

**NEST Direct College Savings Plan  
Program Disclosure Statement dated May 14, 2026  
Supplement Number One dated July 1, 2026**

The NEST Direct College Savings Plan (the “Plan”) Program Disclosure Statement, dated May 14, 2026 (the “Program Disclosure Statement”), 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 #1, dated July 1, 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 July 2026, the Vanguard Total Stock Market Index Fund underwent a name change to Vanguard Morningstar Total Stock Market Index Fund. The Vanguard Total Stock Market Index 529 Individual Investment Option has been renamed the Vanguard Morningstar Total Stock Market Index 529 Individual Investment Option. All references to the Individual Fund Investment Option throughout the Program Disclosure Statement are updated accordingly.

The benchmark for the Individual Fund Investment Option referenced above, the CRSP U.S. Total Market Index, has been rebranded the Morningstar U.S. Total Market Index. All references to the benchmark throughout the Program Disclosure Statement are updated accordingly.

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