

Added Benefits for Employee Satisfaction

Help your employees save for a child's dreams



What is a NEST 529 College Savings Plan?

A NEST 529 College Savings Plan provides investors a tax-advantaged way to save for a child's higher education. Assets in a NEST account can be used for qualified higher education expenses at most community colleges, technical schools, universities, colleges and graduate schools nationwide, and some abroad.

Your employees face a number of large financial expenses. You are likely already helping them save for retirement, so help them tackle another big expense by providing them the tools to save for higher education by making contributions to their NEST account from their paycheck.

Why Become Part of NEST@work?

For the Employer

- Enhances your benefits package—provides a competitive advantage to attract and retain employees
- Promotes the importance of higher education
- An essential component of a well-rounded financial wellness program
- Easy to implement—no set-up costs and/or contracts to sign
- Easy to administer—no open enrollment period restrictions and uses your standard payroll direct deposit process

For the Employees

- Use to save for a child's education (parents, grandparents, relatives, friends) or to further their own continuing education
- Easy, convenient way to regularly contribute
- Encourages employees to be in control of their finances
- Contributions can be started, changed or stopped at any time



NEST Advantages

- Low annual asset-based fees with no hidden costs
- No contribution minimum
- No income limit to invest or age limit to use the funds
- Accounts can be for anyone saving for higher education expenses and anyone can contribute
- Earnings are free from federal and state income taxes when used for qualified higher education expenses*
- Account owners' contributions are tax deductible from Nebraska state income tax up to \$10,000**

* 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.

** Nebraska state tax deductions are subject to recapture if the Participation Agreement is cancelled, a non-qualified withdrawal is taken, or if assets are rolled out of the Plan.

Services Provided at No Cost to Your Company or Employee

- Experienced NEST Employer Relationship Manager to help you develop a strategy to establish and communicate the benefit to employees
- Conduct saving for college meetings and participate in benefit fairs
- Employee educational materials
- One-on-one meetings between NEST and employees
- Assistance in setting up employer-sponsored scholarship accounts
- Sneak peek of upcoming NEST-sponsored scholarships
- Employer hotline

To learn more, contact the NEST Employer Relationship Manager at **402.602.3346** or **NEST@fnni.com**, or visit **NEST529.com** or **NEST529Advisor.com**.



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

©2020 First National Bank of Omaha



NEBRASKA STATE TREASURER, TRUSTEE



PROGRAM MANAGER