



Big Dreams Ahead

Prepare for their future with a NEST 529 College Savings Plan



Tax Advantages

NEST 529 offers federal and state tax advantages.

- On a state and federal level, earnings grow tax-deferred and are tax-free if used for qualified higher education expenses¹
- Account owners who are Nebraska taxpayers are eligible for up to \$10,000 in state tax deductions^{2†}:
- A NEST 529 account is a great estate planning tool—contributions are considered completed gifts and are eligible for the federal gift tax annual exclusion up to \$15,000 (\$30,000 filing jointly)
- High total contribution limit of \$400,000 per beneficiary

Affordable

Low costs mean you get to hold on to more of your investment's return.

- No contribution minimum and no minimum balance to start
- Low fees; no hidden fees
- No annual account fee

Easy to Use

With NEST 529, you can invest in and manage your college savings easily.

- Open and manage your account online or by mail
- Contribute automatically through payroll direct deposit or your personal bank account
- Securely view and access your account balances and statements and perform transactions online

More Ways to Help You Save

NEST 529 offers additional ways to help you meet your savings goals.

- Ugift®—A free-to-use service that lets family and friends make the meaningful gift of money into your NEST 529 account³
- Upromise® by Sallie Mae®—Earn money for college through everyday purchases⁴

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[†] 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 with their tax advisor, attorney and/or other advisor regarding their specific legal, investment or tax situation.

¹ If you do not use the assets in your account for qualified higher education 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 Contributions up to \$10,000 (\$5,000 if married filing separately), for account owners who are Nebraska taxpayers, are deductible from Nebraska state income tax. Nebraska state tax deductions are subject to recapture if you cancel your Participation Agreement, take a Non-Qualified Withdrawal or roll over assets to another state's qualified tuition program.

³ Ugift is a registered service mark of Ascensus Broker Dealer Services, Inc.

⁴ Upromise is an optional service offered by Upromise, Inc., is separate from NEST 529, and is not affiliated with the State of Nebraska. Terms and conditions apply to the Upromise service. Participating companies, contribution levels, and terms and conditions are subject to change at any time without notice. Transfers from Upromise to a NEST 529 account are subject to a \$25 minimum. Visit upromise.com for more information about the Upromise service.

A Variety of Great Investment Options

NEST 529 has a simple, yet robust, mix of investments that appeal to different types of savers. No matter your comfort level and experience with investing, NEST 529 offers options to fit your savings profile.

3 Age-Based Investment Options

Aggressive, Growth, Index

Contributions are placed into a portfolio based on your comfort level of risk and your beneficiary's age. The assets are allocated to underlying funds that automatically become more conservative as the child reaches college age.

6 Static Investment Options

All Equity, Growth, Moderate Growth, Balanced, Conservative and Bank Savings (FDIC insured)

Static Investment Options offer a fixed allocation throughout the life of the investment.

15 Individual Investment Options

Select one or more of the 15 Individual Investment Options from well-respected investment managers to create a customized allocation portfolio.

A NEST 529 College Savings Plan account is a tax-advantaged investment used to save for higher education.

Assets can be used at virtually all community colleges, technical schools, universities, colleges and graduate schools nationwide and some abroad. Pay for tuition and fees, books and supplies, certain room and board expenses, and more.

Anyone in any state can open a NEST 529 account for a beneficiary-you, your child, your grandchild, family or friends.†

Open your account on line at **NEST529.com**. You'll need the following information about you and your beneficiary: Social Security numbers, addresses, birth dates. For any additional questions or to request an enrollment booklet, call us toll free at **888.993.3746**.

We're Here for You

NEST 529 offers best practices in servicing your account, with convenience as a top priority.

NEST529.com

Use our website to easily manage your college savings account.

- Read about the Plan and Investment Options
- Open and manage your account
 - » Set up and manage automatic deposits from your paycheck or bank account
 - » View and access your account balances, personal rate of return and statements
 - » Make contributions and changes to your account
 - » Take qualified withdrawals

888.993.3746

Contact knowledgeable customer service representatives by calling our toll free service line from 8:00 a.m. to 8:00 p.m. CT, Monday through Friday.

To learn more about saving for college visit **NEST529.com**, call **1.888.993.3746** or follow **NEST 529 College Savings** on Facebook.



An investor should consider the Plan's investment objectives, risks, charges and expenses before investing. The Program Disclosure Statement, available at NEST529.com, should be read carefully.

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 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.

Nebraska Educational Savings Trust Issuer
First National Capital Markets, Inc. 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 Investment Option

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NEBRASKA STATE TREASURER, TRUSTEE



PROGRAM MANAGER