

# 1) Open an account



Getting **Started**

Have the following information ready for enrollment

## Achieve Montana

Please have this information ready before you start...



**About you:** Address, birth date, Social Security number\*



**About your successor** (optional, but recommended-the adult who'll be in charge of the account in the event of your death): Birth date



**About your beneficiary** (The person whose qualified higher education expenses may be paid from the Account): Birth date, Social Security number\*



**About your investments** (how your contributions will be invested): To learn more, see the Achieve Montana [Program Description](#)



**About your bank** (if you're going to have contributions taken from a checking or savings account): The account number for your account, routing number for your bank and/or a blank check

If you are opening an UGMA/UTMA account use this [form](#).

\*We are required by federal law to obtain, verify, and record information that identifies each person who opens an account. If you don't provide the requested information, we may not be able to open your account. If we are unable to verify your identity, the Plan reserves the right to close your account or take other steps we deem reasonable.

### New Account Owners

To open a new account, fill in the information below and click **continue**.

First Name

Last Name

Email

Primary Telephone  -  -

**continue**

### Existing Account Owners

To open additional accounts, sign in then select "Open a New 529 Account". To make it easier we'll prefill your information on the new application.

Username

[I Forgot My User Name](#)

[I Forgot My Password](#)

[Sign up for online access](#)

**continue**

## 2) Enter basic information

### Steps

- 1 about you
- 2 about your beneficiary
- 3 choose investments
- 4 pick a funding method
- 5 select a delivery option
- 6 complete your account



#### Who can be an account owner?

- You can open a 529 plan account if you:
- Are a U.S. citizen or legal resident alien
  - Are 18 years old or older
  - Have a Social Security number or Tax ID number (required by federal law)
  - Have a street address (not a P.O. box)

***Adding a successor account owner is not necessary to unlock your 529 benefits***



#### your new account type

##### Individual 529 account

I am opening a new 529 plan Account.



#### about you (account owner)

First name

MI

Last name

Permanent address (No P.O. Box)

City

State

Zip

 - 

Check if your mailing address is the same as your permanent address

Mailing address

This address will be used as the account's address of record for all account mailings.

City

State

Zip

 - 

Telephone (The best number to reach you)

 -  - 

Email address

Retype email address

Social Security or Tax Identification number

 -  - 

Birth date

### 3) Enter your personal information for beneficiary (student)

Select "Self" for Relation to you

#### Steps

- 1 about you
- 2 about your beneficiary**
- 3 choose investments
- 4 pick a funding method
- 5 select a delivery option
- 6 complete your account

#### tips

The beneficiary is the individual for whom you're saving.

There is no age limit.

You can be your own beneficiary.

You can change your beneficiary to another eligible member of the family\*.



#### about your beneficiary (student)

First name  MI  Last name

Mailing address

City  State  Zip  -

Check if the Beneficiary Address is the same as the Account Owner Address

Social Security or  
Tax Identification number  Birth date  
 -  -

Relation to you:  
 (required)

Citizenship  
 U.S. Citizen  Resident Alien

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next

# 4) Scroll down and select “Capital Preservation Portfolio”

## Choose how you'd like your money to be invested from the options below

Click on an icon for information about each investment. You must allocate at least 5% to each investment option (to total 100%). Use whole percentages only. Your initial and subsequent contributions will be invested in the portfolio(s) you select.

### Investment Options:

The assets will remain in the portfolio(s) you select until you exchange them into a new investment option.

	2044 Enrollment Portfolio	<input type="text"/> %
	2041 Enrollment Portfolio	<input type="text"/> %
	2038 Enrollment Portfolio	<input type="text"/> %
	2035 Enrollment Portfolio	<input type="text"/> %
	2032 Enrollment Portfolio	<input type="text"/> %
	2029 Enrollment Portfolio	<input type="text"/> %
	2026 Enrollment Portfolio	<input type="text"/> %
	College Age Portfolio	<input type="text"/> %
	Aggressive Portfolio	<input type="text"/> %
	Growth Portfolio	<input type="text"/> %
	Moderate Portfolio	<input type="text"/> %
	Conservative Portfolio	<input type="text"/> %
	Income Portfolio	<input type="text"/> %
	Equity Index Portfolio	<input type="text"/> %
	Bond Index Portfolio	<input type="text"/> %
	Capital Preservation Portfolio	<input checked="" type="text"/> 100 %
	<b>TOTAL</b>	<b>100 %</b>

Enter 100% for “Capital Preservation Portfolio”

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next

## 5) Select “From my bank account – single one-time contribution”

For amount, enter \$25 or you can enter how much you spend on rent in a year. Enter bank information for where you want to contribute from.

### Steps

- 1 about you
- 2 about your beneficiary
- 3 choose investments
- 4 pick a funding method**
- 5 select a delivery option
- 6 complete your account



### tips

Put your contributions on autopilot. Sign up for an Automatic Investment Plan(AIP) and you can save little by little over time. You can set up an annual AIP increase to line up with your annual raise.

(A plan of regular investment cannot assure a profit or protect against a loss in a declining market.)



### pick a funding method

#### How do you want to fund your Achieve Montana account?

Any initial contribution must be at least \$25. If you are establishing an Automatic Investment Plan (AIP) from your bank account, the AIP minimum for each account is \$25 per month, \$75 per quarter, \$150 semi-annually or \$300 annually. If you are establishing payroll direct deposit, the payroll direct deposit minimum is \$15 per paycheck.

**From my bank account - automatic regular contributions**

You can setup an Automatic Investment Plan (AIP) so contributions are made on a regular basis; for as little as \$25 per month, \$75 per quarter, \$150 semi-annually or \$300 annually.

**From my bank account - single one-time contribution**

This will be a one-time transfer of at least \$25 from your bank via Electronic Funds Transfer (EFT).

Amount (minimum \$25 initial contribution; maximum \$190,000.00 one-time EFT contribution )

\$ 25

For electronic funds transfer, your financial institution must be a member of the Automated Clearing House (ACH). For security purposes, you will not be able to direct redemptions to this bank account for the next 15 calendar days. Contributions made by EFT will not be available for withdrawal for 7 business days.

**Important: By adding this account, I acknowledge that my bank or financial institution is located in the U.S. and/or adheres to U.S. banking regulations.**

Bank name

Routing number (9 digits)

Account number (17 digits or less)      Retype Account number

Account type

(Choose) ▾

MEMO	
01234567890	01234567890 123
Routing number	Account number

Note: Your bank's routing number and account number may appear in a different order on your check.

## 6) Select “Notify by email” (unless you want mailed statements)

### Steps

- 1 about you
- 2 about your beneficiary
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### tips

**Go green!**  
Sign up for online account statements and updates.

E-delivery can help you:

Reduce clutter

Save paper

Get faster access to statements and confirmations (versus by mail)



### select a delivery option

#### Choose your delivery method

##### Quarterly Statements and Program Description Updates

- Notify by email for all online statements/updates
- Notify by email for online statements/updates; mail year-end statement
- Mail all statements/updates

##### Transaction & Profile Confirmations

- Notify by email
- Mail confirmations

##### Tax Forms

- Notify by email
- Mail tax forms

**Note:** Requisite tax forms intended for the beneficiary will be mailed to the beneficiary's address on record regardless of the delivery option selected above.

### IMPORTANT INFORMATION REGARDING ELECTRONIC DELIVERY

The terms below apply to your election to receive electronically one or more of the following types/categories of documents related to your Achieve Montana account(s): tax reporting forms, account statements and Program Description updates, and transaction confirmations. If you don't elect electronic delivery, we will send you paper documents.

#### How is the consent to electronic delivery applied and how long does it last?

Your consent applies to all documents required for all accounts in the Achieve Montana registered under your Social Security or the taxpayer identification number, including custodial accounts established under the Uniform Gifts to Minors Act or the Uniform Transfers to Minors Act. Your consent will be effective until you revoke it or the Achieve Montana revokes it. Upon revocation, it may take several weeks before you start receiving information via U.S. mail.

#### How will I know when documents are available online?

You'll receive an email notice whenever a new document is available online.

- Transaction confirmations and clerical confirmations on your account are generally available online

## Create Username and Password

You will be able to use this username and password to access your account.

Username   
(Must be 6-25 characters)

Password   
(Your password must be at least 8 characters long and contain at least 3 of the 4 following criteria: upper case, lower case, numeric, or special characters such as !, @, #, \$, % etc.)

Retype Password

### Security Questions

If you forget your password, you will be asked to answer one of these questions to reset your password. Please enter a unique answer for each of the 3 security questions. The answers must be alphanumeric and at least 2 characters long.

Question  Select a question  
Answer   
Retype answer

Question  Select a question  
Answer   
Retype answer

Question  Select a question  
Answer   
Retype answer

## Choose Security Image

Your security image consists of an image and personalized image name that is shared between you and Achieve Montana. Your security image will be displayed after you enter your username every time you log in. You should never enter your password without verifying your security image.

Choose an image by clicking on one of the images below, and then enter your personalized, easy-to-recognize name which will display under your image each time you log in.

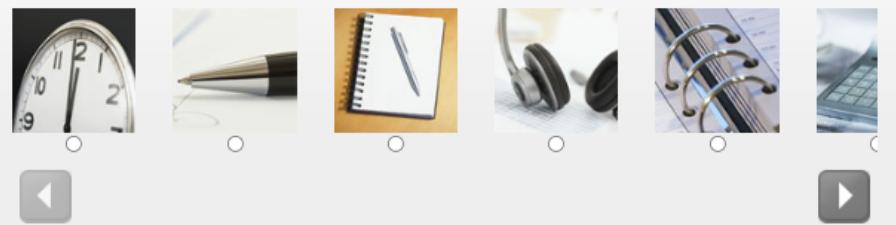


Image Name

## Trusted Devices

Should we require a PIN when you log in with this device?

- No. This is a "trusted device."
- Yes. Please require extra security with this device.

## 7) Enter account login and security information

## 8) Make sure everything is entered correctly and then sign to open an account

### Consent to Electronic Delivery of the Initial Offering Documents

To open an Achieve Montana account using an e-signature, you must consent (by checking the box below) to receive the initial offering documents electronically. If you do not check the box, you cannot open your account using an e-signature, but may download or request paper copies of the Program Description and enroll by mail.

You consent and agree to receive the [Program Description](#) electronically and acknowledge having reviewed, printed, or otherwise received them:

Regarding access to the documents:

To view and print the Program Description online, you'll need Adobe Reader, version 11.0 or higher. If you don't have Adobe Reader, go to [www.adobe.com](http://www.adobe.com) to download it for free.

If you're unable to download, view, and print the Program Description, or if you do not consent to electronic delivery, it is not possible to submit your application using an e-signature. Contact Achieve Montana toll-free at 1-877-486-9271 for assistance or to request a paper copy of any of these materials.

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### Terms and Conditions

I acknowledge that I have received and carefully read Achieve Montana [Program Description](#).