



2013

Great things are happening. For their future and yours.

NEST[®]
Nebraska Educational Savings Trust
Nebraska's 529 College Savings Plans

The artistic talents of Nebraska students, grades first through eighth, are showcased in this year's NEST 2013 calendar. Our calendar art represents the **NEST Draw Your Dreams Scholarship** contest winners. The 12 winners each received a \$3,500 contribution to a NEST Direct College Savings Plan account and a spotlight in the NEST 2013 calendar.

Twelve runners-up each received a \$750 contribution to a NEST Direct College Savings Plan account and inclusion in the NEST 2013 calendar, shown on the last page.

Congratulations to all of our featured artists.



January 2013



Nebraska Educational Savings Trust

Nebraska's 529 College Savings Plans

IMPORTANT DATES: Jan. 1 Holiday, Market Closed

Jan. 21 Holiday, Market Closed

Sun	Mon	Tue	Wed	Thur	Fri	Sat
		1 New Year's Day Holiday, Market Closed Kwanzaa Ends	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21 Martin Luther King, Jr. Day Holiday, Market Closed	22	23	24	25	26
27	28	29	30	31		

DECEMBER 2012

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

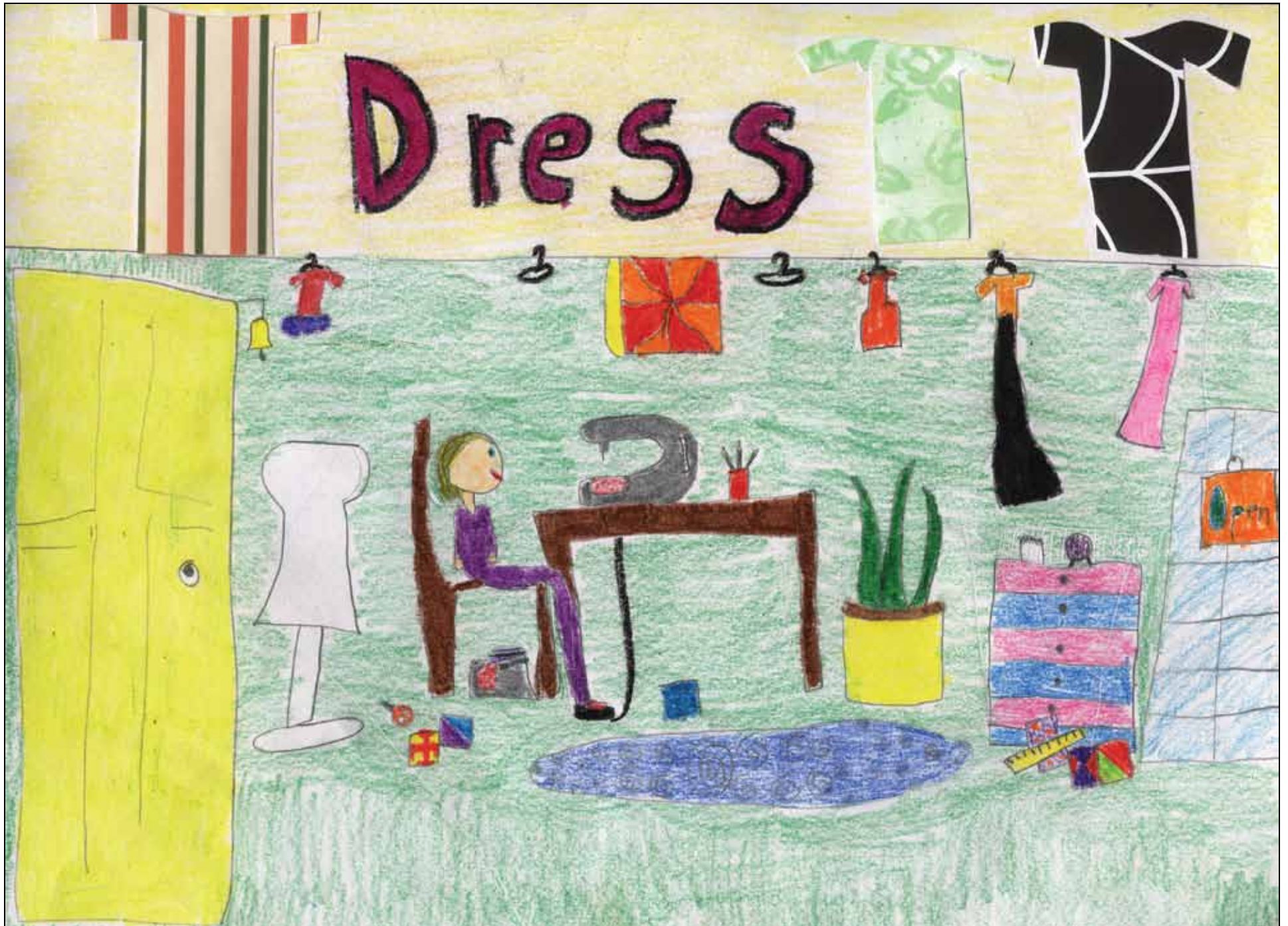
FEBRUARY 2013

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

Just start and see how easy it is to save.

Visit NEST529.com/start for more information.

NOTES



February 2013



Nebraska Educational Savings Trust

Nebraska's 529 College Savings Plans

IMPORTANT DATES: Feb. 18 Holiday, Market Closed

Sun	Mon	Tue	Wed	Thur	Fri	Sat
					1	2 Groundhog Day
3	4	5	6	7	8	9
10 Chinese New Year	11	12 Lincoln's Birthday Fat Tuesday Mardi Gras	13 Ash Wednesday	14 St. Valentine's Day	15	16
17	18 Presidents' Day Holiday, Market Closed	19	20	21	22 Washington's Birthday	23
24	25	26	27	28		

JANUARY 2013

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

MARCH 2013

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

Show your love on Valentine's Day
by investing in their college dreams.

Visit NEST529.com/start for more information on the Plans.

NOTES



March 2013



Nebraska Educational Savings Trust

Nebraska's 529 College Savings Plans

IMPORTANT DATES: March 29 Holiday, Market Closed

Sun	Mon	Tue	Wed	Thur	Fri	Sat																																																																																				
					1 Read Across America Day	2																																																																																				
3	4	5	6	7	8	9																																																																																				
10 Daylight Saving Time Begins	11	12	13	14	15	16																																																																																				
17 St. Patrick's Day	18 Orthodox Lent Begins	19	20 First Day of Spring	21	22	23																																																																																				
24 Palm Sunday	25	26 Passover Begins	27	28	29 Good Friday Holiday, Market Closed	30																																																																																				
31 Easter	<div> FEBRUARY 2013 <table> <tr><th>S</th><th>M</th><th>T</th><th>W</th><th>T</th><th>F</th><th>S</th></tr> <tr><td></td><td></td><td></td><td></td><td></td><td>1</td><td>2</td></tr> <tr><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td></tr> <tr><td>10</td><td>11</td><td>12</td><td>13</td><td>14</td><td>15</td><td>16</td></tr> <tr><td>17</td><td>18</td><td>19</td><td>20</td><td>21</td><td>22</td><td>23</td></tr> <tr><td>24</td><td>25</td><td>26</td><td>27</td><td>28</td><td></td><td></td></tr> </table> </div> <div> APRIL 2013 <table> <tr><th>S</th><th>M</th><th>T</th><th>W</th><th>T</th><th>F</th><th>S</th></tr> <tr><td></td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td></tr> <tr><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td><td>12</td><td>13</td></tr> <tr><td>14</td><td>15</td><td>16</td><td>17</td><td>18</td><td>19</td><td>20</td></tr> <tr><td>21</td><td>22</td><td>23</td><td>24</td><td>25</td><td>26</td><td>27</td></tr> <tr><td>28</td><td>29</td><td>30</td><td></td><td></td><td></td><td></td></tr> </table> </div>						S	M	T	W	T	F	S						1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28			S	M	T	W	T	F	S		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30				
S	M	T	W	T	F	S																																																																																				
					1	2																																																																																				
3	4	5	6	7	8	9																																																																																				
10	11	12	13	14	15	16																																																																																				
17	18	19	20	21	22	23																																																																																				
24	25	26	27	28																																																																																						
S	M	T	W	T	F	S																																																																																				
	1	2	3	4	5	6																																																																																				
7	8	9	10	11	12	13																																																																																				
14	15	16	17	18	19	20																																																																																				
21	22	23	24	25	26	27																																																																																				
28	29	30																																																																																								

NEST offers scholarships, contests, and drawings on a periodic basis.

Visit NEST529.com for more information.

NOTES



benjamin, third grade, omaha

April 2013



Nebraska Educational Savings Trust

Nebraska's 529 College Savings Plans

IMPORTANT DATES: April 15 Tax Day

Sun	Mon	Tue	Wed	Thur	Fri	Sat
	1 April Fool's Day	2	3	4	5	6
7	8	9	10	11	12	13
14	15 Tax Day	16	17	18	19	20
21	22 Earth Day	23	24 Administrative Professionals Day	25 Take Our Daughters and Sons to Work Day	26 Arbor Day	27
28	29	30				

MARCH 2013

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

MAY 2013

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

You can never have enough tax deductions.

Visit NEST529.com for more information.

NOTES



May 2013



Nebraska Educational Savings Trust

Nebraska's 529 College Savings Plans

IMPORTANT DATES: May 27 Holiday, Market Closed

May 29 College Savings Day

Sun	Mon	Tue	Wed	Thur	Fri	Sat
			1 May Day	2	3	4 Kentucky Derby
5 Cinco de Mayo	6	7	8	9	10	11
12 Mother's Day	13	14	15	16	17	18 Armed Forces Day
19	20	21	22	23	24	25
26	27 Memorial Day Holiday, Market Closed	28	29 529 College Savings Day	30	31	

APRIL 2013

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

JUNE 2013

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

Build your savings your way.

Visit NEST529.com/start for more information.

NOTES



June 2013



Nebraska Educational Savings Trust

Nebraska's 529 College Savings Plans

Sun

Mon

Tue

Wed

Thur

Fri

Sat

2

9

16

23

30

3

10

17

24

MAY 2013

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

4

11

18

25

JULY 2013

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

5

12

19

26

6

13

20

27

7

14

21

28

1

8

15

22

29

World Environment Day

D-Day

Flag Day

Father's Day

First Day of Summer

NEST has gift certificates for all special occasions.

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST

NEST has gift certificates
for all special occasions.

Visit NEST529.com/start for more information on the Plans.

NOTES



July 2013



Nebraska Educational Savings Trust

Nebraska's 529 College Savings Plans

IMPORTANT DATES: July 4 Holiday, Market Closed

Sun	Mon	Tue	Wed	Thur	Fri	Sat
	1	2	3	4 Independence Day Holiday, Market Closed	5	6
7	8	9 Ramadan Begins	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28 Parents' Day	29	30	31			

JUNE 2013

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

AUGUST 2013

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

Tell a friend, your child's grandparents, or an aunt or uncle about the benefits of NEST. They will be happy you did!

Visit NEST529.com/start for more information.

NOTES



aaron, eighth grade, omaha

August 2013



Nebraska Educational Savings Trust

Nebraska's 529 College Savings Plans

Sun	Mon	Tue	Wed	Thur	Fri	Sat
				1	2	3
4 International Friendship Day	5	6	7	8 Ramadan Ends	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

JULY 2013

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

SEPTEMBER 2013

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

Before they head back to school, think about investing in their higher education.

Visit NEST529.com/start for more information on the Plans.

NOTES



September 2013



Nebraska Educational Savings Trust

Nebraska's 529 College Savings Plans

IMPORTANT DATES: Sept. 2 Holiday, Market Closed

Sun	Mon	Tue	Wed	Thur	Fri	Sat
1	2 Labor Day Holiday, Market Closed	3	4 Rosh Hashanah Begins	5	6	7
8 Grandparents' Day	9	10	11 Patriot Day	12	13 Yom Kippur	14
15 Hispanic Heritage Month Begins	16	17	18	19	20	21
22 First Day of Autumn	23	24	25	26	27	28
29	30					

AUGUST 2013

S	M	T	W	T	F	S
			1	2	3	
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

OCTOBER 2013

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

529 College Savings Plan Month

Visit **NEST529.com** for more information on the Plans.

NOTES



grace, second grade, elkhorn

October 2013



Nebraska Educational Savings Trust

Nebraska's 529 College Savings Plans

Sun	Mon	Tue	Wed	Thur	Fri	Sat
		1	2	3	4	5
6	7	8	9	10	11	12
13	14 Columbus Day	15 Hispanic Heritage Month Ends	16 Boss's Day	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31 Halloween		

SEPTEMBER 2013

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

NOVEMBER 2013

S	M	T	W	T	F	S
						1
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

Think of all you invest in a child. Time. Care. Love.
And now ... an education.

Visit NEST529.com/start for more information.

NOTES



emily, seventh grade, omaha

November 2013



Nebraska Educational Savings Trust

Nebraska's 529 College Savings Plans

IMPORTANT DATES: Nov. 28 Holiday, Market Closed

Nov. 29 Holiday, Early Market Close

Sun	Mon	Tue	Wed	Thur	Fri	Sat
					1 All Saints' Day	2
3 Daylight Saving Time Ends	4	5 Election Day	6	7	8	9
10	11 Veterans Day	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27 Hanukkah Begins	28 Thanksgiving Day Holiday, Market Closed	29 Holiday, Early Market Close	30

OCTOBER 2013

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

DECEMBER 2013

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

Maximize your tax-savings potential.

Visit NEST529.com for more information.

NOTES



elaine, fifth grade, omaha

December 2013



Nebraska Educational Savings Trust

Nebraska's 529 College Savings Plans

IMPORTANT DATES: Dec. 24 Market Closes Early Dec. 25 Holiday, Market Closed

Sun	Mon	Tue	Wed	Thur	Fri	Sat
1	2	3	4	5 Hanukkah Ends	6	7 Pearl Harbor Remembrance Day
8	9	10	11	12	13	14
15	16	17	18	19	20	21 First Day of Winter
22	23	24 Market Closes Early	25 Christmas Holiday, Market Closed	26 Kwanzaa Begins	27	28
29	30	31 New Year's Eve				

NOVEMBER 2013

S	M	T	W	T	F	S
						1 2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

JANUARY 2014

S	M	T	W	T	F	S
						1 2 3 4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

Recommend family members make a contribution to a child's NEST account.

Visit NEST529.com/start for more information.

NOTES

Congratulations

to our twelve runners-up in our NEST Draw Your Dreams Scholarship contest.

NEST[®]

Nebraska Educational Savings Trust

Nebraska's 529 College Savings Plans



kimberly, lincoln



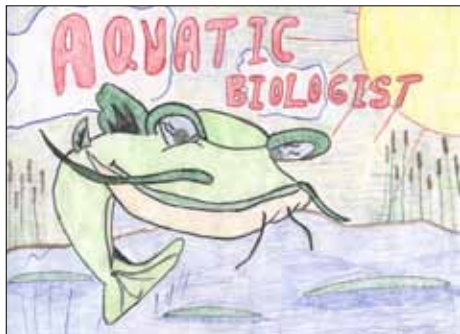
zoe, beatrice



kyson, kearney



adelaide, omaha



lysle, brady



andrew, omaha



natalie, papillion



kolton, blair



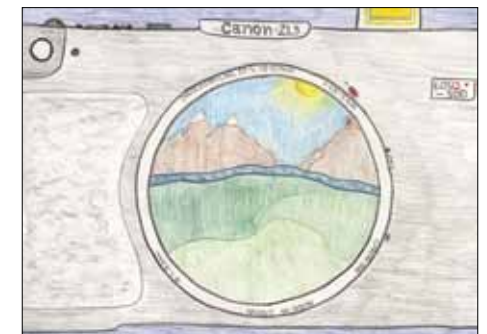
kate, gretna



emerson, elkhorn



kaila, hasting



abby, elkhorn

Wondering how to save a little more?

Here are some creative ways people save for their NEST account.



1 My company provides monthly reimbursement for expenses—mileage, meals, etc. It's not money we budget for or factor in, so we look at it like a 'bonus.' When it's added to my paycheck, we do a one-time transfer into our child's college account as it adds up over time.

2 When we paid off our cars and no longer had monthly payments, we allocated part of those monthly payment dollars for our kids' college savings accounts.

3 When our children outgrow anything or stop playing with certain toys, we sell the items at a consignment shop and deposit the money into their college savings accounts.

4 When our daughter entered kindergarten and we no longer had the expense of day care, we put a portion of that money into her college fund.

5 We asked our family (mom, dad, aunts, etc.) to link their credit card rewards to our college savings account.

6 We collect the spare change, monthly, from going to the grocery store and restaurants and put it into our college savings.

7 Our kid's college savings is one of our monthly bills like our heat, water, and life insurance. We budget a minimum of \$50/kid, but if we have a little extra, this is where we try to put it. For us, it is about discipline and keeping a focus on the future.

8 We saved \$800 this year in insurance when our current carrier showed us where we were over insured. By requesting quotes often, we can adjust our budget and deposit more money into our NEST account.

9 We use the library to rent CDs and DVDs—\$10 a week saved for our NEST account.

10 We ask our family to give half of what they would spend on birthdays/holidays for our kid's NEST account.

11 Brewing my own coffee and adding flavors at home saves \$25 to \$30 a week on lattes. We put that savings directly into our NEST account.

12 We sell stuff at various online marketplaces. We put that money into college savings.

13 We have established a gifting process for each of our three grandchildren. At birth, they received \$100 to start the account and \$100 for baptism. For each subsequent birthday, we use the year of age as the contribution amount. For instance, \$100 first birthday; \$200 second birthday, etc.

14 Every night we empty our pockets of spare change and put it in a big jar. When it is full, we deposit it into our checking account and make a lump sum deposit into our NEST account.

15 At work, I have a flexible spending account for my childcare expenses. When I get reimbursed for my expenses, I deposit that reimbursement into my child's college savings account.





Nebraska Educational Savings Trust

Nebraska's 529 College Savings Plans

Contact Us

by Web:

www.NEST529Direct.com
www.NEST529Advisor.com

by email:

clientservice@NEST529Direct.com
clientservice@NEST529Advisor.com

by phone:

Direct – 888.993.3746
Advisor – 888.659.NEST (6378)

The NEST Direct and NEST Advisor Plans are sponsored by the State of Nebraska and administered by the Nebraska State Treasurer. The NEST Direct and NEST Advisor Plans offer a series of investment portfolios within the Nebraska Educational Savings Plan Trust, which offers other investment portfolios not affiliated with the NEST Direct or NEST Advisor Plans. The NEST Direct and NEST Advisor Plans are intended to operate as qualified tuition programs to be used only to save for qualified higher education expenses, pursuant to Section 529 of the U.S. Internal Revenue Code.

An investor should consider the Plans' investment objectives, risks, charges and expenses before investing. The Program Disclosure Statement, at www.NEST529Direct.com (NEST Direct Plan) or www.NEST529Advisor.com (NEST Advisor Plan), which contains more information, should be read carefully before investing.

Investors should consider before investing whether their or their beneficiary's home state offers any state tax or other benefits that are only available for investments in such state's qualified tuition program and should consult their tax advisor, attorney and/or other advisor regarding their specific legal, investment or tax situation.

This material is provided for general and educational purposes only, and is not intended to provide legal, tax or investment advice, or for use to avoid penalties that may be imposed under U.S. federal tax laws. This material is not an offer to sell or a solicitation of an offer to buy any securities. Any offer to sell units within the Plan may only be made by the Program Disclosure Statement and Participation Agreement relating to the Plan.

Participation in the Plan does not guarantee that contributions and the investment return on contributions, if any, will be adequate to cover tuition and other higher education expenses, or that a beneficiary will be admitted to or permitted to continue to attend an eligible educational institution.

Except for the Bank Savings Individual Investment Option, investments in the NEST Direct and NEST Advisor Plans are not guaranteed or insured by the FDIC or any other government agency and are not deposits or other obligations of any depository institution. Investments are not guaranteed or insured by the State of Nebraska, the Nebraska State Treasurer, the Nebraska Investment Council or First National Bank of Omaha or its authorized agents or their affiliates, and are subject to investment risks, including loss of the principal amount invested. FDIC insurance is provided for the Bank Savings Individual Investment Option up to the maximum amount set by federal law, currently \$250,000.

Nebraska Educational Savings Plan Trust Issuer

Nebraska State Treasurer Trustee

Nebraska Investment Council Investment Oversight

First National Bank of Omaha Program Manager

First National Capital Markets Principal Distributor, Member FINRA, Member SIPC

First National Capital Markets and First National Bank of Omaha are affiliates



Trustee



First National Bank Omaha

Program Manager

Investments Are Not FDIC Insured* | No Bank, State or Federal Guarantee | May Lose Value

*Except the Bank Savings Individual Investment Option

©2013 First National Bank of Omaha