

# 1) Open an account

## Application | NextGen College Investing Plan®

CALL  
1.888.MER.EDGE (637.3343)



### NextGen 529 Client Direct Series Program Description

NextGen 529 is a Section 529 plan administered by the Finance Authority of Maine. Before you invest, read the NextGen 529 Client Direct Series Program Description and Participation Agreement, including any supplements (the "Program Description"), carefully and keep them for future reference. [Program Description »](#)

### Consider state tax benefits before investing

NextGen 529 was established by the State of Maine. NextGen 529 provides certain benefits only to residents of the State of Maine. If you or the intended beneficiary are not residents of the State of Maine, you should consider whether your home state or your beneficiary's home state 529 plan offers any state tax or other benefits that are only available for investments in that state's Section 529 plan. You should consult with your tax or other advisors to learn more about how state-based benefits (including any limitations) would apply to your specific circumstances.

**Use the State Tax Deduction Calculator below to determine if your home state or your beneficiary's home state offers a state tax deduction that is only available for investment in that state's Section 529 plan.**

[State Tax Deduction Calculator »](#)

### Choose your NextGen Plan Account Type

☒ Open an Individual NextGen Account

Select this option if you are funding this NextGen 529 account from any source other than an existing UGMA/UTMA custodial account. This is the most commonly used NextGen account type. Note: you may change the Designated Beneficiary to a qualified family member at anytime.

☐ Open a Custodial NextGen Account

Select this option only if you are planning to transfer assets from an existing UGMA/UTMA into this NextGen 529 account. **Note:** UGMA/UTMA assets are considered an irrevocable gift to the named minor. You may not change the Designated Beneficiary on this account or transfer ownership of the account to anyone other than a successor UGMA/UTMA custodian or the Designated Beneficiary. The Designated Beneficiary will gain control of the account upon reaching the UTMA/UTMA statutory age, which may vary by state.

Continue

**Select "Individual NextGen Account" for Account Type**

## 2) Enter basic information

**Select “I am the Beneficiary”  
for Relationship to Beneficiary**

1Participant

2Beneficiary

3Account Details

4Review & Sign

5Submit

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### Participant

#### Personal information

\* Required

The Participant is the person who owns and manages the account for the Beneficiary. The person you designate as the Beneficiary may be changed to a qualified family member without penalty.

Is your primary residence in the United States?\*?

☐ Yes

☐ No

Country of citizenship\*

☐ United States

☐ Another country

☐ Dual citizenship

Permanent address

Please enter your name exactly as it appears on your Social Security card.\*

|       |                           |    |            |        |
|-------|---------------------------|----|------------|--------|
| Title | First name*<br>Legal name | MI | Last name* | Suffix |
|-------|---------------------------|----|------------|--------|

Address line 1\*  
No P.O. boxes

Address line 2

### 3) Enter basic information (cont'd)

*Naming a successor participant is not necessary to unlock your 529 benefits*

RENEST

1Participant

2Account Details

3Review & Sign

4Submit

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Participant

Employment and financial information

\* Required

Are you, your spouse or another member of your household employed by Merrill, Bank of America and its affiliates, a broker dealer, self-regulatory organization or another financial institution?\*

☐ Yes

☐ No

Are you a member of the board of directors, executive officer, 10% shareholder or someone who has the ability to control corporate action of a public company?\*

☐ Yes

☐ No

Employment status\*?

Current household annual income\*?

Primary source of income\*?

Household net worth\*?

Primary source of net worth\*?

Investable assets\*?

Trading experience\*?

# 4) Elect 100% for “NextGen Savings Portfolio”

1

Participant

2

Account Details

3

Review & Sign

4

Submit

Single Fund Portfolios

These Portfolios invest in only one fund. The current target asset allocation for each portfolio is shown below

[BlackRock Equity Index Portfolio \(PDF\)](#)

Domestic Equity(100.00%)

%

[iShares Balanced Portfolio \(PDF\)](#)

Mixed Assets(100.00%)

%

[iShares ESG Aware MSCI EAFE Portfolio \(PDF\)](#)

International Equity(100.00%)

%

[iShares ESG Aware MSCI EM Portfolio \(PDF\)](#)

International Equity(100.00%)

%

[iShares ESG Aware US Aggregate Bond Portfolio \(PDF\)](#)

Investment Grade Fixed Income(100.00%)

%

[iShares MSCI USA ESG Select ETF Portfolio \(PDF\)](#)

Domestic Equity(100.00%)

%

Stable Principal Portfolios

These portfolios strive to retain principal.

The **NextGen Savings Portfolio** is comprised exclusively of deposits in an interest-bearing FDIC-insured bank account (the "Bank Deposit Account").

The **Principal Plus Portfolio** may invest in one or more guaranteed investment contracts and/or guaranteed interest accounts issued by one or more insurance companies, and, to the extent approved by FAME, may invest in corporate fixed-income investments and/or similar instruments.

[NextGen Savings Portfolio \(PDF\)](#)

100 %

[Principal Plus Portfolio \(PDF\)](#)

%

Allocation Total (must equal 100%)

100 %

Continue

Save & exit

Cancel

## 5) Enter login information

Application | NextGen College Investing Plan®

1 Participant

2 Account Details

3 Review & Sign

4 Submit

[CALL](#)  
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Account details

ID and Password \* Required

Please create a new User ID and Password to access your Merrill Edge account online.

Enter a User ID\* ?

Enter your Password\* ?

Confirm your Password\*

Continue

Save & exit

Cancel

## 6) Make sure everything is entered correctly and then open an account

1 Participant

2 Account Details

3 Review & Sign

4 Submit

Your Agreements with Merrill and NextGen 529

[Merrill Edge Self-Directed Investing Terms of Service for NextGen 529® \(PDF\)](#)  
[NextGen 529 Client Direct Series Program Description and Participation Agreement \(PDF\)](#)

Important Documents About Your Relationship with Merrill

[US Consumer Privacy Notice](#)  
[Online Privacy Notice \(PDF\)](#)  
[Business Continuity](#)

**By checking the box below, you represent and agree that: (please scroll down to the end)**

1. You are the person named in the "Personal Information" section(s) of this application, you acknowledge that you are of legal age under the laws of your place of residence, and have reviewed all information contained in this application whether prefilled systematically, by a representative, or entered by you and you confirm that the information is accurate;
2. You agree to receive electronic delivery of documents and communications related to your accounts (in accordance with Section 3 of the Terms of Service);
3. You have received and reviewed the documents provided above in the section labeled, "Important Documents About Your Relationship with Merrill";
4. You have received, reviewed, and agreed to the terms of the agreements provided above in the section labeled, "Your Agreements with Merrill," and you intend to be legally bound by them;
5. You authorize us to obtain account information from credit or information services agencies to help verify the information you provide in this application for consideration of other accounts and services and for any other lawful purpose;
6. If you have elected to make a one time electronic deposit, you understand that there may be up to a 45 day hold on withdrawals from your account up to and including the amount of the one time deposit;
7. State of Maine law governs your agreements and transactions unless we indicate otherwise;
8. You have considered the potential tax benefits of investing in a Section 529 plan in the state(s) where you or your designated beneficiary reside or pay taxes and you have consulted with your tax advisor regarding the state tax consequences of investing in NextGen 529 established by the State of Maine and administered by the Finance Authority of Maine;
9. You have completed the Taxpayer Certification; and

☒ By selecting this box, I, \_\_\_\_\_, (1) represent, acknowledge, and/or agree to the items enumerated above on this screen; (2) confirm that I have received and reviewed the documents provided above in the section labeled "Important Documents About Your Relationship with Merrill"; and (3) hereby agree to the terms and conditions of the agreements and/or documents provided above in the section labeled "Your Agreements with Merrill".

Continue

Save & exit

Cancel