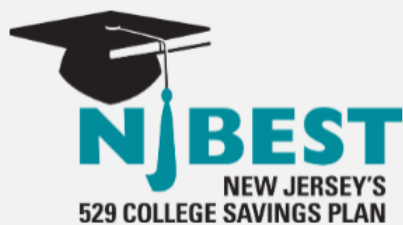


# 1) Create an account



## 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](#) ▾

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

### ACCOUNT BASICS

[Already Started? Continue Enrollment](#)

Is the Account Owner or Beneficiary a resident of New Jersey?

☐ Yes☐ No

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&lt;br/&gt;MM/DD/YYYY"/>	

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

**Based on our responses here, you may be eligible for an additional \$750 – Renest can also help you maximize this benefit**

Is your household Adjusted Gross Income between \$0 and \$75,000?

<input type="radio"/> Yes	<input type="radio"/> No
---------------------------	--------------------------

Are you employed by the state of New Jersey?

<input type="radio"/> Yes	<input type="radio"/> No
---------------------------	--------------------------

### 3) Fill out basic information (cont'd)

ACCOUNT OWNER

## What is your address?

We'll need your address to establish 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

### BENEFICIARY

### Who are you saving for?

This person will be the beneficiary on the account. You can use these funds to pay for their educational cost. You can change the beneficiary at any time to a member of the beneficiary's family.

What is your relationship to the beneficiary?

The child is not born yet

<input type="radio"/> My child	<input type="radio"/> My grandchild	<input type="radio"/> A niece/nephew
<input checked="" type="radio"/> Myself	<input type="radio"/> Someone else	

Funding Method

Funding Method

Bank

▼

Routing Number

Bank Name

Account Type

▼

Account Number

Confirm Account Number

Bank Account Holder

First Name

Last Name

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

## How would you like to invest?

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

If the approach you select now doesn't fit your goals later, you can adjust your investment selections after your account is established.

### Investment Strategy



#### Select Portfolios that Automatically Adjust

Enrollment-based portfolios automatically adjust their investment mix based on the projected enrollment year. They shift from more aggressive to more conservative as the target date approaches.



#### Build Your Own Portfolio

For those looking to take a more active role in their investment selection, NJBEST offers both objective-based and individual portfolios that allow you to customize an investment strategy to match your savings goals.

## 6) Choose “Build your own”

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

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7) Choose “Franklin U.S. Government Money 529 Portfolio” option

Money Fund

Show all | [Hide all](#)

☒ Franklin U.S. Government Money 529 Portfolio

[Details](#)

## INVESTMENTS

### Allocate Portfolios

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

Franklin U.S. Government Money 529 Portfolio <a href="#">Remove</a>	<b>8) Enter 100%</b>	<input type="text" value="100 %"/>
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.

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*You may be prompted to add another beneficiary and register for uPromise; you can skip these steps as they are not necessary to unlock your 529 benefits*



## 9) 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 Program Description Updates  
Electronic Delivery

Transaction & Profile Confirmations  
Electronic Delivery

Tax Forms  
Electronic Delivery

- ☒ By checking this box, I consent to receive the Program Description 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 [Program Description](#) 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](#)