

1) Create an account



Let's set up your account!

In order to fund your beneficiary's account, we will need to create a login. Opening an account takes about 10 minutes.

4 Easy Steps

- ✓ Verify your identity and tell us about yourself
- ✓ Tell us about who you are saving for
- ✓ Set up your initial and recurring savings
- ✓ Select how would you like to invest

[Important Legal Information](#) ▾

ACCOUNT BASICS

Already Started? [Continue Enrollment](#)

All fields are required unless indicated as optional.

Create Login

2) Fill out basic information

ACCOUNT OWNER

Tell us about yourself

Please share your information so we can verify your identity

<input type="text" value="Phone Number"/>	<input type="text" value="Phone Type"/>
<input type="text" value="SSN or ITIN"/>	<input type="text" value="Confirm SSN / ITIN"/>
<input type="text" value="Date of Birth
MM/DD/YYYY"/>	<input type="text" value="Citizenship"/>

We are required by federal law to obtain, verify, and record information that identifies each person who opens an account.

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3) Fill out basic information

ACCOUNT OWNER

What is your address?

We'll need your address to verify your account.

☐

I have a different mailing address

We are required by federal law to obtain, verify, and record information that identifies each person who opens an account.

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4) Choose “Myself” as beneficiary and “Individual Account” for type of account

BENEFICIARY

Who are you saving for?

This person will be the beneficiary of the account. They'll get to use these funds to pay for educational costs.

What is your relationship to the beneficiary?

The child is not born yet

☐ My child

☐ My grandchild

☐ A niece/nephew

☒ Myself

☐ Someone else

What type of account are you opening?

If you intend to fund this account by liquidating assets from an existing UGMA/UTMA account, make that selection below. All other funding sources should open an Individual Account.

☒ Individual Account

☐ UGMA/UTMA Account

Funding Method

Funding Method

Bank

Routing Number

Bank Name

Account Type

Account Number

Confirm Account Number

Bank Account Holder

First Name

Last Name

This is a joint account

Please allow 3 business days for the funds to be withdrawn.

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.

☐ 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 and that I am authorized to transact on this account.

Initial Contribution

Many savers start with money they've received as gifts for birthdays, baby showers, and graduations.

Contribution Amount

\$1

5) Choose “Bank” for funding method and then scroll down and choose \$1 or you can put how much you’ll spend on rent this year

6) For recurring contributions, select “Not right now”

Recurring contributions are a great way to stay consistent with your savings goals. Select an amount to contribute automatically. Note: This is separate from your initial contribution. Funding is not required to complete enrollment.

Funding Method



Bank



Add a new bank



Payroll

Not right now

Details

Start Date

MM/DD/YYYY



Frequency

Monthly



Your recurring contribution will begin on your selected start date and will be contributed automatically at your selected frequency.

Cancel at anytime in your Beneficiary's Profile. A plan of regular investment cannot assure a profit or protect against a loss in a declining market.

INVESTMENTS

How would you like to invest?

Choose between two strategies that best fit your timeline for saving for future education.

With the plan's individual and risk-based allocation portfolios, you can design and manage your own investment strategy for your beneficiary.

Investment Strategy



Keep it simple

We identify a portfolio that aligns with your beneficiary's age and will automatically adjust over time.

7) Choose “Build your own”



Build your own

You select specific portfolios and then actively manage that mix of investments over time.

The information appearing on this page is not a recommendation or investment advice.

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8) Choose “Capital Preservation Portfolio” option

Individual Portfolios

Show all | [Hide all](#)

Each portfolio has its own investment strategy as well as its own set of risk and performance characteristics. The Plan Disclosure Booklet will review important information about each portfolio.

<input type="checkbox"/>	US Equity Index Portfolio	Details
<input type="checkbox"/>	Responsible Equity Portfolio	Details
<input type="checkbox"/>	Bond Index Portfolio	Details
<input type="checkbox"/>	Short-Term Treasury Index Portfolio	Details
<input checked="" type="checkbox"/>	Capital Preservation Portfolio	Details

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[Set Allocations](#)

Allocate Portfolios

You must allocate at least 1% to each portfolio you select and all allocations must total 100%.

Capital Preservation Portfolio	9) Enter 100%	<input type="text" value="100 %"/>
Remove		
Total Percentage Allocated		<input type="text" value="100 %"/>

Please remember to revisit your portfolios often as these allocation percentages are static. Existing investments may be exchanged up to twice per calendar year and allocations for future investments may be changed at any time.

10) Add another beneficiary or select “No, Let’s Finish Up”

Adding another beneficiary is not necessary to unlock your 529 benefits

Would you like to add another Beneficiary now?



Adding another beneficiary will open an additional 529 savings account under your profile, allowing individual management of each account.

Yes, Add Another Beneficiary

No, Let's Finish Up

11) Continue past the Upromise menu by selecting “Not right now”



*Adding Upromise is not necessary
to unlock your 529 benefits*



It's free and easy to join. Upromise will start you off with \$30 in rewards just for signing up as a new member.



Get cash back rewards for everyday purchases.



Upromise rewards are automatically transferred into your linked 529 account monthly, subject to transfer minimums.



We'll securely share your name and email with Upromise now. Then, your 529 account number if you link your accounts.

[Important Disclosure](#) ^

Not right now

Yes, I want Upromise

12) Make sure everything is entered correctly. Then select electronic delivery (unless you want mailed statements) and open account

DELIVERY METHOD OF DOCUMENTS

Quarterly Statements and Plan Disclosure Document Updates Electronic Delivery	Transaction & Profile Confirmations Electronic Delivery	Tax Forms Electronic Delivery
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☒ By checking this box, I consent to receive the Plan Disclosure Document electronically and I acknowledge having reviewed, printed, or otherwise received it. I also agree to receive documents related to my 529 account(s) by the delivery methods as set forth above. If I have chosen to receive documents electronically, I acknowledge that I have carefully read the terms and conditions regarding electronic delivery and I consent and agree to receive documents electronically as set forth above. You can update your delivery preferences any time online.

TERMS & CONDITIONS

☒ I acknowledge that I have carefully read, consent and agree to the [Terms and Conditions](#) set forth in the [Plan Disclosure Document](#) and the [Privacy Policy](#).

By clicking open account you are confirming the above information is complete and accurate to the best of your knowledge.

Save and Close

Open Account