

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](#)



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.

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3) Fill out basic information (cont'd)

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

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

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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

Contribution Amount

\$25

Promo Code (optional)

Note: Any added promo code will be applied after account creation and will not be reflected in your review screen.

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5) Choose “Bank” for funding method and then scroll down and choose \$25 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



Keep it simple

We identify a portfolio designed to match the year in which Mo is expected to enter college, which automatically adjust over time without any extra work from you.

6) Choose “Build your own”



Build your own

You select from Ideal's Target Enrollment, Fixed Asset Allocation, or Savings Portfolio options 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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7) Choose “Savings Portfolio” option

Savings Portfolio

Show all | Hide all

A lower-risk Savings Portfolio, Federal Deposit Insurance Corporation (FDIC)-insured option for account owners seeking a conservative investment choice; managed by Sallie Mae Bank.

☒ Savings Portfolio

Details

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Set Allocations

Allocate Portfolios

You must allocate at least 5% to each portfolio you select and all allocations must total 100%.

Savings Portfolio Remove	8) Enter 100%	<input type="text" value="100 %"/>
Total Percentage Allocated		<input type="text" value="100 %"/>

If you have chosen to invest in a non-Target Enrollment portfolio, please remember to revisit your investments often as these portfolios are static and you may want to adjust the risk level periodically (up to twice per calendar year).

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You may be prompted to add another beneficiary; you can skip this step as it is not necessary to add another beneficiary 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 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](#)