1) Create an account

Have the following information ready for enrollment

What you need to complete enrollment

Information about you

Address, birth date, Social Security number or Tax ID number*

Information about your beneficiary

Birth date, Social Security number*

Bank Information

The account number for your account, routing number for your bank (if you're going to have contributions taken from a checking or savings account)

Prepare your investment strategy

To learn more, see the Disclosure Booklet and Tuition Savings Agreement.

*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.

Close

RENEST

Start Saving Today

If you are enrolling for yourself or on behalf of a future student, enter your information to get started.

Already started enrolling? Continue Enrollment

First Name | **MI** | **Last Name**

John | | Smith

Phone Number

XXX-XXX-XXXX

Email Address

john.smith@email.com

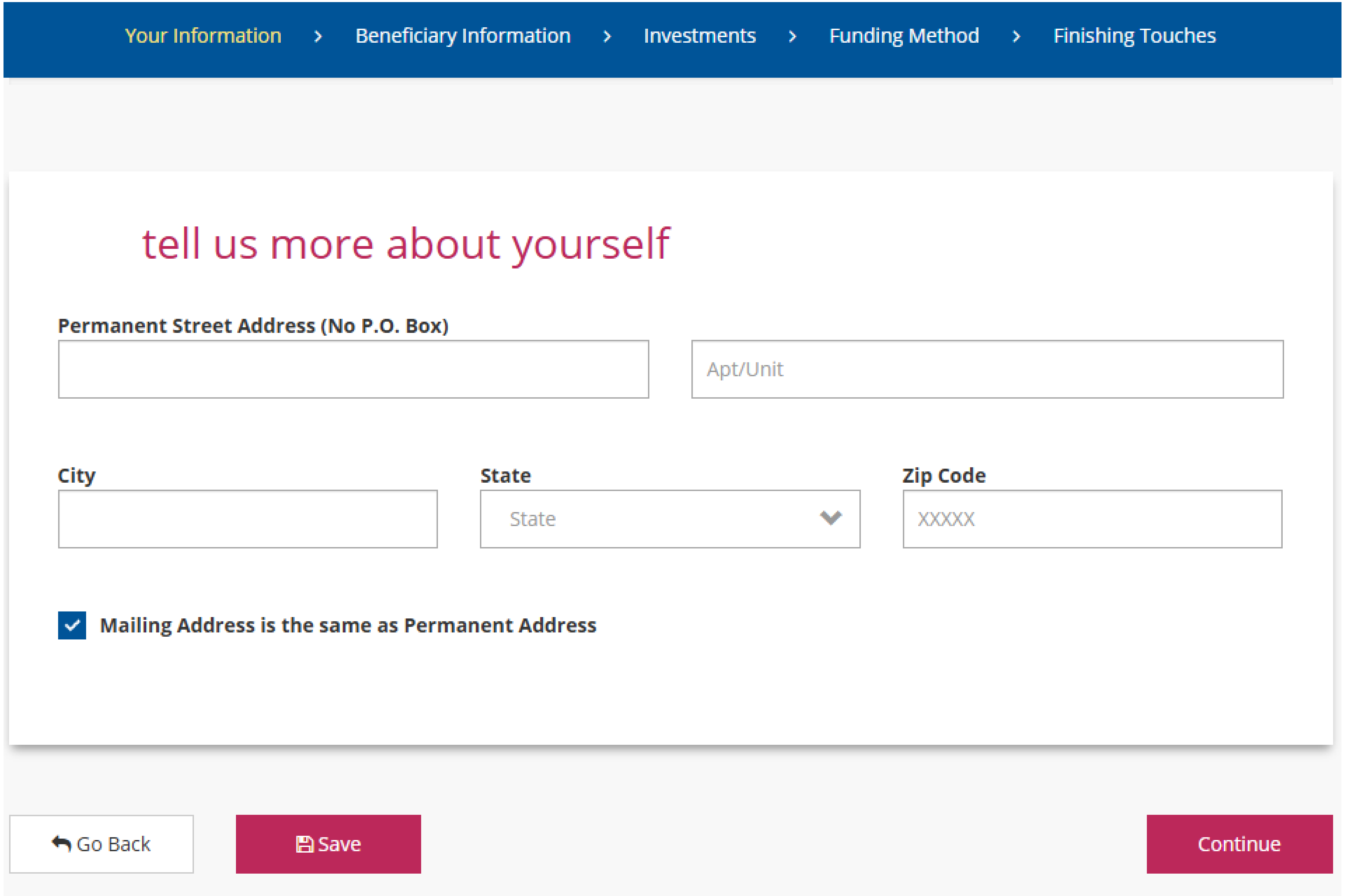
Password | **Confirm Password**

Get Started

Opening UGMA/UTMA account? Download Form

¿Quiere empezar a invertir en el New York's 529 College Savings Program *Direct Plan*? Descargue aquí un formulario de inscripción en español.

2) Fill out basic information



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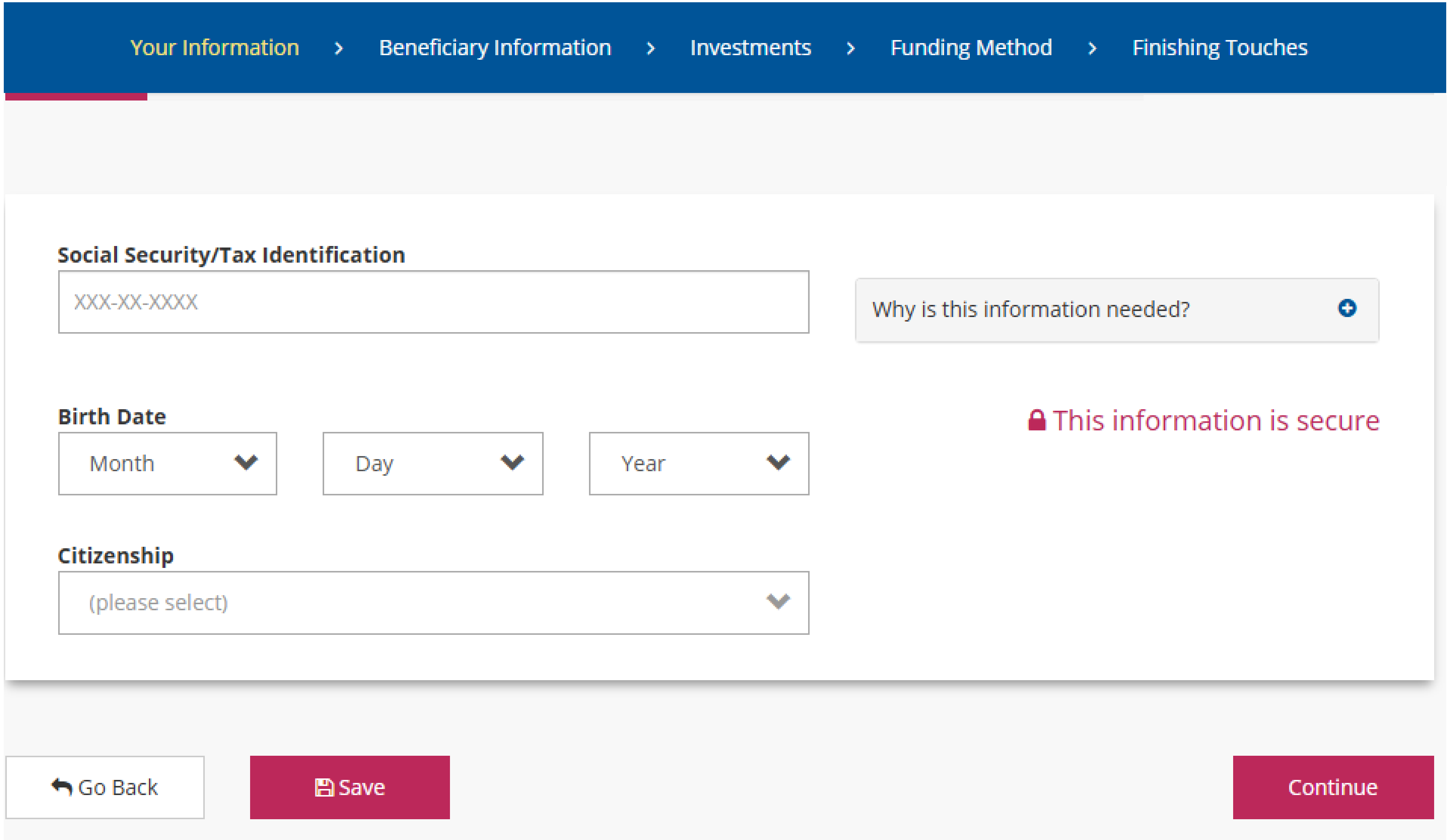
3) Fill out basic information



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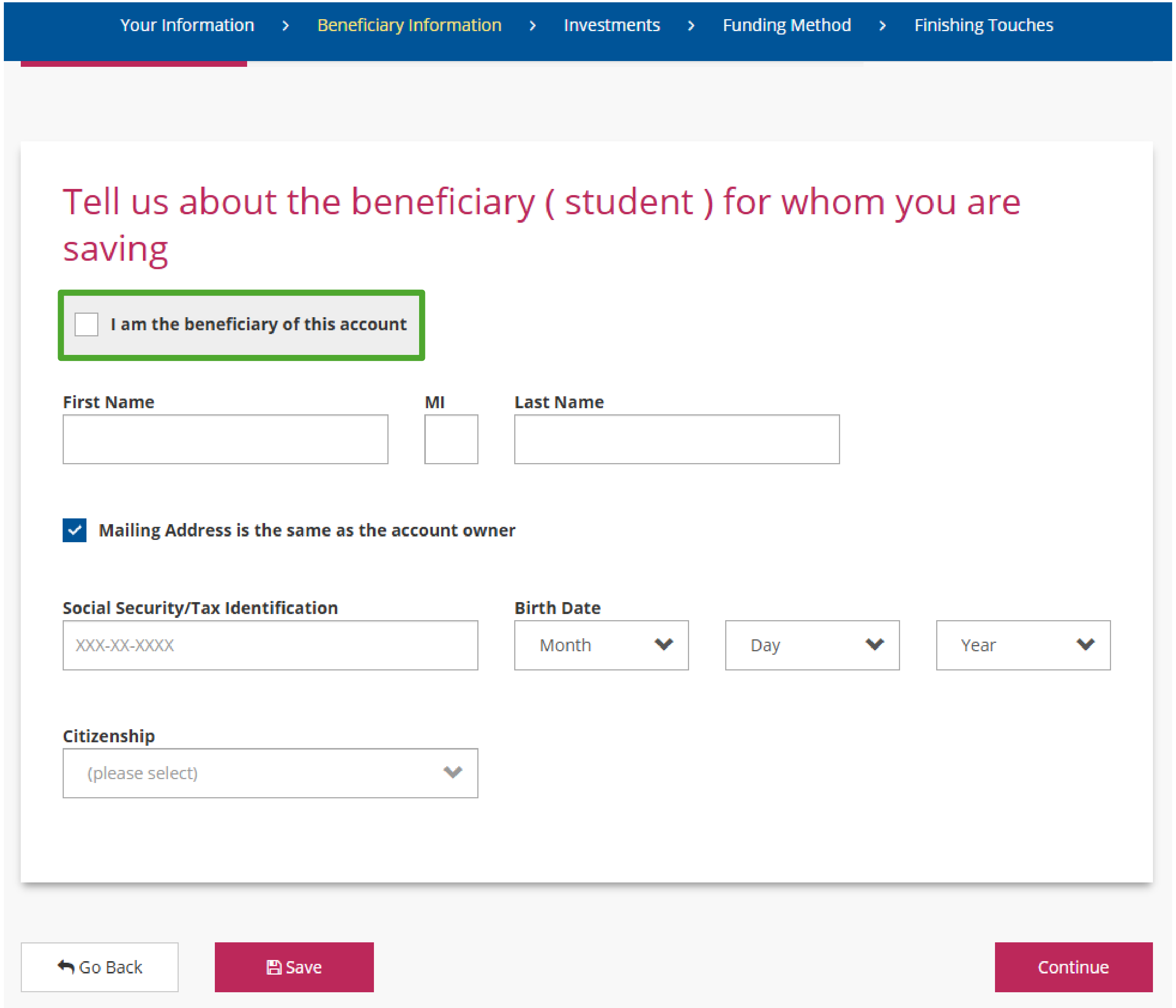
4) Check the box "I am the beneficiary of this account"



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5) Add a successor or select "Skip This Section"

Your Information › Beneficiary Information › Investments › Funding Method › Finishing Touches

Adding a successor is not necessary to unlock your 529 benefits

Add a successor

Skip This Section

The successor takes over management of the account for the beneficiary, in the event of the account owners death.

First Name | **MI** | **Last Name**

Why is this information important?

Phone Number

XXX-XXX-XXXX

Birth Date

Month | Day | Year

Go Back | Save | Continue

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6) Select "Custom Portfolio"

Choose an investment strategy

Target Enrollment Portfolios
Investment Based on Enrollment Date

Custom Portfolio
Select your own mix of investments

Note: Account owners are permitted to change the investment selections up to two times per calendar year. The Investment Options we offer through the Direct Plan have been designed to help you save for post-secondary higher education expenses.

Custom Portfolio (Choose Investment Mix)

You may choose up to five Investment Options and you must allocate a minimum of 5% to each Investment Option you choose. Expand the desired portfolio types to view options and click on ℹ for information about each investment.

Target Enrollment Portfolios (Investments Based On Enrollment Date)

Individual Portfolio (Investments Fixed Over Time)

Total: 0%

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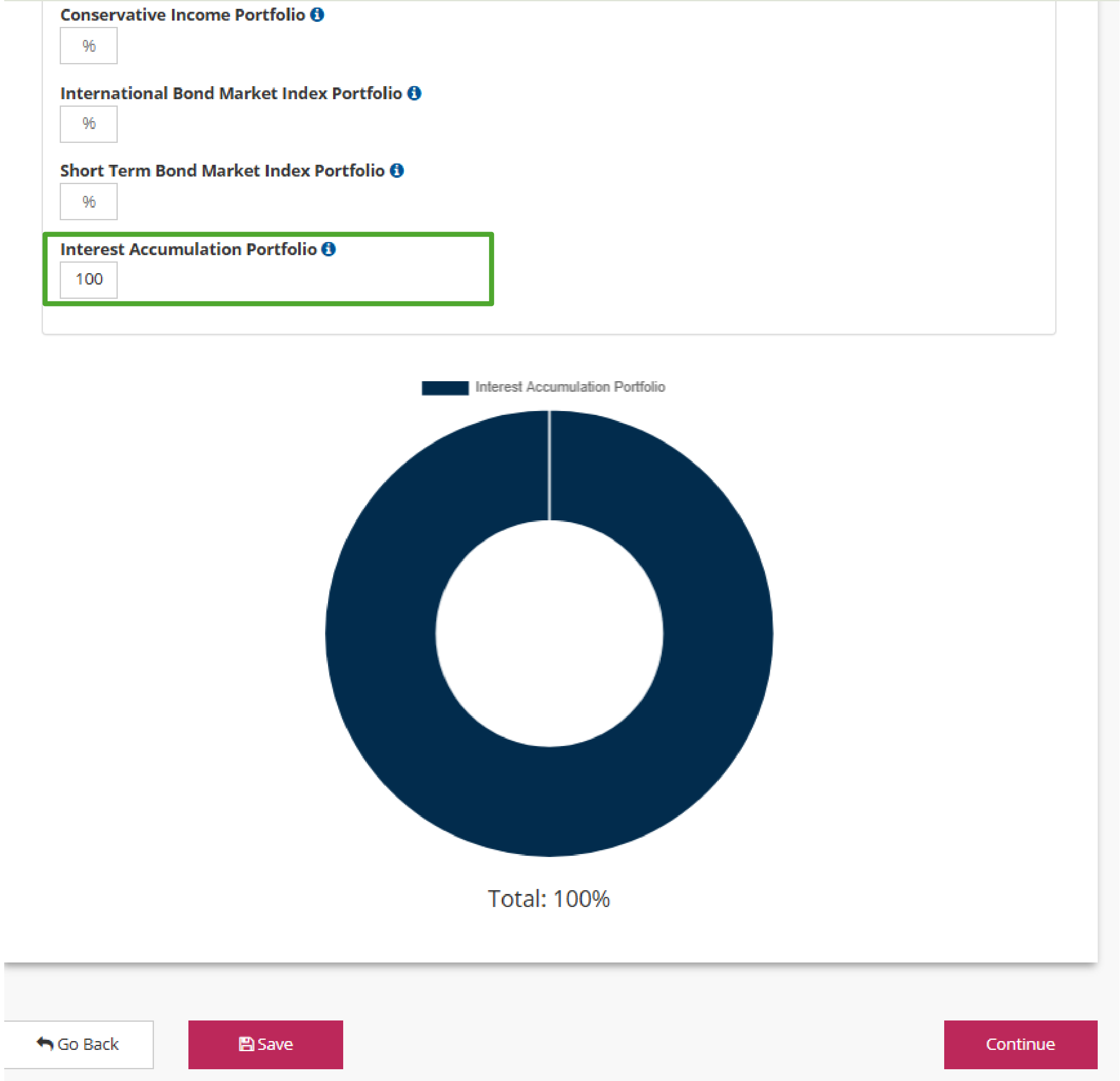
7) Open “Individual Portfolio” and scroll down

Enter 100% for “Interest Accumulation Portfolio”



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Bank Account
One-time or recurring

Payroll Direct Deposit
Deductions from paycheck

Check
Mail in a paper check

Rollover
From an existing Qualified Tuition Program

Bank Account

You can setup a recurring contribution so funds are withdrawn on a regular basis or do a one-time contribution.

Initial Contribution Amount:

Maximum $190,000 one-time EBT contribution

☐ **Make contribution recurring (Automatic Funding)**

Enter bank information

Routing Number:

Bank Name:

Account Number:

Retype Account Number:

Account Type

(please select)

8) For funding, select "Bank Account" and choose $1 or you can put how much you'll spend on rent this year

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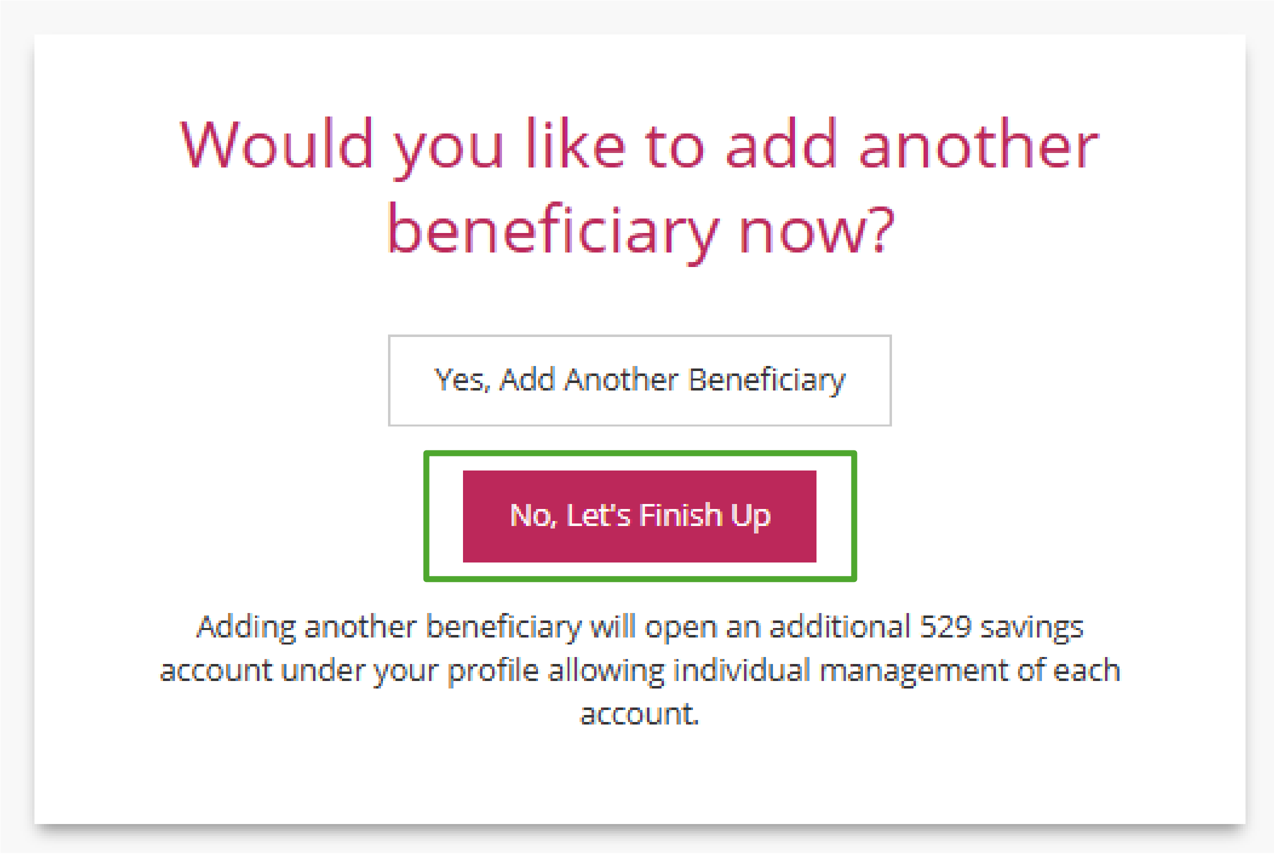
9) Add another beneficiary or select “No, Let’s Finish Up”

Adding another beneficiary is not necessary to unlock your 529 benefits



10) Enter account login and security information

Let's add more security to your account

Add Account Username

Username

e.g. collegesaver1234

☐ **Trust this device**

By trusting this device you will not have to enter additional security information when accessing your account for 6 months. It is not recommended to trust public devices.

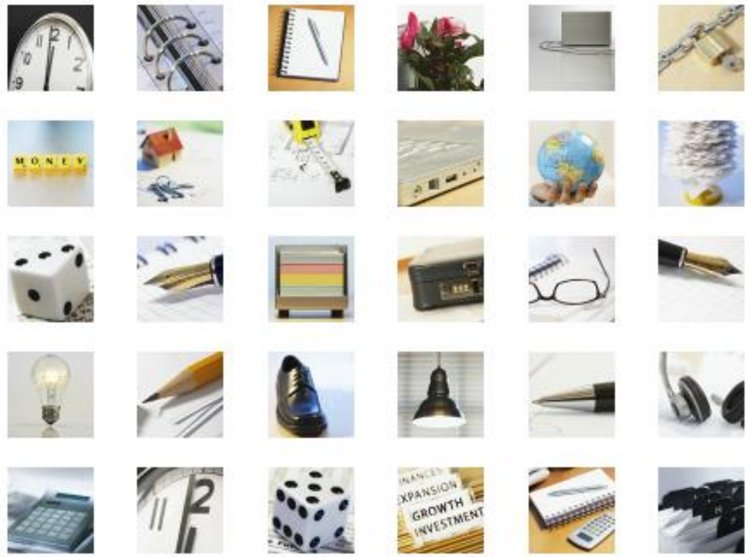
Select your security questions

Question 1	**Security Answer 1**
(please select)	

Question 2	**Security Answer 2**
(please select)	

Question 3	**Security Answer 3**
(please select)	

Choose Security Image and Phrase



Security Phrase

Tip: Only provide your login credentials if the security image and phrase you have provided are present on the login page.

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11) Continue past the Ugift page

Adding Ugift is not necessary to unlock your 529 benefits

☐ **Activate your Ugift Code**

Sharing a Ugift code allows friends and family to gift money to your 529 Account.

Learn more about Ugift

Go Back

Continue

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12) Select email delivery (unless you want mailed statements)

How would you like to receive communications from us?

Transaction & Profile Confirmations

Email

Tax Forms

Email

Quarterly Statements and Program Description Updates

Email

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 New York's 529 College Savings Program *Direct Plan* (NY's *Direct Plan*) Disclosure Booklet updates, and transaction confirmations. If you don't elect electronic delivery, we will send you paper documents.

☑ **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.**

Go Back

Continue

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

Terms & Conditions

Consent to Electronic Delivery of Initial Disclosure Documents

To open one or more accounts in New York's 529 College Savings Program *Direct Plan* (NY's *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(s) using an e-signature. You consent and agree:

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

- Disclosure Booklet and Tuition Savings Agreement
- Privacy Policy

☑ **I acknowledge that I have carefully read and consent and agree to the terms set forth in the NY's *Direct Plan* Disclosure Booklet and Tuition Savings Agreement.**

Sign

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