



# Enrollment Form

Enroll Online at [NEST529.com](http://NEST529.com) or  
Complete this Enrollment Form to  
Open a NEST Direct Account.

### Return this Form to:

NEST Direct 529  
P.O. Box 83529  
Lincoln, NE 68501-3529

### Overnight Mail:

NEST Direct 529  
3606 South 48<sup>th</sup> Street  
Lincoln, NE 68506

If you have questions, please call us at **888.993.3746**,  
Monday–Friday, 7 a.m. to 7 p.m. (CT).

**Important Information About Opening a New Account:** To help the government fight the funding of terrorism and money laundering activities, federal law requires financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, you must provide your name, address, date of birth, Social Security number or Taxpayer Identification Number, and other information that will allow us to identify you.

An investor should consider the investment objectives, risks, charges and expenses before investing. This and other important information is contained in the NEST Direct College Savings Plan (the "Plan") Program Disclosure Statement which can be obtained at [NEST529.com](http://NEST529.com) and should be read carefully before investing. An investor should consider, before investing, whether the investor's or 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 529 plan. Investors should consult their tax advisor, attorney, and/or other qualified advisor regarding their specific tax, legal, or investment situation.

## 1.

### Account Type and Owner Information

(Please check only one and complete the appropriate information)

**Individual Account**

Legal Name (First, M.I., Last): \_\_\_\_\_

Social Security or Taxpayer Identification Number: \_\_\_\_\_

Date of Birth (MM/DD/YYYY): \_\_\_\_\_

Country of Citizenship: \_\_\_\_\_

**UGMA/UTMA Account**

Custodian Name: \_\_\_\_\_

Custodian Social Security or Taxpayer Identification Number: \_\_\_\_\_

Custodian Date of Birth (MM/DD/YYYY): \_\_\_\_\_

Indicate the State in Which the UGMA/UTMA Custodial Account was Opened \_\_\_\_\_

**Trust-Owned Account**

• **Attach copy of Trust Agreement**

Name of Trust: \_\_\_\_\_

Trust Tax ID Number: \_\_\_\_\_ Date of Trust: \_\_\_\_\_

Name of Trustee: \_\_\_\_\_

Social Security or Taxpayer Identification Number of Trustee: \_\_\_\_\_

Date of Birth of Trustee (MM/DD/YYYY): \_\_\_\_\_

**Corporate, 501(c)(3) or other Entity-Owned Account**

• **Attach a copy of the corporate resolution, bylaws, or charter that lists the person authorized to act on behalf of the organization.**

Corporation     501(c)(3)     Other (Please Specify): \_\_\_\_\_

Name of Corporation, 501(c)(3), or other Entity: \_\_\_\_\_

Entity Taxpayer Identification Number: \_\_\_\_\_

Name of Authorized Representative: \_\_\_\_\_

Social Security or Taxpayer Identification Number of Authorized Representative: \_\_\_\_\_

Date of Birth of Authorized Representative (MM/DD/YYYY): \_\_\_\_\_

## 2. Account Owner Contact Information

Street Address (no P.O. Boxes): \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Mailing Address (if different from above): \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Mobile Phone Number: \_\_\_\_\_ Secondary Phone Number: \_\_\_\_\_

Email Address: \_\_\_\_\_

## 3. Beneficiary Information

(The future student or the beneficiary of the UGMA/UTMA account.)

Legal Name (First, M.I., Last): \_\_\_\_\_

Social Security or Taxpayer Identification Number: \_\_\_\_\_

Date of Birth (MM/DD/YYYY): \_\_\_\_\_

Country of Citizenship: \_\_\_\_\_

- Please check this box if the Beneficiary's address is the same as the Account Owner's.  
If so, you do not need to complete the address line below.

Street Address (no P.O. Boxes): \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Relationship of Account Owner to Beneficiary:

- |                                      |                                      |
|--------------------------------------|--------------------------------------|
| <input type="checkbox"/> Parent      | <input type="checkbox"/> Friend      |
| <input type="checkbox"/> Guardian    | <input type="checkbox"/> Self        |
| <input type="checkbox"/> Grandparent | <input type="checkbox"/> Other _____ |

## 4. Successor Account Owner

(As the Account Owner, you may designate a Successor Account Owner to take control of the Account in the event of your death or legal incapacity.)

- **A Successor Account Owner cannot be named for UGMA/UTMA Accounts.**
- **If a Successor Account Owner is not designated on an Individual Account, the Beneficiary becomes the Account Owner upon the death or legal incapacity of the Account Owner. See the NEST Direct College Savings Plan Program Disclosure Statement for more information.**

Legal Name (First, M.I., Last): \_\_\_\_\_

Date of Birth (MM/DD/YYYY): \_\_\_\_\_

City, State: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Relationship of Account Owner to Successor Account Owner:

- Spouse  
 Other \_\_\_\_\_

## 5. Individual Authorized to Act

An Individual Authorized to Act is required for entity or government Accounts and when the Account Owner is a minor. The Individual Authorized to Act is the person who can transact on the Account until the minor reaches the age of majority in his or her state of residence. The Individual Authorized to Act's address will be used as the Account's address of record and for all account mailings.

- Custodian of UGMA/UTMA Account
- Trustee of Trust (Include letter of authorization.)
- Corporate Officer or Governmental Agent
- Parent/Guardian if a Minor-Owned Account
- Agent or Attorney-in-Fact (Include a copy of the Power of Attorney form.)

Individual Authorized to Act Legal Name (First, M.I., Last): \_\_\_\_\_

Individual Authorized to Act Social Security or Taxpayer Identification Number: \_\_\_\_\_

Date of Birth (MM/DD/YYYY): \_\_\_\_\_

Country of Citizenship: \_\_\_\_\_

Check if address is the same as Account Owner, otherwise complete the following:

Street Address (No P.O. Boxes): \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Account Mailing Address if different from above: \_\_\_\_\_  
(This address will be used as the Account's address of record for all Account mailings.)

City, State, Zip: \_\_\_\_\_

Mobile Phone Number: \_\_\_\_\_

Email Address: \_\_\_\_\_

**6. Investment Option(s) Selection** Check only one box: A or B.

(Your initial and future contribution(s) will be invested based on your following selection, unless directed otherwise.)

- Before choosing your Investment Option(s), please read the Program Disclosure Statement, available at [NEST529.com](http://NEST529.com) for information about the Investment Option(s).

**An investor wanting to invest in more than one Age-Based Investment Option or in both an Age-Based and Static/Individual Fund Investment Option(s) will need to complete a separate Enrollment Form.**

- A. Age-Based Investment Options** (If you've checked box A, **select one** of the following strategies. Age-Based Investment Options automatically adjust as the Beneficiary gets older.)

**Index Strategy**

(Invests in Vanguard mutual funds)

- Age-Based Index Aggressive
- Age-Based Index Moderate
- Age-Based Index Conservative

**Multi-Firm Strategy**

(Invests in multiple mutual fund families)

- Age-Based Aggressive
- Age-Based Moderate
- Age-Based Conservative

- B. Static Investment Option(s) and Individual Fund Investment Option(s)** (If you've checked box B, select any of the following. Must total 100%, only whole percentages allowed.)

**Static Investment Options**

- \_\_\_\_\_ % All Equity Static
- \_\_\_\_\_ % Growth Static
- \_\_\_\_\_ % Balanced Static
- \_\_\_\_\_ % Conservative Static
- \_\_\_\_\_ % Bank Savings Static

**Money Market**

- \_\_\_\_\_ % Vanguard Federal Money Market 529

**Fixed Income**

- \_\_\_\_\_ % Vanguard Short-Term Bond Index 529
- \_\_\_\_\_ % Vanguard Short-Term Inflation-Protected Securities Index 529
- \_\_\_\_\_ % Vanguard Total Bond Market Index 529
- \_\_\_\_\_ % MetWest Total Return Bond 529
- \_\_\_\_\_ % DFA World ex U.S. Government Fixed Income 529

**Domestic (U.S.) Equity**

- \_\_\_\_\_ % State Street Equity 500 Index 529
- \_\_\_\_\_ % Vanguard Total Stock Market Index 529
- \_\_\_\_\_ % Vanguard Equity Income 529
- \_\_\_\_\_ % T. Rowe Price Large-Cap Growth 529
- \_\_\_\_\_ % Vanguard Extended Market Index 529
- \_\_\_\_\_ % Vanguard Explorer 529
- \_\_\_\_\_ % DFA U.S. Small Cap Value 529

**International Equity**

- \_\_\_\_\_ % Vanguard Total International Stock Index 529

**Real Estate**

- \_\_\_\_\_ % Vanguard Real Estate Index 529

\_\_\_\_\_ Above percentages = 100%

## Contribution Method(s)

(Check all that apply)

**Contributions by any source will not be available for withdrawal for 7 business days.**

**Check** (payable to NEST Direct 529) \$ \_\_\_\_\_

**Electronic Fund Transfer (EFT)** from your bank account \$ \_\_\_\_\_

This amount will be your initial contribution to open your Account. Please provide your bank information in Section 8. Through EFT, you can make contributions online or by phone by transferring money from your bank account. We will keep your bank instructions on file for future EFT contributions.

**Automatic Investment Plan (AIP)** \$ \_\_\_\_\_

**This authorizes systematic investments from your bank account. Please provide your bank information in Section 8 below.**

**Frequency:**

**Monthly (date)** \_\_\_\_\_

(If you do not provide a date, the transfer will occur on the 16th of each month.)

**Twice a month (dates)** \_\_\_\_\_ & \_\_\_\_\_

(If you do not provide dates, the transfers will occur on the 12th and the 26th of each month.)

**Quarterly (day of month):** \_\_\_\_\_

January, April, July, October     February, May, August, November     March, June, September, December

(If you do not provide a date, the transfer will occur on the 20th of each respective month.)

**Annually (MM/DD)** \_\_\_\_\_

**Annual Increase:** You may increase your Automatic Investment Plan contribution automatically on an annual basis. Your contribution will be adjusted each year in the month you specify by the amount indicated. (If you select the current month the first increase will occur in the following calendar year).

Amount of increase: \$ \_\_\_\_\_ Month: \_\_\_\_\_

**Rollover from another 529 plan or Coverdell Education Savings Account ("CESA")** to a NEST Direct College Savings Plan Account.

Please complete and return the Incoming Rollover Form. The IRS restricts rollovers between 529 plans for the same Beneficiary to once every 12 months or upon a change of Beneficiary.

Amount (estimated): \$ \_\_\_\_\_

**Indirect Rollover.** A check is included from an out-of-state 529, CESA, or qualified U.S. Savings Bond that was redeemed in the last 60 days. You must provide a statement from the prior financial institution or IRS Form 1099-Q or 1099-INT showing the contribution and earnings portion of the redemption. If these forms are not provided the entire amount will be treated as earnings.

Source (please check one):

Out-of-State 529 Plan     Coverdell Education Savings Account     Qualified U.S. Savings Bonds Proceeds

Amount: \$ \_\_\_\_\_ Principal (basis): \$ \_\_\_\_\_ Earnings: \$ \_\_\_\_\_

**Payroll Direct Deposit.** Complete the Payroll Direct Deposit Form and return with this Enrollment Form. If you want to make contributions to your NEST Direct Account directly as a payroll direct deposit, you must contact your employer's payroll office to verify that you can participate.

**Deposit of UGMA/UTMA Custodial Assets.** The Account will be funded with proceeds from the sale of assets held in a UGMA/UTMA custodial account.

## 8. Bank Information

(Required to establish the EFT or AIP service)

### 1. Account Type:

Checking  Savings

• **Tape voided check here.**

This bank account will automatically be linked to your NEST Direct College Savings Plan Account for telephone and website purchase and redemption/withdrawal transactions.

Instead of submitting a separate check, use the bank account information on the initial investment check enclosed.

Use the bank account information from related Account(s).

Last 4 of bank account number(s): \_\_\_\_\_

Name(s) on Bank Account: \_\_\_\_\_

If you are not the bank account owner – the named bank account owner(s) must authorize AIP and/or EFT service by signing here.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature

Your Name	1234
Pay to the order of	
Sample	\$ _____ Dollars
Bank Name and Address	
Member	
: 123456789:	34568:

**TAPE YOUR PREPRINTED VOIDED CHECK OR SAVINGS ACCOUNT DEPOSIT SLIP HERE.**

## 9. Systematic Exchange Program (Optional)

The Systematic Exchange Program allows you to exchange money from one Static or Individual Fund Investment Option to another Static or Individual Fund Investment Option on a pre-scheduled basis. (Excluding age-based Investment Options)

- The "Exchange from" Investment Option must have a minimum of \$2,500 in assets to start the Systematic Exchange Program.
- Your entire initial deposit does not need to be included in the Systematic Exchange Program.
- You must designate a minimum of \$200 for each monthly or quarterly scheduled exchange.
- To start a systematic exchange at the time of enrollment you must select the Electronic Funds Transfer option in Section 7 or mail a contribution check with this completed form to the Plan.
- If you make any changes to or cancel an established Systematic Exchange Program it will count toward your twice per calendar year investment change limit.

**Frequency** (Check one):  Monthly  Quarterly (3 months from the start date)

**Date of Month\*:** \_\_\_\_\_

\*The first systematic exchange will occur on the day of the month indicated above if received within three business days of that date; otherwise, the systematic exchange will begin the following month or following quarterly date. If a date is not specified, the exchange will take place on the 10th day of the month.

**Exchange From Investment Option:** \_\_\_\_\_

**Exchange To Investment Option:**

Investment Option: \_\_\_\_\_ Dollar Amount (\$200 Minimum): \$ \_\_\_\_\_

Investment Option: \_\_\_\_\_ Dollar Amount (\$200 Minimum): \$ \_\_\_\_\_

Investment Option: \_\_\_\_\_ Dollar Amount (\$200 Minimum): \$ \_\_\_\_\_

**Stop Type** (Select one):

**Stop date** (MM/DD/YYYY): \_\_\_\_\_

**When total amount of exchanges equal:** \$ \_\_\_\_\_

**When complete balance of the "Exchange from" Investment Option is depleted.**

*By completing this section and signing this form, I authorize the NEST Direct College Savings Plan to process the periodic exchanges as indicated. I understand that making changes to an established Systematic Exchange Program will count toward my twice per calendar year Investment Option change limit.*

## 10. eDelivery of Documents (Select the below box to sign up for eDelivery.)

- Select this option to sign up to receive quarterly account statements, Program Disclosure Statements, confirmations, tax forms, supplements, compliance materials, plan news and updates via electronic delivery.

**IMPORTANT: You will receive a confirmation email from the NEST Direct College Savings Plan that will enable you to complete the eDelivery sign up and selection process.**

Email notifications will be sent to the email address listed in Section 2.

I consent to the delivery of documents that are governed under the NEST Direct College Savings Plan Electronic Delivery of Documents.

I understand that when a document or statement is available, I will receive an email notification from NEST Direct College Savings Plan. The email will include a link to the NEST Direct College Savings Plan secure site, where the document(s) can be viewed and downloaded.

I acknowledge that I have Internet access, an email address, and all software necessary to receive and review documents electronically.

You may revoke this election at any time by contacting the NEST Direct College Savings Plan or logging into your account and requesting paper delivery.

## 11. Demographic Information

(Providing this information is optional. For statistical purposes only.)

The following information is being requested for internal purposes. Your response will be kept confidential. See the Trust's Privacy Notice.

### 1. How did you hear about the NEST Direct Plan?

(you may select more than one)

- Friend, family, or colleague
- Internet
- Financial Advisor
- Social media
- Beneficiary's school
- News report
- Magazine/Newspaper
- Radio
- Community Event
- Presentation
- Other

### 2. What aspect(s) of the the NEST Direct Plan are most appealing to you?

- Tax advantages
- Flexibility
- Estate planning
- Affordability
- Multi-managed investments

### 3. Indicate your education level (select highest level completed)

- High school
- Some college
- Associate degree

- Bachelor's degree
- Master's degree
- Doctorate
- Professional

### 4. Annual Household Income

- \$0-\$24,999
- \$25,000-\$49,999
- \$50,000-\$74,999
- \$75,000-\$99,999
- Over \$100,000

## 12. Authorization

Certain capitalized terms are used as defined for purposes of the Program Disclosure Statement.

By signing below, I understand and hereby acknowledge that:

- I have read and understand the terms and conditions of the Plan as described in the Program Disclosure Statement and the Participation Agreement, as currently in effect. I understand that the Plan may, from time to time, amend the Program Disclosure Statement or the Participation Agreement. I agree my Plan Account(s) will be governed by the terms and conditions contained in the Program Disclosure Statement and the Participation Agreement as amended from time to time.
- All of the information in this Form, as well as any supporting documentation, is true and correct.
- I understand each Account established herein is governed by an arbitration clause, which is set forth in Section 12 of the Participation Agreement. I acknowledge receiving a copy of the arbitration clause.
- I have reached the age of majority in the state in which I reside and I have full authority and legal capacity to purchase Investment Options and to open an Account in the Plan.
- If the Account is minor-owned or is funded with UGMA/UTMA assets, I am the parent/guardian/custodian of the Account Owner, I am authorized to open the Account, and I agree to hold harmless the Plan, the Trust, the Trustee, the Nebraska Investment Council, and Union Bank & Trust Company from any third party claims relating to my actions.
- If I am rolling over assets from an out-of-state 529 plan, by signing below I certify that there has not been a rollover for this Beneficiary during the prior 12-month period.
- I understand that Accounts established under the Plan and their earnings are not guaranteed or insured by the Federal Deposit Insurance Corporation (except for the Underlying Investment in the Bank Savings Static Investment Option) or any other governmental agency. Investments are not guaranteed or insured by the Plan, the Trust, the State of Nebraska, the Nebraska State Treasurer, the Nebraska Investment Council, or any of their authorized agents or affiliates, or Union Bank & Trust Company or its authorized agents or any of their affiliates, and are subject to investment risks including the loss of the principal amount invested.
- I understand that it is the Plan's policy to mail one Program Disclosure Statement for all Accounts for which I am Account Owner. I understand this applies to all existing Accounts and any Accounts that I may open in the future. I consent to this policy.
- I authorize Union Bank & Trust Company, its agents and affiliates, and the Trust to act on any instructions believed to be genuine and from me for any telephone, electronic and website services. Union Bank & Trust Company and the Trust use procedures designed to verify the authenticity of the Account Owner or Custodian. If these procedures are followed, Union Bank & Trust Company and the Trust will not be liable for any loss that may result from acting on unauthorized instructions. I understand that anyone who can properly identify my Account(s) can obtain information about my Account and can make telephone, electronic, or computer exchange and/or redemption, contribution or withdrawal transactions on my behalf.
- By selecting the electronic transfer service in Section 8 and 9, I hereby certify that Union Bank & Trust Company has been authorized by the owner of the bank account identified in Section 9 to initiate debit and/or credit entries to the bank account indicated above, and the bank indicated above has been authorized by the owner of such bank account to debit the same amount. I further certify that the bank account owner's signature alone is sufficient for such authorization. I acknowledge that the referenced bank account will be linked to my Plan Account so that I may purchase or sell shares by telephone or online at NEST529.com. This authority is to remain in full force and effect until Union Bank & Trust Company has received notification from me of its modification or termination in such time as to afford Union Bank & Trust Company reasonable time to act on it. I understand that if a transaction cannot be made because of insufficient funds or because either account has been closed, this service will be cancelled by Union Bank & Trust Company. I acknowledge that the origination of Automated Clearing House ("ACH") transactions to my account must comply with the provisions of applicable law. I further agree that if my draft is dishonored for any reason, with or without cause, Union Bank & Trust Company and its affiliates will not bear any liability. Union Bank & Trust Company may correct any transaction errors with a debit or credit to my financial institution account and/or my Plan Account. I will retain a copy of this authorization for my records.
- If established with a trust as Account Owner, by signing this Enrollment Form, I certify that I am authorized to act on its behalf in making this request and that I am authorized to open an Account for the Beneficiary named in Section 3. I further certify that the provided trust agreement (or excerpts thereof) is a true copy of the current and valid legal document(s).
- If established with an entity as Account Owner, by signing this Enrollment Form, I certify that I am authorized to act on its behalf in making this request and that I am authorized to open an Account for the Beneficiary named in Section 3. I further certify that the resolution contained in the Organization Resolution Form is true and correct.
- I agree to promptly inform Union Bank & Trust Company in the event that any of the foregoing certifications becomes untrue. I understand and acknowledge that Union Bank & Trust Company has the right to terminate an individual's, a trust's or an entity's participation in the Plan if it has reasonable grounds to believe that any of the foregoing certifications is untrue.

### Signature and Date Required

X \_\_\_\_\_  
 Signature of Account Owner, Custodian (UGMA/UTMA Accounts), or Trustee Date

\_\_\_\_\_  
 Print Name Here

\_\_\_\_\_  
 Title (if other than an individual is establishing the Account)



**UBT**  
 Union Bank & Trust  
 Program Manager

Nebraska Educational Savings Plan Trust, Issuer. Nebraska State Treasurer, Trustee. Nebraska Investment Council, Investment Oversight. Union Bank and Trust Company, Program Manager.