



NEST 529 Advisor College Savings Plan

Recognized by national experts. Praised by Mom and Dad.

Learn why national experts think so highly of the NEST Advisor Plan.

- Low fees
- Well-known fund families
- Convenient and flexible



One of the highest
ranked Advisor Plans,
2011 – 2017

by savingforcollege.com¹



Bronze Rating,
2013 – 2017

by Morningstar¹

What's Next?

Contact your financial advisor to learn more about saving for college with the **NEST 529 Advisor Plan**. You can also learn more at **NEST529Advisor.com** or call **1.888.659.NEST(6378)**.



¹Morningstar evaluates college-savings plans based on five key pillars -- Process, Performance, People, Parent, and Price --which its analysts believe lead to plans that are more likely to outperform over the long term on a risk-adjusted basis. Plans with advantages that outweigh the disadvantages across the five pillars and with sufficient level of analyst conviction to warrant a bronze rating. Savingforcollege.com ratings are evaluated based on offering outstanding flexibility, attractive investments, and additional economic benefits (such as generous state tax incentives) that for some people, at least, will provide a substantial boost to their savings. They note that there are few, if any, weaknesses in the program.

savingforcollege.com, Morningstar and First National Bank of Omaha are not affiliated.

The NEST Advisor Plan is sponsored by the State of Nebraska and administered by the Nebraska State Treasurer. The NEST 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 Advisor Plan. The NEST 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 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 Investment Option, investments in the NEST 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 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., Primary Distributor, Member FINRA, SIPC

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

*Except the Bank Savings Investment Option



NEBRASKA STATE TREASURER, TRUSTEE



**First National Bank
Omaha**

PROGRAM MANAGER