

## We Believe in the Power of Advice



There are many reasons to include your financial advisor when you are setting college savings goals, developing a savings plan, and paying for college.

### Your Financial Advisor Knows:

- How to incorporate saving and paying for college into your overall financial plan.
- How to balance saving for college with saving for retirement.
- How to make sense of the cost of college based on your specific situation by helping determine how much you can afford to save, how much you can pay out of income and how loans may best be used.
- How to help you identify your college savings goals and then help you select an appropriate investment vehicle.
- How to select a suitable 529 plan and investment portfolio(s) within the 529 plan based on your risk tolerance.
- Commonly made mistakes and best practices to help you avoid investment pitfalls.
- How to navigate market conditions and make recommendations when important adjustments are needed.
- How to take advantage of tax benefits that meet your overall savings strategy.
- Strategies to maximize potential needs-based financial aid.
- How to coordinate contributions and distributions between grandparent and parent owned accounts.
- How to provide feedback to the NEST Advisor Plan decision makers about how to make your college savings plan work best for you.

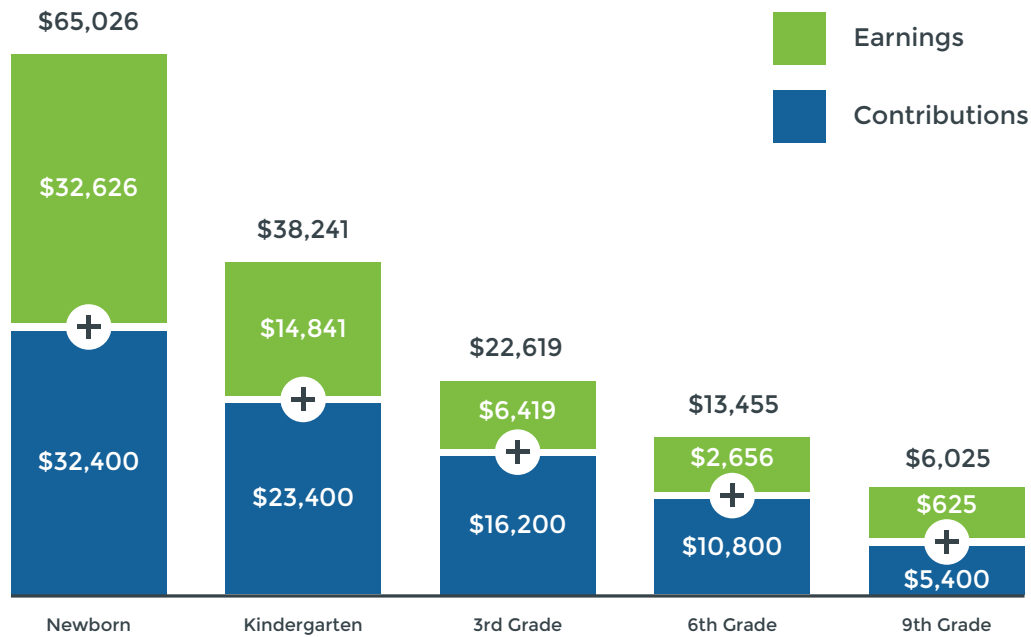
### Do you sometimes get overwhelmed when thinking about saving for college?

- How much will college cost when my child goes off to school and how much do I need to save to get there?
- How do I pick between all the different investment vehicles and providers?
- How will this affect my child's eligibility for federal student aid programs?

**Read on to find out  
why working with an  
advisor may be the  
right choice for you  
to reach your college  
savings goals.**

CONTINUED ON BACK

Saving for college takes an investment plan that fits your financial situation and goals. Using a financial advisor can help get you started down that path. No time is too late, no matter how old your child is. And the earlier you get started, the better.



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 Advisor Plan.

The NEST Advisor Plan believes in the power of financial advisors to work with their clients in order to achieve their financial goals, including the goal of planning and saving for future higher education expenses.

### Questions? Contact Us Today!

For Sales questions, please contact our NEST Advisor Hotline at **1.877.846.7283**.  
 For general questions, please call NEST Customer Service at **1.888.659.6378**.  
 8:00 a.m. to 8:00 p.m. CT, Monday through Friday



An investor should consider the Plan's investment objectives, risks, charges and expenses before investing. The Program Disclosure Statement, at [www.NEST529Advisor.com](http://www.NEST529Advisor.com) (NEST Advisor Plan), 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.

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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.

Nebraska Educational Savings Plan Trust Issuer  
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Investments are Not FDIC Insured\* | No Bank, State or Federal Guarantee | May Lose Value  
 \*Except the Bank Savings Investment Option



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PROGRAM MANAGER