

# 1) Create an account

## Open an Account

Select “Investment Plan (IP)” which provides the most flexibility to you and the best Renest compatibility



### Guaranteed Savings Plan (GSP)

A lower-risk plan designed to help your savings keep pace with rising tuition.

Open a GSP Account



### Investment Plan (IP)

Choose how you invest with options from The Vanguard Group.

Open an IP Account



### Keystone Scholars

All babies born to a PA family after December 31, 2018 are eligible to get \$100 toward postsecondary education savings.

Sign Up Now

## 2) Fill out basic information

### Setting up your PA 529 Investment Plan (the Plan) Account

Please have this information ready before you start...



**About you:** Address, birth date, Social Security number\*



**About your investments** (how your contributions will be invested):

To learn more, see the [PA 529 Investment Plan Disclosure Statement](#)



**About your successor** (optional-the adult who'll be in charge of the account in the event of your incapacity or death): Birth date



**About your bank** (if you're going to have contributions taken from a checking or savings account): The account number for your account, routing number for your bank and/or a "voided" blank check



**About your beneficiary** (the person for whom you're saving): Birth date, Social Security number\*

If you are opening an UGMA/UTMA account use this [form](#).

\*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 and return any contributions or take other steps we deem reasonable.

#### New Investment Plan Account Owners

To open a new account, fill in the information below and click **continue**.

First Name

Last Name

Email

Primary Telephone --

**continue** 

#### Existing Investment Plan Account Owners

To open additional accounts, sign in then select "Open a New 529 Account". To make it easier we'll prefill your information on the new application.

Username

[I Forgot My User Name](#)

[I Forgot My Password](#)

[Sign up for online access](#)

**continue** 

# 3) Fill out basic information

## Steps

- 1 about you
- 2 about your beneficiary
- 3 choose investments
- 4 pick a funding method
- 5 select a delivery option
- 6 complete your account



## tips

### Who can be an account owner?

You can open an account if you:

Are a U.S. citizen or legal resident alien

Minors cannot enroll online and must:

Download an [application form](#)  
OR

Obtain an application by [mail](#)

Have a Social Security number or Tax ID number (required by federal law)

Be able to provide a street address. You can use P.O. Box for mailing address.

step 1 2 3 4 5 6



## about you (account owner)

First name MI Last name  
Mo [ ] Mo [ ]

US Permanent address (No P.O. Box)  
[ ]  
[ ]

City State Zip  
[ ] -- [ ] - [ ]

☐ Check if your mailing address is the same as your permanent address

Mailing address  
[ ]  
[ ]

City State Zip  
[ ] -- [ ] - [ ]

Telephone (The best number to reach you)  
[212] - [212] - [1211]

Email address Retype email address  
mo123@gmail.com [ ]

Social Security or Tax Identification number Birth date  
[ ] - [ ] - [ ] MM DD YYYY

Citizenship  
☒ U.S. Citizen ☐ Resident Alien [Please Select Country]



## about your successor account owner (Optional)

The successor account owner will take control of the account in the event of your incapacity or death.

First name MI Last name  
[ ] [ ] [ ]

Birth date  
MM DD YYYY

back

next

## 4) Enter your information for the beneficiary

Check the box “Check if the beneficiary address is the same as the account owner address”

### Steps

- 1 about you
- 2 about your beneficiary
- 3 choose investments
- 4 pick a funding method
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### tips

The beneficiary is the individual for whom you're saving.

There is no age limit.

You can be your own beneficiary. For example, you can save for your own college education expenses.

You can change your Beneficiary at any time to [another eligible family member of the prior Beneficiary\\*](#).



### about your beneficiary (student)

First Name  MI  Last Name

Mailing address

City  State  Zip  -

☐ Check if the beneficiary address is the same as the account owner address

Social Security or  
Tax Identification number  
 -  -

Birth date  
MM  DD  YYYY

Relationship (optional)

Citizenship  
☒ U.S. Citizen ☐ Resident Alien

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## 5) Select “Individual Portfolios”

step 1 2 3 4 5 6

### Steps

- 1 about you
- 2 about your beneficiary
- 3 **choose investments**
- 4 pick a funding method
- 5 select a delivery option
- 6 complete your account



### tips

How you invest can depend on several factors:

How many years does your beneficiary have before college?

Are you a hands-on investor or do you prefer a one-stop portfolio?

Do you believe in taking some risk or are you a conservative investor?



### choose investments

Choose how you'd like your money to be invested from the options below
















Click on an icon for information about each investment. You may select up to five investments. You must allocate at least 5% to each investment (to total 100%). Use whole percentages only. You can combine both age-based and individual portfolios by clicking the Individual Portfolios radio button.

☒ **Individual Portfolios**

If you feel comfortable about building your own strategy, consider choosing from these options.



## 6) Scroll down and enter 100% for “Interest Accumulation Portfolio”

	Pennsylvania Commencement Portfolio	<input type="text"/> %
	Aggressive Growth Portfolio	<input type="text"/> %
	Total International Stock Index Portfolio	<input type="text"/> %
	Total Stock Market Index Portfolio	<input type="text"/> %
	Real Estate Index Portfolio	<input type="text"/> %
	Social Index Portfolio	<input type="text"/> %
	Growth Portfolio	<input type="text"/> %
	Moderate Growth Portfolio	<input type="text"/> %
	Conservative Growth Portfolio	<input type="text"/> %
	Income Portfolio	<input type="text"/> %
	Conservative Income Portfolio	<input type="text"/> %
	Short Term Inflation Protected Securities Portfolio	<input type="text"/> %
	Total Bond Market Index Portfolio	<input type="text"/> %
	Total International Bond Index Portfolio	<input type="text"/> %
	Interest Accumulation Portfolio	<input type="text" value="100"/> %
	<b>TOTAL</b>	<input type="text" value="100"/> %

 **back**

**next** 

## Steps

- 1 about you
- 2 about your beneficiary
- 3 choose investments
- 4 **pick a funding method**
- 5 select a delivery option
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### pick a funding method

How do you want to fund your 529 account?

☐ From my bank account - automatic regular contributions

You can set up an Automatic Investment Plan (AIP) so contributions are made on a regular basis.

☒ From my bank account - single one-time contribution

This will be a one-time transfer from your bank via Electronic Bank Transfer (EBT).

Amount (minimum \$1 initial contribution; maximum \$190,000.00 one-time EBT contribution )

\$ 1

For Electronic Bank Transfer (EBT), 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 EBT will not be available for withdrawal for 5 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.

Bank name

Routing number (9 digits)

Account number (17 digits or less)

Retype Account number

Account type

(Choose) ▼

MEMO

⑈123456789⑈ 0123456789⑈ 123

Routing number      Account number

Note: Your bank's routing number and account number may appear in a different order on your check.

7) Choose “From my bank account – single one-time contribution” for funding method and choose \$1 or you can put how much you’ll spend on rent this year

## tips

Put your contributions on autopilot. Sign up for an Automatic Investment Plan(AIP) because even small investments can make a big difference. You can also set up an annual AIP increase to boost your savings.

(A plan of regular investment cannot assure a profit or protect against a loss in a declining market.)

## 8) Select electronic delivery (unless you want mailed statements)

step 1 2 3 4 5 6

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### tips

**Go green!**  
Sign up for online account statements and updates.

E-delivery can help you:

Reduce clutter

Save paper

Get faster access to statements and confirmations

If your email address changes please return to the website to update it to continue receiving your plan information via email



### select a delivery option

#### Choose your delivery method

#### Quarterly/Annual statements and PA 529 Investment Plan Disclosure Updates

- ☒ Notify by e-mail for quarterly/annual statements and Plan Disclosure updates.
- ☐ Mail quarterly/annual statements and Plan Disclosure updates.

#### Transaction & Profile Confirmations

- ☒ Notify by email
- ☐ Mail confirmations

#### Tax Forms

- ☐ Notify by email
- ☐ Mail tax forms

**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.

### IMPORTANT INFORMATION REGARDING ELECTRONIC DELIVERY

The terms below apply to your election to receive electronically one or more of the following types/categories of documents related to your 529 account(s): tax reporting forms, account statements and PA 529 Investment Plan Disclosure Statement updates, and transaction confirmations. If you don't elect electronic delivery, we will send you paper documents.

#### How is the consent to electronic delivery applied and how long does it last?

Your consent applies to all documents required for all accounts in the PA 529 Investment Plan registered under your Social Security or taxpayer identification number, including custodial accounts established under the Uniform Gifts to Minors Act or the Uniform Transfers to Minors Act. Your consent will be effective until you revoke it or the PA 529 Investment Plan revokes it. Upon revocation, it may take several weeks before you start receiving information via U.S. mail.

#### How will I know when documents are available online?

You'll receive an email notice whenever a new document is available online.

- Transaction confirmations and clerical confirmations on your account are generally available online on the next business day following the trading or clerical activity.
- Account statements are available online approximately 5 days after the end of each statement period.
- To view any document online, type the web address provided in the email into the address line of your browser. Once on the site, type your user name and password, and you will be directed to your Account Management screen. Click on the appropriate account and you will be able to view statements and confirmations.

- ☒ I 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 information regarding electronic delivery and I consent and agree to receive documents electronically as set forth above.



## Create Username and Password

You will be able to use this username and password to access your account.

Username

(Must be 6-25 characters)

Password

(Your password must be at least 8 characters long and contain at least 3 of the 4 following criteria: upper case, lower case, numeric, or special characters such as !, @, #, \$, % etc.)

Retype Password

### Security Questions

If you forget your password, you will be asked to answer one of these questions to reset your password.

Please enter a unique answer for each of the 3 security questions. The answers must be alphanumeric and at least 2 characters long.

Question

Answer

Retype answer

Question

Answer

Retype answer

Question

Answer

Retype answer

## Choose Security Image

Your security image consists of an image and personalized image name that is shared between you and PA 529 Investment Plan. Your security image will be displayed after you enter your username every time you log in. You should never enter your password without verifying your security image.

Choose an image by clicking on one of the images below, and then enter your personalized, easy-to-recognize name which will display under your image each time you log in.



Image Name

## Trusted Devices

Should we require a PIN when you log in with this device?

- ☐ No. This is a "trusted device."
- ☐ Yes. Please require extra security with this device.

continue

## 9) Enter account login and security information

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

### Consent to Electronic Delivery of Initial Disclosure Documents

To open an account in PA 529 Investment Plan using an e-signature, you must consent (by checking the box below) to receive the initial disclosure documents electronically. If you do not consent, you may not open your account using an e-signature. You consent and agree:

To receive the following documents electronically and acknowledge having reviewed, printed, or otherwise received them:

- [PA 529 Investment Plan Disclosure Statement and Participation Agreement](#)
- [Privacy Policy](#)

Please be aware of the following:

- To view and print the documents online, you'll need Adobe Acrobat Reader, version 5.0 or higher. If you don't have Acrobat Reader, go to [www.adobe.com](http://www.adobe.com), where you can download it for free.
- If you're unable to download, view, and print the documents, or you do not consent to electronic delivery, you cannot submit your application using an e-signature. Contact the Plan at 1-800-440-4000 for assistance or to request a paper copy of any of these documents.
- The Plan does not charge you a fee to use our Web site, but you could incur expenses from your Internet service provider when you access information online. Also, be aware that your Internet service provider may occasionally experience system failure, and hyperlinks to documents may not function properly.

This election and consent applies only to the documents listed above.

IMPORTANT: YOU ARE ENTERING INTO A CONTRACT TO ESTABLISH AN ACCOUNT IN PA 529

[Printer Friendly Version](#)

- ☒ I acknowledge that I have carefully read and consent and agree to the terms set forth in the [PA 529 Investment Plan Disclosure Statement and Participation Agreement](#).

sign