

# 1) Open an account

Have the following information ready for enrollment



Getting Started

## Setting up your I Save 529 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 [Program Description](#)



**About your successor** (optional-the adult who'll be in charge of the account in the event of your 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 blank check



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

If you are opening an UGMA/UTMA or a Trust 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 or take other steps we deem reasonable.

To open a saved or pre-filled enrollment [click here](#).

### New Account Owners

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

First Name

Last Name

Email

Primary Telephone --

**continue**

### Existing 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**

## 2) Enter basic information

***Adding a successor account owner is not necessary to unlock your 529 benefits***

**RENEST**

### 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 a 529 plan account if you:

Are a U.S. citizen or legal resident alien

Are 18 years old or older

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

Have a street address (not a P.O. box)



### about you (account owner)

First name  MI  Last name

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)

-  -

Email address

Retype email address

Social Security or Tax Identification number

-  -

Birth date

MM  DD  YYYY

Citizenship

☒ U.S. citizen ☐ Resident alien  Please select country  ☐ Nonresident alien

### more about you (optional)

By supplying us with the following information, the iSave 529 can better understand how the Plan is being used. Your individual information will not be shared with any other party.

Income level (choose one)

Select an option

Education level (choose one)

Select an option

How did you hear about the plan?

Select an option

Which information source was the most helpful?

Select an option

Which feature was the most important?

Select an option



### about your successor account owner (recommended)

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

First name  MI  Last name

Birth date  MM  DD  YYYY

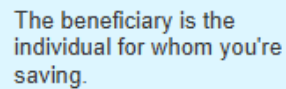
back

save

next

**Select "Self" for Relation to you**

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



You can be your own beneficiary.

You can change your beneficiary to another eligible member of the family\*.



□ - □ - □

MM DD YYYY

Select an option ▼

● U.S. citizen

☐ Resident alien

Please select country

☐ Nonresident alien



**next** 

## 4) Select “Individual Portfolios”

### 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 investments

[» 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.

☐ **Age-Based Savings Tracks**

Each track invests in a series of individual portfolios. The assets in an age-based savings track will be automatically exchanged from one portfolio to another as the beneficiary ages.

☐ **Individual Portfolios**

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















## 5) Scroll down and select “Interest Accumulation Portfolio”

Enter 100% for “Interest Accumulation Portfolio”

### Individual portfolios: Create your own strategy

The assets will remain in the portfolio you select until you exchange them to a new investment option.

	Total International Stock Index Portfolio	<input type="text"/> %
	Aggressive Growth Portfolio	<input type="text"/> %
	Total Domestic Stock 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"/> %
	Short-Term Bond Index Portfolio	<input type="text"/> %
	Bond Index Portfolio	<input type="text"/> %
	Conservative Income Portfolio	<input type="text"/> %
	Total International Bond Index Portfolio	<input type="text"/> %
	Interest Accumulation Portfolio	<input type="text" value="100"/> %
TOTAL		<input type="text" value="100"/> %



## 6) Select “From my bank account – single one-time contribution”

For amount, enter \$25 or you can enter how much you spend on rent in a year. Enter bank information for where you want to contribute from.

### 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

Put your contributions on autopilot. Sign up for an Automatic Investment Plan(AIP) and you can save little by little over time. You can set up an annual AIP increase to line up with your annual raise.

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



### pick a funding method

#### How do you want to fund your 529 account?

Any initial contribution must be at least \$25. The Automatic Investment Plan (AIP) minimum for each account is \$25 per month, or \$75 per quarter. You may contribute through payroll deduction once your account is funded. The minimum for contributing through payroll deduction is \$15 per paycheck.

#### ☐ From my bank account - automatic regular contributions

You can setup an Automatic Investment Plan (AIP) so contributions are made on a regular basis for as little as \$25 per month/\$75 per quarter.

#### ☒ From my bank account - single one-time contribution

This will be a one-time transfer of at least \$25 from your bank via Electronic Funds Transfer (EFT).

Amount (minimum \$25 initial contribution; maximum \$190,000.00 one-time EFT contribution )

\$

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.

Bank name

Routing number (9 digits)


Account number (17 digits or less)

Retype Account number

Account type

(Choose) ▼

MEMO



Routing number      Account number

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

## 7) Select “Notify by email” (unless you want mailed statements)

### Steps

- 1 about you
- 2 about your beneficiary
- 3 choose investments
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- 5 **select a delivery option**
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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 (versus by mail)



### select a delivery option

#### Choose your delivery method

##### Quarterly Statements and Program Description Updates

- ☒ Notify by email for all online statements/updates
- ☐ Notify by email for online statements/updates; mail year-end statement
- ☐ Mail all statements/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 Program Description 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 ISave 529 registered under your Social Security or other 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 Program 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.
- Tax reporting forms will be available from January 31 through October 15 of each calendar year.
- To view any document online, go to [www.ISave529.com](http://www.ISave529.com) and log in. Once in your account, click on "Profile and Documents" and then "Statements, Confirms and Tax Forms".

- ☒ 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 ISave 529. 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

# 8) Enter account login and security information

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

IMPORTANT: YOU ARE ENTERING INTO A CONTRACT TO ESTABLISH AN ACCOUNT IN ISave 529. CERTAIN IMPORTANT LEGAL RIGHTS AND RESPONSIBILITIES ARE DESCRIBED BELOW. PLEASE READ CAREFULLY AND CALL 1-888-672-9116 IF YOU HAVE ANY QUESTIONS.

### Authorization—YOU MUST SIGN BELOW

By signing below, I agree to the following terms and conditions:

1. I understand that attaching my e-signature below is legally equivalent to submitting a document signed by hand and that clicking the sign button below manifests my desire and intent to open the account.
2. I certify that I have received and read the ISave 529 Program Description and Privacy Policies (Program Description and Privacy Policies), and the Privacy Policy of Ascensus Investment Advisors, LLC. I understand that by signing this Account Owner Agreement, I am also signing and agreeing to be bound by the terms and conditions of the Program Description and Privacy Policies. I understand that this Account Owner Agreement shall be construed, governed, and interpreted in accordance with the laws of the State of Iowa.
3. Except as set forth below, I understand that the Program Description and Privacy Policies constitutes the entire agreement between the account owner and ISave 529. No person is authorized to make an oral modification to this agreement.
4. I understand that this Account Owner Agreement is subject to and incorporates by reference the administrative rules, operating procedures, and policies adopted by the Iowa Treasurer of State.

[Printer Friendly Version](#)

- ☒ I acknowledge that I have carefully read and consent and agree to the terms set forth in the ISave 529 [Description, Participation Agreement and the Privacy Policy](#). I understand that this account is governed by a predispute arbitration clause as described under the heading "Dispute Resolution & Arbitration" of the Participation Agreement.

sign