

1) Open an account



Getting Started

Setting up your Arkansas Brighter Future Direct 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 [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 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 ➞

[Help Center](#) | [Privacy Policy](#) | [Program Description](#) | [Security Policy](#)

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2) Enter 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 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)

- -

How did you hear about the plan?

Select an option

Email address

Retype email address

Social Security or Tax Identification number

- -

Birth date

MM DD YYYY

Citizenship

☒ U.S. Citizen ☐ Resident Alien

more about you (optional)

By supplying us with the following information, the Arkansas Brighter Future Direct Plan 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

Race (choose one)

Select an option

Education level (choose one)

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 (optional)

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

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save

next

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

RENEST

3) Enter your personal information for beneficiary (student)

Select "Self" for Relation to you

Steps

- 1 about you
- 2 **about your beneficiary**
- 3 choose investments
- 4 pick a funding method
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The beneficiary is the individual for whom you're saving.

There is no age limit.

You can be your own beneficiary.

You can change your beneficiary to [another eligible member of the family](#).*



about your beneficiary (student)

First Name MI Last Name State of Residence

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

Relation to you: (required)
 Select an option

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

 **back**

save  **next** 

4) Select “Individual Portfolios”

Steps

- 1 about you
- 2 about your beneficiary
- 3 **choose investments**
- 4 pick a funding method
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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 “Savings Portfolio”

Custom Portfolio Options

	Aggressive Growth 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"/> %
	Interest Accumulation Portfolio	<input type="text"/> %

Savings Portfolio

	Savings Portfolio	<input type="text" value="100"/> %
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TOTAL %

 back

save  next 

Enter 100% for
“Savings Portfolio”

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 unless you are establishing payroll direct deposit. The Automatic Investment Plan(AIP) minimum for each account is \$10 per month, or \$30 per quarter, or establishing payroll direct deposit for a minimum of \$5 per paycheck.

☐ From my bank account - automatic regular contributions

You can setup an AIP so contributions are made on a regular basis; for as little as \$10 per month/\$30 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 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

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

Steps

- 1 about you
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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
☐ 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 the Arkansas Brighter Future Direct 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 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.
- Tax reporting forms will be available from January 31 through October 15 of each calendar year.
- To view any document online, go to www.BrighterFutureDirect529.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.

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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 Arkansas Brighter Future Direct 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

8) Enter account login and security information

9) 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 Arkansas Brighter Future Direct Plan using an e-signature, you must consent (by clicking "sign" below) to receive the initial disclosure documents electronically. If you do not click "sign", 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:

- [Program Description and Participation Agreement](#)
- [Privacy Policy](#)

Please be aware of the following:

- To view and print the documents online, you'll need Adobe Acrobat Reader. If you don't have Acrobat Reader, go to 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 Arkansas Brighter Future Direct Plan at 1-800-587-7301 for assistance or to request a paper copy of any of these documents.
- The Program 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.

[Printer Friendly Version](#)

- ☒ I acknowledge that I have carefully read and consent and agree to the terms set forth in Arkansas Brighter Future Direct Plan [Program Description and Participation Agreement](#). I understand that this account is governed by a predispute arbitration clause as described under the heading "Arbitration" in Arkansas Brighter Future Direct Plan Participation Agreement.

sign