

# 1) Create an account



**The Education Plan®**  
A little today goes a long way

## 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](#) ▾

**RENEST**

[Back](#)

Already have an account? [Log in](#)

### ACCOUNT BASICS

Already Started? [Continue Enrollment](#)

 First Name Last Name Email Confirm Email Username Password Confirm Password How did you hear about us? (optional)

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

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

[< Back](#)[Save and Close](#)[Next](#)

### 3) Fill out basic information

#### ACCOUNT OWNER

## What is your address?

We'll need your address to verify your account.

 Street Address Street Address Line 2 (optional) City State ZIP Code

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.

[Back](#)[Save and Close](#)[Next](#)

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Please allow 3 business days for the funds to be withdrawn.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

< Back

Save and Close

Next

**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.

## 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.

[Back](#)

[Save and Close](#)

[Next](#)

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

[Back](#)

[Save and Close](#)

[Set Allocations](#)

## Allocate Portfolios

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

Capital Preservation Portfolio

[Remove](#)

**9) Enter 100%**

100 %

Total Percentage Allocated

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.

[Back](#)

[Save and Close](#)

[Next](#)

## 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***

x



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

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](#)