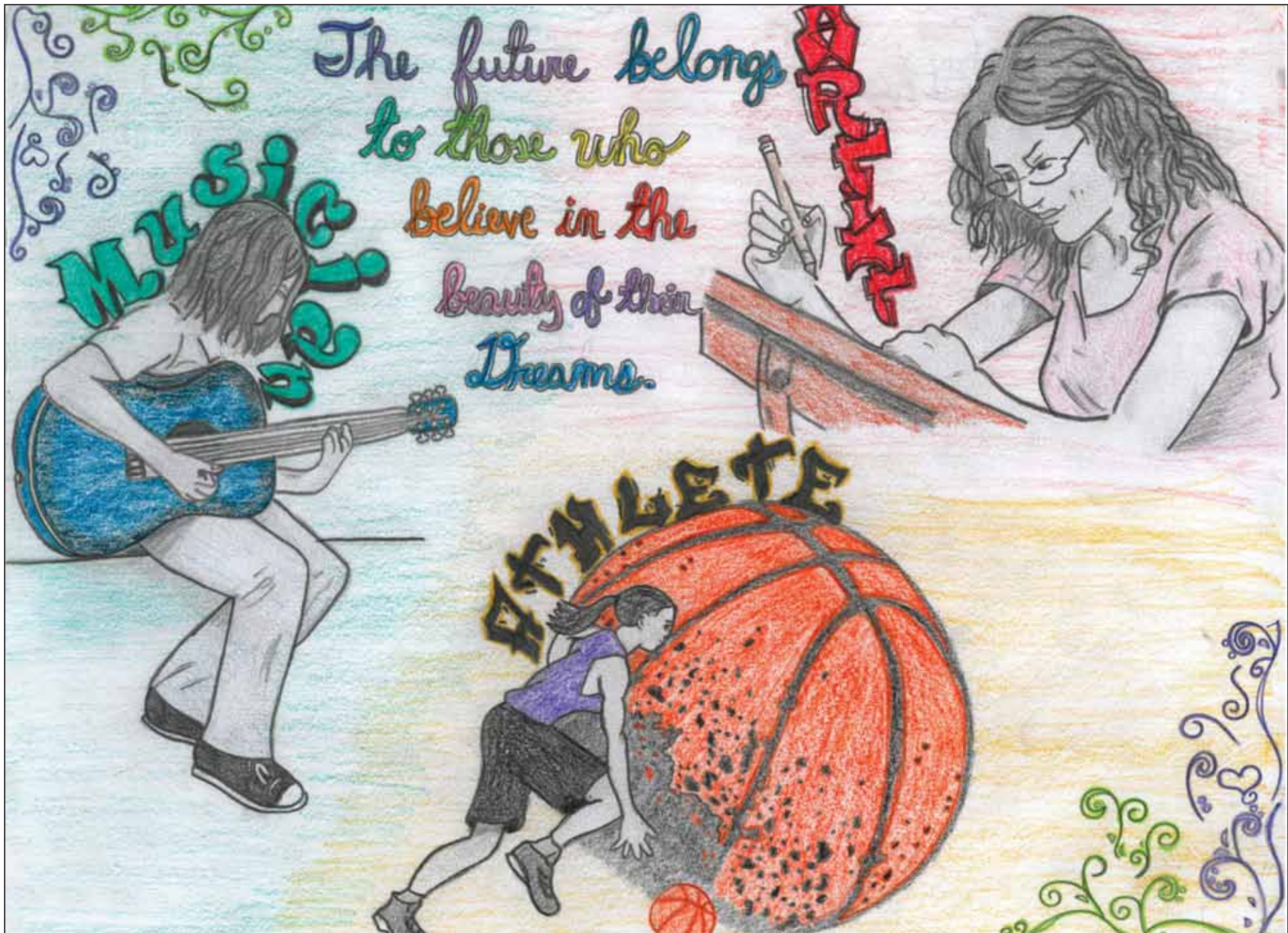




2014

Great things are happening. For their future and yours.

**NEST**<sup>®</sup>  
Nebraska Educational Savings Trust  
Nebraska's 529 College Savings Plans



Draw Your Dreams scholarship winner, **Jianne Mae**, eighth grade, Battle Creek

# January 2014



Nebraska Educational Savings Trust

Nebraska's 529 College Savings Plans

**IMPORTANT DATES:** Jan. 1 Holiday, Market Closed      Jan. 20 Holiday, Market Closed

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

**DECEMBER 2013**

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

**FEBRUARY 2014**

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Just start and see how easy it is to save.

Visit [NEST529.com](http://NEST529.com) for more information on the Plans.

**NOTES**

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Draw Your Dreams scholarship winner, **Jared**, fifth grade, Hastings

# February 2014

**IMPORTANT DATES:** Feb. 17 Holiday, Market Closed

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

**JANUARY 2014**

S	M	T	W	T	F	S
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**MARCH 2014**

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30	31					

Show your love on Valentine's Day  
by investing in their college dreams.  
Visit [NEST529.com](http://NEST529.com) for more information on the Plans.

**NOTES**

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Boys & Girls Clubs of the Midlands Stock Market Challenge winners pictured with Deborah Goodkin, NEST Program Manager. From left to right: **Guillermo**, Omaha; **Emiliano**, Omaha; **Jorge**, Omaha; and **Christian**, Omaha.

# March 2014



Nebraska Educational Savings Trust

Nebraska's 529 College Savings Plans

Sun	Mon	Tue	Wed	Thur	Fri	Sat																																																																																			
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2	3 Read Across America Day Orthodox Lent Begins	4 Fat Tuesday Mardi Gras	5 Ash Wednesday	6	7	8																																																																																			
9 Daylight Saving Time Begins	10	11	12	13	14	15																																																																																			
16	17 St. Patrick's Day	18	19	20 First Day of Spring	21	22																																																																																			
23	24	25	26	27	28	29																																																																																			
30	31	<b>FEBRUARY 2014</b> <table border="1"> <thead> <tr> <th>S</th><th>M</th><th>T</th><th>W</th><th>T</th><th>F</th><th>S</th> </tr> </thead> <tbody> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td>1</td></tr> <tr><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td></tr> <tr><td>9</td><td>10</td><td>11</td><td>12</td><td>13</td><td>14</td><td>15</td></tr> <tr><td>16</td><td>17</td><td>18</td><td>19</td><td>20</td><td>21</td><td>22</td></tr> <tr><td>23</td><td>24</td><td>25</td><td>26</td><td>27</td><td>28</td><td></td></tr> </tbody> </table>		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		<b>APRIL 2014</b> <table border="1"> <thead> <tr> <th>S</th><th>M</th><th>T</th><th>W</th><th>T</th><th>F</th><th>S</th> </tr> </thead> <tbody> <tr><td></td><td></td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td><td>12</td></tr> <tr><td>13</td><td>14</td><td>15</td><td>16</td><td>17</td><td>18</td><td>19</td></tr> <tr><td>20</td><td>21</td><td>22</td><td>23</td><td>24</td><td>25</td><td>26</td></tr> <tr><td>27</td><td>28</td><td>29</td><td>30</td><td></td><td></td><td></td></tr> </tbody> </table>		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			
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NEST offers scholarships, contests, and drawings on a periodic basis.

Visit [NEST529.com](http://NEST529.com) for more information on the Plans.

**NOTES**

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2013 U.S. Senior Open Junior Poster Contest winners (l to r) **Jett**, Omaha; **Grant**, Omaha; **Drew**, Omaha; **Ellie**, Omaha; **Gracie**, Omaha; **Courtney**, Grand Island; and **Anna**, Omaha.



# April 2014



Nebraska Educational Savings Trust

Nebraska's 529 College Savings Plans

**IMPORTANT DATES:** April 15 Tax Day

April 18 Holiday, Market Closed

Sun	Mon	Tue	Wed	Thur	Fri	Sat
		<b>1</b> April Fool's Day	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b> Teach Children to Save Day	<b>12</b>
<b>13</b> Palm Sunday	<b>14</b>	<b>15</b> Passover Begins Tax Day	<b>16</b>	<b>17</b>	<b>18</b> Good Friday Holiday, Market Closed	<b>19</b>
<b>20</b> Easter	<b>21</b>	<b>22</b> Earth Day	<b>23</b> Administrative Professionals Day	<b>24</b> Take Our Daughters and Sons to Work Day	<b>25</b> Arbor Day	<b>26</b>
<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>			

**MARCH 2014**

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23	24	25	26	27	28	29
30	31					

**MAY 2014**

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18	19	20	21	22	23	24
25	26	27	28	29	30	31

You can never have enough tax deductions.

Visit [NEST529.com](http://NEST529.com) for more information on the Plans.

**NOTES**

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The NEST on the Farm Essay Contest awarded three winners \$3,500 and three runners up \$1,000 as a contribution into a NEST 529 College Savings Plan Account.

NEST on the Farm essay contest winners (top to bottom), **Madyson**, Wayne; and **Landri**, Litchfield.

# May 2014



Nebraska Educational Savings Trust

Nebraska's 529 College Savings Plans

**IMPORTANT DATES:** May 26 Holiday, Market Closed      May 29 College Savings Day

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

**APRIL 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			

**JUNE 2014**

S	M	T	W	T	F	S
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15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

Build your savings your way.  
Visit [NEST529.com](http://NEST529.com) for more information on the Plans.

**NOTES**

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Draw Your Dreams scholarship winner, **Clara**, third grade, Lincoln

# June 2014



Nebraska Educational Savings Trust

Nebraska's 529 College Savings Plans

Sun	Mon	Tue	Wed	Thur	Fri	Sat
1	2	3	4	5 World Environment Day	6 D-Day	7
8	9	10	11	12	13	14 Flag Day
15 Father's Day	16	17	18	19	20	21 First Day of Summer
22	23	24	25	26	27	28
29 Ramadan Begins	30					

## MAY 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

## JULY 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		

NEST has gift certificates  
for all special occasions.

Visit [NEST529.com](http://NEST529.com) for more information on the Plans.

## NOTES

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Draw Your Dreams scholarship winner, **Adelynn**, eighth grade, Columbus

# July 2014



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	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27 Ramadan Ends Parents' Day	28	29	30 International Friendship Day	31		

**JUNE 2014**

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

**AUGUST 2014**

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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](http://NEST529.com) for more information on the Plans.

**NOTES**

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Draw Your Dreams scholarship winner, **Hunter**, sixth grade, Ogallala



# August 2014



Sun	Mon	Tue	Wed	Thur	Fri	Sat
					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

**JULY 2014**

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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 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				

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

Visit [NEST529.com](http://NEST529.com) for more information on the Plans.

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Draw Your Dreams scholarship winner, **Serina**, fifth grade, Lincoln

# September 2014



Nebraska Educational Savings Trust

Nebraska's 529 College Savings Plans

**IMPORTANT DATES:** Sept. 1 Holiday, Market Closed

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

**AUGUST 2014**

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17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

**OCTOBER 2014**

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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](http://NEST529.com) for more information on the Plans.

**NOTES**

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Fantastic Future Me exhibit toured children's museums in Hastings, Kearney, Lincoln and North Platte.

# October 2014



Nebraska Educational Savings Trust

Nebraska's 529 College Savings Plans

Sun	Mon	Tue	Wed	Thur	Fri	Sat
			1	2	3	4 Yom Kippur
5	6	7	8	9	10	11
12	13 Columbus Day	14	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 2014

S	M	T	W	T	F	S
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14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

#### NOVEMBER 2014

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23	24	25	26	27	28	29
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Think of all you invest in a child. Time. Care. Love.  
And now ... an education.

Visit [NEST529.com](http://NEST529.com) for more information on the Plans.

#### NOTES

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# BIG DREAMS

## VIDEO CONTEST

NEST<sup>®</sup> | OFFICIAL SPONSOR  
OF **BIG DREAMS**  
Netherlands Educational Savings Trust

Log in

Contest Overview

Contest Rules

How to Get Started

Register

Submit My Video

Check Out the Entries

Tips

Contact Us

## Malachi's Business Dream

Added by [MalachMark](#) on October 22, 2013

 691 [Rate this](#)



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- [Ani's Big Dream \(10757\)](#)
- [Malachi's Business Dream \(5041\)](#)
- [Saving for College is Tough... \(4002\)](#)
- [Caydence's Big Dream \(2352\)](#)

NEST Big Dreams Video Contest grand prize winner, **Malachi**, York.

# November 2014



Nebraska Educational Savings Trust

Nebraska's 529 College Savings Plans

**IMPORTANT DATES:** Nov. 27 Holiday, Market Closed      Nov. 28 Holiday, Early Market Close

Sun	Mon	Tue	Wed	Thur	Fri	Sat																																																																																										
						<b>1</b> All Saints' Day																																																																																										
<b>2</b> Daylight Saving Time Ends	<b>3</b>	<b>4</b> Election Day	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>																																																																																										
<b>9</b>	<b>10</b>	<b>11</b> Veterans Day	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>																																																																																										
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<b>23</b>	<b>24</b>	<b>25</b>	<b>26</b>	<b>27</b> Thanksgiving Day Holiday, Market Closed	<b>28</b> Holiday, Early Market Close	<b>29</b>																																																																																										
<b>30</b>	<b>OCTOBER 2014</b> <table border="1"> <thead> <tr> <th>S</th><th>M</th><th>T</th><th>W</th><th>T</th><th>F</th><th>S</th> </tr> </thead> <tbody> <tr> <td></td><td></td><td></td><td>1</td><td>2</td><td>3</td><td>4</td> </tr> <tr> <td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td> </tr> <tr> <td>12</td><td>13</td><td>14</td><td>15</td><td>16</td><td>17</td><td>18</td> </tr> <tr> <td>19</td><td>20</td><td>21</td><td>22</td><td>23</td><td>24</td><td>25</td> </tr> <tr> <td>26</td><td>27</td><td>28</td><td>29</td><td>30</td><td>31</td><td></td> </tr> </tbody> </table>		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		<b>DECEMBER 2014</b> <table border="1"> <thead> <tr> <th>S</th><th>M</th><th>T</th><th>W</th><th>T</th><th>F</th><th>S</th> </tr> </thead> <tbody> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td> </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>31</td><td></td><td></td><td></td> </tr> </tbody> </table>		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				
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Maximize your tax-savings potential.

Visit [NEST529.com](http://NEST529.com) for more information on the Plans.

**NOTES**

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Draw Your Dreams scholarship winner, **Nathan**, first grade, Omaha



# December 2014



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

**NOVEMBER 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						

**JANUARY 2015**

S	M	T	W	T	F	S
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16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

**NOTES**

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Best. Gift. Ever.

Start a family tradition of giving to a child's NEST account.

Visit [NEST529.com](http://NEST529.com) for more information on the Plans.

# Wondering how to save a little more?

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

**NEST**<sup>®</sup>

Nebraska Educational Savings Trust

Nebraska's 529 College Savings Plans

- 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

*NEST provides scholarships, contests and community events throughout the year to both residents inside and outside of Nebraska celebrating the talents, aspirations, and dreams of our youth. We applaud everyone who entered our contests, from those describing how living on a farm has inspired them to those drawing a picture or providing a video of their dreams. NEST is proud to spotlight a few of the contests and winners throughout the NEST 2014 calendar.*



Nebraska Educational Savings Trust

Nebraska's 529 College Savings Plans

## Contact Us

### by Web:

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[www.NEST529Advisor.com](http://www.NEST529Advisor.com)

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*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](http://www.NEST529Direct.com) (NEST Direct Plan) or [www.NEST529Advisor.com](http://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.*

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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

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Trustee



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

\*Except the Bank Savings Individual Investment Option

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