

NEST Direct College Savings Plan

We are required to provide you with certain information periodically by rules promulgated by the Municipal Securities Rulemaking Board (the “MSRB”). Accordingly, this notice will serve to advise you that Union Bank and Trust Company, the Program Manager of the NEST Direct College Savings Plan, is registered with the U.S. Securities and Exchange Commission (File No.: 867-00596) as a municipal advisor, and is also registered with the MSRB (Registration No.: K0322) as a municipal advisor. The MSRB website, which is available at <http://www.msrb.org/>, provides certain information about the offering and sales of municipal securities that may be useful to you. In particular, an *Investor Brochure* that describes the protections that may be provided by the MSRB rules and how to file a complaint with an appropriate regulatory authority is posted on the website of the MSRB and can be downloaded at:

https://www.msrb.org/sites/default/files/2022-08/MSRB-Investor-Brochure_0.pdf

Should you have any questions regarding the above-referenced information, please feel free to contact us using the following contact information:

Union Bank and Trust Company, Program Manager

Toll-Free: 888.993.3746

M-F (7:00 a.m. – 6:00 p.m. CT)

Mailing Address:

NEST Direct College Savings Plan
c/o Union Bank and Trust Company
1248 O Street, Suite 200
Lincoln, NE 68508

Fax: 402.323.1797

Date: December 31, 2025