

Switch to NEST with No Up-Front Load



Find out why advisors nationwide are rolling their client's college savings to the NEST 529 Advisor Plan.

The NEST Advisor Plan has a lot to offer

- Investment Strength. A robust and diversified investment line-up of 12 fund families, with actively managed funds, ETFs, and Index options giving you the ability to design your own portfolio or choose from the age-based or static allocation portfolios.
- Low Fees. No annual account fee, no minimums, no hidden charges.
- Highly rated. 5-Cap Resident & 4.5-Cap Non-Resident ratings from SavingforCollege.com and a Bronze rating from Morningstar as of September 1, 2016.¹
- Service Excellence. Dedicated to listening to your ideas and suggestions and incorporating them into the NEST Advisor Plan.

It's easy to get started

- Open a NEST account by completing an Enrollment Form.
- Complete the Incoming Rollover Form, providing your signature in Section 5³
- Submit the forms to us following your firm's procedures.
- When received, we will coordinate the transfer of assets directly from your client's former 529 plan into their NEST account.

Is it in your client's best interest to move to the NEST Advisor Plan?

- Has their current 529 plan not been performing as well as expected?²
- Would you prefer a plan that offers a wide variety of investments with low costs?
- Did they already pay a Class A up-front load and you don't want them to have to pay it again if they switched 529 plans?
- Is moving from another 529 plan's Class C to NEST's Class A with the up-front load waived suitable for your client?

Read on to find out why rolling over their assets to the NEST Advisor Plan may be right for your clients.

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¹ 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. Morningstar 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.

² Past performance is not a guarantee of future performance. Check the NEST Advisor Plan's performance at www.NEST529Advisor.com

³ Advisors should confirm with their broker/dealer that they permit rollovers that waive the up-front load.

Other items to consider:

- If rolling over from an in-state to an out-of-state 529 plan, some states may require the recapture of prior state tax deductions. Clients must also consider possible withdrawal charges by their existing plan, market value adjustments and differences in ongoing investment fees. As with all matters of a tax or legal nature, you should consult your own tax or legal counsel for advice. If rolling over from an in-state to an out-of-state 529 plan, the investor may lose tax or other benefits that are only available when investing in an in-state plan.
- Federal law allows 529 assets to be moved from one 529 plan to another plan once every twelve months for the same beneficiary. If assets are rolled over more than once within the 12 months, the transaction will be considered a non-qualified distribution subject to federal and state tax and a 10% additional federal tax on the earnings.
- While an up-front sales load will not be paid on the assets rolled into Class A, the Class A up-front load will be paid on subsequent contributions.⁴ See the Program Disclosure Statement at www.NEST529Advisor.com, for more details.

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



⁴ No up-front sales load applies to Class A accounts that invest in the Goldman Sachs Financial SquareSM Government Money Market Individual Investment Option, the Age-Based Conservative 19+ Portfolio; or the Bank Savings Individual Investment Option.² Past performance is not a guarantee of future performance. Check the NEST Advisor Plan's performance at www.NEST529Advisor.com

An investor should consider the Plan's investment objectives, risks, charges and expenses before investing. The Program Disclosure Statement, at 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.

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.

Nebraska Educational Savings Plan Trust Issuer

First National Capital Markets, Inc. Primary Distributor, Member FINRA, SIPC
First National Capital Markets, Inc. 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 Investment Option



NEBRASKA STATE TREASURER, TRUSTEE



First National Bank
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PROGRAM MANAGER