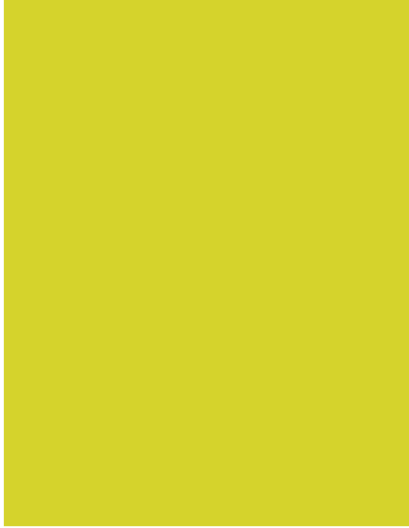




The benefit
that can change their future.

SSGA  promise529



Add to your benefits, not your workload.

Now your company can offer a very innovative employee benefit with virtually no administrative burden.

With SSGA Upromise 529, just agree to allow your employees to save for college via payroll direct deposit and we'll help with the rest. That's because there's:

- NO COST
- NO CONTRACT.

This simple, after-tax direct deposit helps employees make college saving automatic, whether it's for their children, grandchildren, or themselves.

A powerful benefit for your company.

- Differentiate your benefits package from those of your competitors
- Complement your 401(k) and other savings plans
- Enhance tuition reimbursement and other education efforts
- Earn a NV tax credit for matching contributions (see below).

An easy choice for your employees.

- Makes saving for higher education "automatic"
- Offers tax-deferred growth¹ and tax-free withdrawals
- Lets them choose from a range of professionally managed investments
- Requires a minimum of \$15 per pay period.

NEW employer tax credit for matching contributions.

Nevada businesses that offer a Nevada 529 college savings plan benefit AND match employee contributions will now be rewarded with a tax credit equal to 25% of their matching contributions, up to \$500 per employee.

Let's get started.

1. Establish SSGA Upromise 529 as a benefit.

2. Educate and encourage your employees to enroll.

- Feature SSGA Upromise 529 in your next benefits fair
- Invite us to host a college savings seminar
- Post a link to nevadas529.com on your company intranet
- Add information to employee payroll envelopes and new hire packages
- Email employees announcing this new benefit.

Contact your Institutional Relationship Manager for a complete list of materials available to help you, we have posters, email templates and more.

3: Execute the payroll direct deposit process.

- Check that each Payroll Form has the employee's Social Security number, SSGA Upromise 529 account number and signature (required).
- Following your existing procedures for payroll direct deposit by entering the:
 - total dollar amount being contributed by the employee per pay period
 - ABA routing number for Mellon Bank (SSGA Upromise 529's bank): 011001234
 - Three-digit prefix, 529, followed by the first nine digits of the employee's SSGA Upromise 529 account number
 - ACH transmittal code: "checking" account.

Sample Payroll Form:

SSGA Upromise529

Provide this information to your employer's payroll office

Step 1. (FOR EMPLOYEES): Complete this form and return to your employer

Please print this page, sign it, include your Social Security number and the date, and submit it to the HR, benefits, or payroll representative responsible for administering payroll deduction contributions to the Program. Your employer will initiate or change your payroll deduction after they receive this form.

Employee Name: _____

Total amount to be deducted per pay period: \$25.00

Employee Signature: _____ **Employee SSN:** _____ **Date:** ___/___/___

Step 2. (FOR EMPLOYERS): Establish Payroll Deduction Instructions on Your Payroll System

When updating ACH direct deposit instructions for this employee, please make sure that you provide the following information with your transmittal:

1. **ABA Number** 011001234 (Mellon Bank)
2. **Account Number**
3. **Code Transmittal for Checking**

Note: The account number is a 12-digit field. The first 3 digits identify the new bank account of SSGA Upromise 529. The last 9 digits are the first nine digits of the employee's account number in SSGA Upromise 529.

If you have any questions, please call customer service at 1-800-587-7305.

[Print](#)

Does your organization support ACH Direct Deposit?

If not, contact us to discuss possible alternative methods at 877-486-9251 or nevadaemployer@ascensus.com.

For more efficient processing, remember:

- SSGA Upromise 529 processes payroll direct deposit instructions received by the close of regular trading on the New York Stock Exchange, normally 4 p.m. ET. Contributions received after the close of regular trading will be invested at the closing unit value(s) of the next business day.
- The closing unit value(s) will be used, as long as we receive instructions and account information “in good order” (see Step 3 opposite page).

Please note: Should an error occur in your ACH instructions, any resulting loss will be your responsibility. Ascensus Broker Dealer will not process future contributions until the instructions are corrected. If you have additional questions, please call us at 877-486-9251.

For employees, it's even easier.

Step 1: Open an SSGA Upromise 529 account.

- Visit nevadas529.com, or complete and return the paper enrollment form.

Step 2: Log on to your account.

- Click on the “Profile & Documents” section on the home page
- Next, select “Payroll Deduction,” then click on “Change Payroll Instructions.” This will generate a form pre-filled with your information.
- Print out and submit to HR, Benefits or Payroll; changes to 529 contributions can be made at any time by notifying employer.

Step 3: Select how much to contribute from each paycheck.

- Also include how much to deposit for each beneficiary (if applicable).
- Print out this form – it will be pre-filled with your information – and submit to your HR, Benefits or Payroll departments.

Now, your employee is enrolled in payroll direct deposit and saving for college!

For more details on SSGA Upromise 529 and its payroll direct deposit option, just contact your Institutional Relationship Manager at 877-486-9251 or nevadaemployer@ascensus.com.

Here's all you do:

1. Establish the SSGA Upromise 529 as a benefit.
2. Let us help you get the word out about all its advantages.
3. Process just like other after-tax payroll direct deposits.

¹Earnings on non-qualified withdrawals are subject to federal income tax and may be subject to a 10% federal penalty tax, as well as state and local income taxes. The availability of tax or other benefits may be contingent on meeting other requirements.

IMPORTANT RISK INFORMATION

The information provided does not constitute investment advice and it should not be relied on as such. It should not be considered a solicitation to buy or an offer to sell a security. It does not take into account any investor's particular investment objectives, strategies, tax status or investment horizon.

The statements and opinions expressed are subject to change at any time, based on market and other conditions. State Street cannot guarantee the accuracy of completeness of third party statements or data.

Investing involves risk including the risk of loss of principal. Investment returns will vary depending upon the performance of the Portfolios you choose. Except to the extent of FDIC insurance available for the Savings Portfolio, you could lose all or a portion of your money by investing in the Plan, depending on market conditions. Account Owners assume all investment risks as well as responsibility for any federal and state tax consequences.

ETFs trade like stocks, fluctuate in market value and may trade at prices above or below the ETFs' net asset value. Brokerage commissions and ETF expenses will reduce returns.

The SSGA Upromise 529 Plan (the "Plan") is administered by the Board of Trustees of the College Savings Plans of Nevada (the "Board"). Ascensus Broker Dealer Services, Inc. (ABD) serves as the Program Manager. ABD has overall responsibility for the day-to-day operations, including distribution of the Plan and provision of certain marketing services. State Street Global Advisors (SSGA) serves as Investment Manager for the Plan except for the Savings Portfolio, which is managed by Sallie Mae Bank, and also provides or arranges for certain marketing services for the Plan. The Plan's Portfolios invest in either (i) Exchange Traded Funds and mutual funds offered or managed by SSGA or its affiliates; or (ii) a Federal Deposit Insurance Corporation (FDIC)-insured omnibus savings account held in trust by the Board at Sallie Mae Bank. Except for the Savings Portfolio, investments in the Plan are not insured by the FDIC. Units of the Portfolios are municipal securities and the value of units will vary with market conditions.

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For more information about the SSGA Upromise 529 Plan ("the Plan") download the Plan Description and Participation Agreement or request one by calling 1-800-587-7305. Investment objectives, risks, charges, expenses, and other important information are included in the Plan Description; read and consider it carefully before investing. Ascensus Broker Dealer Services, Inc. ("ABD") is distributor of the Plan.

Before you invest, consider whether your or the 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 that state's qualified tuition program.

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Administered by
Nevada State Treasurer
Dan Schwartz

