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

The NEST Advisor 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 ETF underwent a name change to Vanguard Morningstar Total Stock Market ETF. The Vanguard Total Stock Market ETF 529 Individual Investment Option has been renamed the Vanguard Morningstar Total Stock Market ETF 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.

INITIAL SALES CHARGE WAIVERS

The third bullet under the section titled "Initial sales charge waivers" on page 45 of the Program Disclosure Statement is hereby deleted in its entirety and replaced with the following:

- Contributions that constitute a Federal Qualified Rollover Distribution from another 529 qualified tuition program or a Coverdell Education Savings Account may be made to accounts under Fee Structure A without the imposition of an initial sales charge. This initial sales charge waiver is only available through certain broker-dealers. Check with your Financial Advisor to see if you are eligible for a waiver before initiating a rollover.

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