

1) Create an account

Have the following information ready for enrollment

What you need to complete enrollment

Information about you

Address, birth date, Social Security number*

Information about your beneficiary

Birth date, Social Security number*

Bank Information

The account number for your account, routing number for your bank (if you're going to have contributions taken from a checking or savings account)

Prepare your investment strategy

To learn more, see the [Program Description](#).

*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.

[Close](#)

Start Saving Today

If you are enrolling for yourself or on behalf of a future student, enter your information to get started.

Already started enrolling? [Continue Enrollment](#)

First Name

MI

Last Name

John

Smith

Phone Number

Phone Type

XXX-XXX-XXXX

Please Select



Email Address

john.smith@email.com

Password

Confirm Password

[Get Started](#)

2) Select “Individual Account” and enter basic information

What type of account are you opening?

Individual Account

UGMA/UTMA Account

Permanent Street Address (No P.O. Box)

Apt/Unit

City

State

State 

Zip Code

XXXXX

Mailing Address is the same as Permanent Address

3) Fill out basic information

Social Security/Tax Identification

XXX-XX-XXXX

Why is this information needed?



This information is secure

Birth Date

March



4



1997



Gender

Male



Go Back

Save

Continue

4) Check the box "I am the beneficiary of this account"

Tell us about the beneficiary (student) for whom you are saving

I am the beneficiary of this account

First Name

MI

Last Name

Mailing Address is the same as the account owner

Social Security/Tax Identification

 XXX-XX-XXXX

Birth Date

Month

Day

Year

Gender

Please Select

Relationship of Account Owner to Beneficiary

(please select)

Promo Code (optional)

[Go Back](#)

[!\[\]\(1f99bf65f43889da445ecc1fe8d9504f_img.jpg\) Save](#)

[Continue](#)

5) Add a successor or select “Skip This Section”

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

Add a successor

The successor takes over management of the account for the beneficiary, in the event of the account owners death.

[Skip This Section](#)

First Name

MI

Last Name

Why is this information important?



Phone Number

XXX-XXX-XXXX

Birth Date

Month

Day

Year

[Go Back](#)

[Save](#)

[Continue](#)

6) Select “Custom Portfolio”

Choose an investment portfolio for Mo's savings

Year of Enrollment Options

Select an option based on the year you expect your beneficiary to attend school

Custom Portfolio

Select the full list of portfolios

Note: Account owners are permitted to change the investment selections up to two times per calendar year.

All Portfolios

You must allocate at least 1% to each portfolio you select and all allocations together must add up to 100%. Expand the desired category to view options and click  for information about each portfolio.

Enrollment Year Investment Options



Multi-Fund Investment Options



Single Fund Investment Options



Guaranteed Investment Option



Total: 0%

 Go Back

 Save

Continue

7) Open “Guaranteed Investment Option” and scroll down

Enter 100% for “Principal Plus Interest Option”

All Portfolios

You must allocate at least 1% to each portfolio you select and all allocations together must add up to 100%. Expand the desired category to view options and click  for information about each portfolio.

Enrollment Year Investment Options 

Multi-Fund Investment Options 

Single Fund Investment Options 

Guaranteed Investment Option 

Principal Plus Interest Option 

100

Bank Account
One-time or recurring



Payroll Direct Deposit
Deductions from paycheck

Check
Mail in a paper check

Rollover

From an existing Qualified Tuition Program

Bank Account

You can setup a recurring contribution so funds are withdrawn on a regular basis (minimum of \$25/month) or do a one-time contribution.

Initial Contribution Amount:

\$0.00

minimum \$25 initial contribution; maximum \$190,000 one-time EFT contribution

Make contribution recurring (Automatic Funding)

8) For funding, select “Bank Account” and choose \$25 or you can put how much you’ll spend on rent this year

Enter bank information

Routing Number:

Bank Name:

9) 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?

[Yes, Add Another Beneficiary](#)

[No, Let's Finish Up](#)

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

Add Account Username

Username

e.g. collegesaver1234

Trust this device

By trusting this device you will not have to enter additional security information when accessing your account for 6 months. It is not recommended to trust public devices.

Select your security questions

Question 1

(please select)

Security Answer 1

(please select) *

Question 2

(please select)

Security Answer 2

(please select) *

Question 3

(please select)

Security Answer 3

(please select) *

Choose Security Image and Phrase



Security Phrase

(please select)

Tip: Only provide your login credentials if the security image and phrase you have provided are present on the login page.

10) Enter account login and security information

11) Continue past the Ugift page

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



 **Ugift®**

Activate your Ugift Code

Sharing a Ugift code allows friends and family to gift money to your 529 Account.

[Learn more about Ugift](#)

12) Select email delivery (unless you want mailed statements)

How would you like to receive communications from us?

Transaction & Profile Confirmations

Email

Tax Forms

Email

Quarterly Statements and Plan Description Updates

Email

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.

Electronic Delivery Terms of Use

Notification- You will receive an e-mail notice each time a new updated document is available for viewing online, which will include a link taking you directly to the Plan's website. You may always access the documents online by going to www.misaves.com

Internet Slowdown - Your ability to view, download, and print the documents depends on Internet access to the Plan's website, and there is a risk that a system outage or slowdown could, from time to time, cause a document to become temporarily unavailable.

Hardware/Software - You will need an Internet connection, a valid e-mail account, a computer and operating system capable of receiving, accessing, displaying, and storing the documents you receive in Portable Document Format (PDF) and

I acknowledge that I have carefully read and consent and agree to the terms set forth in the Michigan Education Savings Program [Program Description](#).

Go Back

Continue

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

Terms & Conditions

Consent to Electronic Delivery of the Initial Offering Documents

By signing below, I am agreeing to terms and conditions set forth below and in the *Participation Agreement for Accounts Owned by Individuals* (the "Participation Agreement") contained in the *Program Description*. I understand and agree that those documents govern all aspects of this Account and are herein incorporated by reference.

I hereby establish, as the Account Owner, an Account representing an interest in the Michigan Education Savings Program (the "Program") for the Beneficiary to be named on this page and enter into this Participation Agreement (this "Agreement") relating to the Account with the Program. The State Treasurer, Michigan Department of Treasury, is the Program Administrator. I understand that the Program Administrator has retained TIAA-CREF Tuition Financing, Inc. as the Program Manager (the "Program Manager") for the Program and that this Agreement is subject to and incorporates by reference the information concerning the Program, and the terms applicable to my Account, contained in the Program Description and its Appendix (the "Program Description"), as modified from time to time. Each capitalized term used, but not defined in this

I acknowledge that I have carefully read and consent and agree to the terms set forth in the Michigan Education Savings Program [Program Description](#).

Sign