

**NEST Direct College Savings Plan
Program Disclosure Statement dated April 19, 2024
Supplement Number Five dated March 31, 2026**

The NEST Direct College Savings Plan (the “Plan”) Program Disclosure Statement, dated April 19, 2024 (the “Program Disclosure Statement”), as previously amended, is hereby amended as set forth below. Except as amended herein, the Program Disclosure Statement remains in full force and effect. Unless otherwise defined herein, capitalized terms used in this Supplement # 5, dated March 31, 2026 (this “Supplement”), shall have the respective meanings assigned to them in the Program Disclosure Statement. You should read this Supplement in conjunction with the Program Disclosure Statement and retain it for future reference.

INDIVIDUAL FUND INVESTMENT OPTION NAME CHANGE

Effective February 28, 2026, the DFA World ex US Government Fixed Income Portfolio underwent a name change to DFA International Government Fixed Income Portfolio. The DFA World ex US Government Fixed Income 529 Individual Investment Option has been renamed the DFA International Government Fixed Income 529 Individual Investment Option. All references to the Individual Fund Investment Option throughout the Program Disclosure Statement are updated accordingly.

2026 ROTH IRA CONTRIBUTION LIMIT

Effective January 1, 2026, the Roth IRA contribution limit was increased to \$7,500. This is an increase over 2025, when the limit was \$7,000. Roth IRA Rollovers are subject to the new 2026 contribution limit. All references to the Roth IRA contribution limit are hereby updated to \$7,500.

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