



from the NEST



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➤ Writing contest inspires students to dream big.

A MESSAGE FROM THE NEBRASKA STATE TREASURER

In May, we awarded 12 talented student writers with a contribution to a NEST 529 college savings account to help them soar into higher education. The 'Why I Want to Go to College' writing contest has been an integral program in the state for 19 years. Over that time, we have awarded 228 children with funds for a NEST 529 account.



For this contest, seventh and eighth graders wrote about the value of education and what they hope to achieve. Out of 794 entries, three winners were chosen in each of Nebraska's three U.S. congressional districts, and three winners from outside Nebraska were selected. Read each powerful and inspiring entry at NEST529Advisor.com/blog.



	1 st	2 nd	3 rd
NEBRASKA 1st Congressional District	Madison Johnson WAVERLY	Lily Crandall-Peterson LINCOLN	Addison Williams LINCOLN
NEBRASKA 2nd Congressional District	Cooper Mroczek ELKHORN	Isaac Smith PAPILLION	Brett Vance ELKHORN
NEBRASKA 3rd Congressional District	Jordyn Ellison LITCHFIELD	Jayda Backous ALLIANCE	Sari LaDeaux VALENTINE
OUT-OF-STATE WINNERS	Elliana Finck MINNESOTA	Travis Reimer CALIFORNIA	Olivia Serrano NEW JERSEY



Set them up to soar.

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Putting money away is a valuable lesson.

TEACH KIDS TO GROW THEIR SAVINGS

Your child will face many financial questions in life. Should I use my savings for this wish-list purchase? Do I need to take out student loans? Should I accept this credit card offer? By saving for their future with NEST, you're already modeling financial responsibility, better preparing them for the future. Now, pass down your money know-how by encouraging them to make a contribution to their savings account. The lesson? Savings are built dollar by dollar, and every little contribution makes a difference. Here are a few ways your child can earn some extra funds to put away for the future.

Pet Sit for Neighbors



Sell Crafts at a Farmer's Market



Host a Driveway Carwash



Start planning for the future.

SAVING NOW VERSUS BORROWING LATER

When should you start saving the most for your child's education? The simple answer is — now.

Some families may consider borrowing later to afford higher education, but that comes with a significant downside — paying interest on loans. By contributing as much as possible to your NEST 529 Advisor account today, you can reduce the burden of college loans tomorrow by giving your money more time to grow. As extra incentive, contributions are made with after-tax dollars, and earnings grow federally and state tax-deferred while invested.

The only effective way to avoid troublesome interest rates is to choose saving early over borrowing. Your NEST 529 account makes paying for college a little more manageable and affordable, so make the most of it now!

Time for a vocabulary lesson.

COMMON 529 TERMS

➤ Beneficiary

The student for whom you're saving. It might be yourself!

➤ Account Owner

The individual who establishes the account. They may be a parent, grandparent, or another entity.

➤ Fund Families

The group of mutual funds utilized in a 529 plan.

➤ Automatic Investment Plan

Also called AIP. It's an easy way to set up an ongoing monthly contribution from your bank account directly to your 529 plan.

Withdrawal season is here.

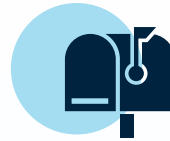
EVERYTHING YOU NEED TO KNOW ABOUT USING YOUR SAVINGS

If it's time for your beneficiary to use NEST funds for education, congratulations! You've reached an important milestone. Here are some reminders about how to make a withdrawal, and how the funds may be used to avoid any tax penalties.

Three Easy Ways to Withdraw Funds



Online



By Mail



On The Phone

The fast way to receive withdrawal funds is by going to [NEST529Advisor.com](https://www.nest529advisor.com). Log into your account, click "Transact Online" in the upper left, select "Withdrawal", and follow the instructions. If you'd like to make a withdrawal by mail, download the Withdrawal Request Form from [NEST529Advisor.com/forms](https://www.nest529advisor.com/forms), and mail it to the address provided. You can also request a withdrawal by calling the customer service center: 888.659.6378. When planning on a withdrawal, please allow 7-10 days for the proceeds to reach you or the school.

Common Qualified Withdrawals



Tuition and Fees



Room and Board



Equipment

Withdrawals from your NEST account are tax-free at the state and federal levels, if used for qualified expenses¹. Common expenses include those above, but you can view a more complete list of qualified uses at [NEST529Advisor.com](https://www.nest529advisor.com).

Speak with your financial advisor for more guidance on how to request a withdrawal, and how much your beneficiary needs for education expenses.

Get important updates sooner.

SIGN UP FOR E-DELIVERY

E-delivery is a fast, easy, and secure way to receive quarterly account statements, program disclosures, confirmations, tax forms, and other documents. Avoid mail delays by opting in for e-delivery in your online profile. Go to [NEST529Advisor.com](https://www.nest529advisor.com), log in, and select "Document Delivery Settings" to edit your delivery preferences.



An investor should consider the investment objectives, risks, and charges and expenses associated with municipal fund securities before investing. This and other important information is contained in the fund prospectuses and the NEST Advisor College Savings Plan Program Disclosure Statement (issuer's official statement), which can be obtained at NEST529Advisor.com and should be read carefully before investing. You can lose money by investing in an Investment Option. Each of the Investment Options involves investment risks, which are described in the Program Disclosure Statement.

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 advisor regarding their specific legal, investment, or tax situation.

The NEST Advisor College Savings Plan (the "Plan") is sponsored by the State of Nebraska, administered by the Nebraska State Treasurer, and the Nebraska Investment Council provides investment oversight. Union Bank & Trust serves as Program Manager and Northern Trust Securities, Inc. serves as Distributor for the Plan. The Plan offers a series of Investment Options within the Nebraska Educational Savings Plan Trust (the "Trust"), which offers other Investment Options not affiliated with the Plan. The Plan is intended to operate as a qualified tuition program.

Except for any investments made by an account owner in the Bank Savings Static Investment Option up to the limit provided by Federal Deposit Insurance Corporation ("FDIC") insurance, neither the principal contributed to an account, nor earnings thereon, are guaranteed or insured by the State of Nebraska, the Nebraska State Treasurer, the Nebraska Investment Council, the Trust, the Plan, any other state, any agency or instrumentality thereof, the Program Manager, the FDIC, the Distributor, or any other entity. Investment returns are not guaranteed. Account owners in the Plan assume all investment risk, including the potential loss of principal.

¹Withdrawals used to pay for qualified higher education expenses are free from federal and Nebraska state income tax. Qualified higher education expenses include tuition, fees, books, supplies, and equipment required for enrollment or attendance; certain room and board expenses incurred by students who are enrolled at least half-time; the purchase of computer or peripheral equipment, computer software, or Internet access and related services, if used primarily by the beneficiary during any of the years the beneficiary is enrolled at an eligible educational institution; and certain expenses for special needs services needed by a special needs beneficiary.

Nebraska law does **not** treat the following Federal Qualified Higher Education Expenses as Nebraska Qualified Expenses: K-12 Tuition Expenses; and Qualified Education Loan Payments. If a withdrawal is made for such purposes, although it is a Federal Qualified Withdrawal, it will be treated as a Nebraska Non-Qualified Withdrawal and may result in the recapture of a previously claimed Nebraska state income tax deduction, and the earnings portion will be subject to Nebraska state income tax.

Not FDIC Insured* / No Bank Guarantee / May Lose Value

(*Except the Bank Savings Static Investment Option Underlying Investment)

