

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 investing in the Plan, you should consider whether your or the beneficiary's home state offers a 529 plan that provides its taxpayers with favorable state tax and other benefits that are only available through investment in the home state's 529 plan.

The SSgA Upromise 529 Plan (the "Plan") is administered by the Board of Trustees of the College Savings Plans of Nevada (the "Board"), chaired by Nevada State Treasurer. Ascensus Broker Dealer Services, Inc. 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.

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.

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Administered by
Nevada State Treasurer
Dan Schwartz

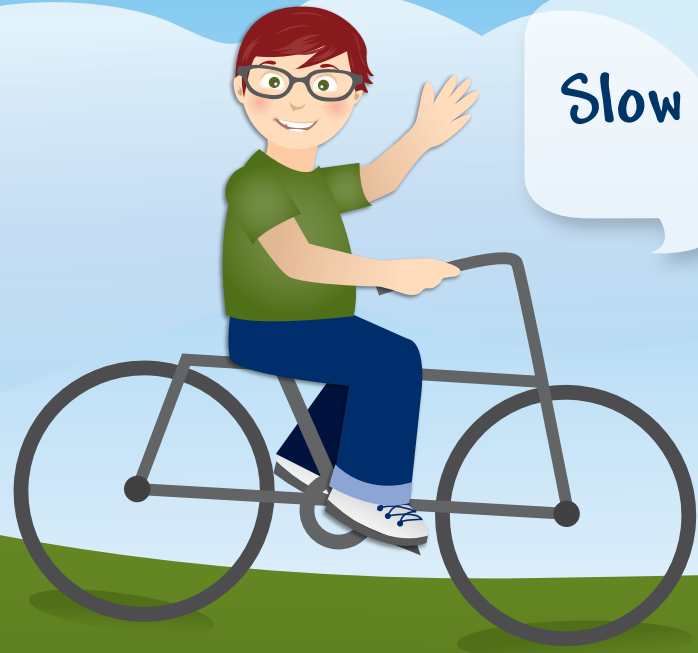
SSgA Upromise529
POWERED BY SPDR ETFs

Little by Little

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POWERED BY SPDR ETFs



A trip around the world with "little" phrases to show how small things can add up to make a big difference!



Slow and steady wins the race.



Did you ever have to do something that seemed so big that you didn't know how to start?
There's a secret to doing a large project — just break it into smaller pieces.

We hope you enjoy these phrases from all around the world. Remember, you don't have
to read them all at once. Just do it...little by little!

One day, when you are all grown up
What would you like to be?
A teacher? Doctor? President?
You'll do it, wait and see!

Whatever you decide to do,
It helps to have a plan.
And college is the place to go
To learn all that you can.

Though college may feel far away,
You'll make it, yes you will!
Just take each step, one by one,
And make it up that hill.



Petit à petit, l'oiseau fait son nid.

(Peh-**tee** ah peh-**tee** l'wah-**zo** fay son **nee**—*French*)

Renée the robin knew what to do
Before her eggs she'd lay.
She had to build a brand new nest,
There was no time for play.

She searched for just the perfect twig
And yarn, so warm and soft.
She plucked a thread from a bright green coat
And carried it aloft.

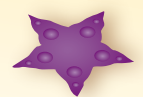
Each day she brought her treasures back
And placed them one by one.
And when the nest was nice and strong,
She rested in the sun.

Little by little, the bird builds its nest.



He pūko'a kani 'āina.

(Hay **pu**-ko-ah **kah**-nee **eye**-nah — *Hawaiian*)



Carl the coral called to his friends:
"Come join me for some fun!
We'll surf and swim and ride the waves,
And play 'til day is done."

All the coral swam to join
Carl's playground in the sea.
Packed together, they became
A reef, big as can be.

The coral reef grew bigger still,
Until an island stood.
Now little *keiki** play all day
In the coral's neighborhood.

A coral reef grows into an island.

*Keiki (**kay**-kee): Hawaiian for "children."





Haba na haba hujaza kibaba.

(**Hah**-bah-nah **hah**-bah hu-**jah**-za kee-**bah**-bah. — *Swahili*)

One bean, two beans, three beans, four —
Into the pot they go.
It takes a lot to fill it up;
My little hands are slow.

Tomatoes, yams, and okra, too,
They all go in the pot.
It's on the fire, simmering now —
How long until it's hot?

When it's done we'll sit and eat
Our one-bean, two-bean stew.
There's so much now that it can feed
My family — and yours, too!

Little by little fills the pot.



Poco a poco, se llega lejos.

(Po-ko a po-ko say yay-ga lay-hos—Spanish)

Very slowly, every day
She walks beside the sea.
Teresa, the *tortuga*,*
Is as happy as can be.

She never has to hurry home —
It's right there on her back.
And when she has to travel far,
She never needs to pack.

She's not the fastest swimmer
And I doubt she'll win a race.
But she gets to where she's going
with a slow and steady pace.

Little by little, one goes far.

*Tortuga (tor-tu-ga): Spanish for "turtle."



조금씩 조금씩 모아서 큰 산을 이룬다.

(Jo gum **sheek**, jo gum **sheek**, mo-ah-**sah**, kun-sahn-eul **ee**-run-dah—*Korean*)

One day a tiny hill looked up
At all the mountains high.
They told him he would grow someday,
But all he did was sigh.

"The animals all live with you
Because you're very tall.
The cherry trees make *you* their home —
I'm *tired* of being small."

As time went by, the hill grew up
His head reached toward the skies.
Now birds and bunnies live there
Chasing bugs and butterflies.

Little by little, the mountain is formed.

Now, a word for the grown-ups:

Saving for college doesn't have to be a fairy tale.

There's a reason so many cultures have a "little by little" phrase — it just makes sense. Whenever you have a big challenge it's always easier — and less overwhelming — to break it down into bite-sized pieces.

The "little by little" idea can help you save for college, too. Whether the child in your life goes on to study at a college, graduate school, technical school, or vocational institution, a 529 plan can help you save — and an Automatic Investment Plan (AIP) can help you put your savings on autopilot.*

Consider this: If Bobby's family invested just \$50 a month in a 529 plan starting when he was born (assuming a 5% annual rate of return), they could potentially save as much as \$17,533 by the time he was ready to attend college 18 years later. On the other hand, if 18-year old Beth had to borrow that same amount for college (assuming a private student loan rate of 8%), she could be faced with a \$207 payment every month for 15 years!***

* A plan of regular investment cannot assure a profit or protect against a loss in a declining market. Such a plan involves continuous investment in securities regardless of fluctuating price levels. You should consider your financial ability to continue making purchases through periods of low price levels.

** This hypothetical example is for illustrative purposes only and assumes no withdrawals made during the period shown. It does not represent an actual investment in any particular 529 plan and does not reflect the effect of fees and expenses. Your actual investment return may be higher or lower than that shown.



Open your SSgA Upromise 529 College Savings Account today with only \$15!

The SSgA Upromise 529 Plan can help you be ready when your child is ready to go to college. It's a convenient, commonsense path that features:

- No annual fee and low minimum contribution amounts – only \$15
- Use at virtually any college, university, or technical/vocational school in the country
- Tax deferred growth on your savings and tax free withdrawals when used for higher education related expenses
- Financial control over your account, including timing of withdrawals and changing your beneficiary
- You may also be eligible for Silver State Matching Grant Program and Nevada College Kick Start Program benefits

Visit nevadas529.com to learn more and to open your account.

The Proven Results of Starting Small and Dreaming Big

A University of Kansas study found that children who know they have a college savings account in their name are seven times more likely to attend an institution of higher learning.* Even small accounts, often not enough to buy books for a semester, improve a child's determination and preparedness for higher education.

**2011 report The Role of Savings and Wealth in Reducing "Wilt" Between Expectations and College Attendance by William Elliott and Sondra Beverly of the University of Kansas and Washington University in St. Louis*

