

# 1) Open an account

Have the following information ready for enrollment



Getting Started

## Setting up your MOST—Missouri's 529 Education Plan Account

Please have this information ready before you start...



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



About your successor (*optional—the adult who'll be in charge of the account in the event of your death or inability to continue as the account owner*): Birth date



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



About your investments (*how your contributions will be invested*):  
To learn more, see the [Program Description](#)



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

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

Promo Code (optional)

**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

### 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

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.

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



### 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)

How did you hear about the plan?

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

### 3) Enter your personal information for beneficiary (student)

Select "Higher Education Expenses" for Savings Goal(s)

#### 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

#### i tips

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 at any time to another eligible family member of the prior Beneficiary\*.



#### about your beneficiary (student)

First Name  MI  Last Name  State of Residence

Social Security or Tax Identification number  
 -  -  Birth date

Citizenship  
 U.S. Citizen  Resident Alien   Nonresident Alien

#### Savings Goal(s)

- Higher Education Expenses  
Saving for qualified higher education expenses at any eligible post-secondary school.
- K-12 Tuition Expenses  
Saving for tuition expenses in connection with enrollment or attendance at an elementary or secondary public, private or religious school.
- Higher Education & K-12 Tuition Expenses  
Saving for both qualified higher education expenses and K-12 tuition expenses.

back

save 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

### i 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?

If you need help choosing an investment, [click here](#)



### choose investments



If saving for K-12 tuition, consider how you invest. [Learn More](#)

#### 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.

##### Age-Based Options

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

##### Individual Portfolios

The individual portfolios do not change asset allocations as the beneficiary ages. Instead, the asset allocation of each portfolio remains fixed over time.

back

save next

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

Enter 100% for “Vanguard Interest Accumulation Portfolio”

### Individual Portfolio options

The individual portfolios do not change asset allocations as the beneficiary ages. Instead, the asset allocation of each portfolio remains fixed over time.

	DFA International Core Equity Portfolio	<input type="text"/> %
	DFA U.S. Small Cap Portfolio	<input type="text"/> %
	DFA U.S. Core Equity 1 Portfolio	<input type="text"/> %
	DFA U.S. Large Cap Value Portfolio	<input type="text"/> %
	DFA Two-Year Global Fixed Income Portfolio	<input type="text"/> %
	Vanguard Total International Stock Index Portfolio	<input type="text"/> %
	Vanguard Total Stock Market Index Portfolio	<input type="text"/> %
	Vanguard Aggressive Growth Portfolio	<input type="text"/> %
	Vanguard Growth Portfolio	<input type="text"/> %
	Vanguard Moderate Growth Portfolio	<input type="text"/> %
	Vanguard Conservative Growth Portfolio	<input type="text"/> %
	Vanguard Income Portfolio	<input type="text"/> %
	Vanguard Conservative Income Portfolio	<input type="text"/> %
	Vanguard Total Bond Market Index Portfolio	<input type="text"/> %
	Vanguard Total International Bond Index Portfolio	<input type="text"/> %
	Vanguard Interest Accumulation Portfolio	<input type="text" value="100"/> %
	TOTAL	<input checked="" type="text" value="100"/> %

RENEST

back

save  next 

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

For funding, enter \$1 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) because even small investments can make a big difference. You can 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.)



### 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**

Amount (maximum \$190,000.00 one-time EBT contribution)

\$

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 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

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.

**With Payroll Direct Deposit**

You can use this method if your employer offers this benefit. You'll be able to print out a form for this option when you've completed this application.

**With a check**

You'll be able to print out a form to send in with your check when you've completed this application.

**With a rollover or transfer**

Rollover of funds from an existing Qualified Tuition Program, withdraw assets from a Coverdell Education Savings Account or make a redemption of assets from a Qualified U.S. Savings Bond (Series EE or Series I, issued after 1989). You will need to provide appropriate documentation of the principal and earnings portions of your rollover contribution. You'll be able to print out a form to send in with your check when you've completed this enrollment application.

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

**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

**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 MOST—Missouri's 529 Education 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.missourimost.org](http://www.missourimost.org) 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.

 back  save  next

### 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  Select a question

Answer

Retype answer

Question  Select a question

Answer

Retype answer

Question  Select a question

Answer

Retype answer

### Choose Security Image

Your security image consists of an image and personalized image name that is shared between you and MOST—Missouri's 529 Education 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.

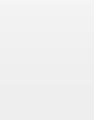


Image Name

### 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

IMPORTANT: YOU ARE ENTERING INTO A CONTRACT TO ESTABLISH AN ACCOUNT IN MOST—Missouri's 529 Education PLAN. CERTAIN IMPORTANT LEGAL RIGHTS AND RESPONSIBILITIES ARE DESCRIBED BELOW. PLEASE READ CAREFULLY AND CALL 1-888-414-6678 IF YOU HAVE ANY QUESTIONS.

#### Authorization—YOU MUST SIGN BELOW

By signing below, I hereby apply for an account in MOST—Missouri's 529 Education Plan ("MOST 529" or the "Plan"). I certify that:

1. I have received and read the MOST—Missouri's 529 Education Plan Program Description, Privacy Policy, and Participation Agreement, and the Privacy Policy of Ascensus Broker Dealer Services, Inc. I understand that by signing this Enrollment Application, I am also signing and agreeing to be bound by the terms and conditions of the Program Description, Privacy Policy, and Participation Agreement. I understand that this Enrollment Application shall be construed, governed, and interpreted in accordance with the laws of the State of Missouri.
2. I have full authority and legal capacity to purchase portfolio units and to open an account in MOST 529.
3. Except as set forth below, I understand that the Program Description, Privacy Policy, and Participation Agreement constitutes the entire agreement between the account owner and MOST 529. No person is authorized to make an oral modification to this agreement.
4. I understand that I may incur federal and state income taxes, penalty taxes, federal gift tax, estate tax, or generation-skipping transfer tax as a consequence of certain activities, including

[Printer Friendly Version](#)

I acknowledge that I have carefully read and consent and agree to the terms set forth in the MOST—Missouri's 529 Education Program Description, Privacy Policy, and Participant Agreement. I understand that this account is governed by a predispute arbitration clause as described in Part 10.Arbitration, of the Program Description, Privacy Policy, and Participant Agreement.

sign