 529 Advisor Plan is intended to operate as a qualified tuition program to be used only to save for qualified higher education expenses, pursuant to Section 529 of the U.S. Internal Revenue Code.

An investor should consider the Plan's investment objectives, risks, charges and expenses before investing. The Program Disclosure Statement at www.NEST529Advisor.com, which contains more information, 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.

This material is provided for general and educational purposes only and is not intended to provide legal, tax or investment advice, or for use to avoid penalties that may be imposed under U.S. federal tax laws. This material is not an offer to sell or a solicitation of an offer to buy any securities. Any offer to sell units within the Plan may only be made by the Program Disclosure Statement and Participation Agreement relating to the Plan.

Participation in the Plan 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.

Except for the Bank Savings Static Investment Option, investments in the NEST 529 Advisor Plan are not guaranteed or insured by the FDIC or any other government agency and are not deposits or other obligations of any depository institution. Investments are not guaranteed or insured by the State of Nebraska, the Nebraska State Treasurer, the Nebraska Investment Council or First National Bank of Omaha or its authorized agents or their affiliates, and are subject to investment risks, including loss of the principal amount invested. FDIC insurance is provided for the Bank Savings Static Investment Option up to the maximum amount set by federal law, currently \$250,000.

Nebraska Educational Savings Plan Trust Issuer
Nebraska State Treasurer Trustee
Nebraska Investment Council Investment Oversight
First National Bank of Omaha Program Manager
First National Capital Markets, Inc. Distributor,
Member FINRA, SIPC
First National Capital Markets and First National Bank
of Omaha are affiliates.



Nebraska State Treasurer, Trustee

 **First National Bank Omaha**
Program Manager

Investments Are Not FDIC-Insured* | No Bank, State or Federal Guarantee | May Lose Value

*Except the Bank Savings Static Investment Option

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