

1) Open an account



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{ Open an Account }

Open an Account

It only takes 10 minutes.

A 529 plan is an excellent way to save for college that also offers tax advantages and plenty of flexibility.

{ Open an Account }



2) Enter account login information

Verify account via email

Web User Profile

Verify your email address

A verification code has been sent to your email address

Please enter the code below to continue.

Enter authentication code

[Didn't receive a code?](#)

Make sure your email address is correct.

Please wait for sometime before generating a new code.

[Click here to send a new code.](#)

[Cancel](#)

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Web User Profile

To open a new NEST 529 account – you'll first establish your web user credentials below.

Already have a NEST 529 account and credentials? Click on "Or login using existing credentials".

* Required fields are marked by asterisk

- User ID must be 6-12 characters
- Password will use 12 to 20 characters. Must have at least 1 upper case letter, 1 lower case letter, 1 number, and 1 special character.
Special characters include: \$ @ ! % * # ? &

Enter Web User Info

[Or login using existing credentials.](#)

Enter User Name*

Enter User Name

Enter Password*

Enter Password

Re-enter Password*

Re-enter Password

Phone*

United States (+1)

() _ - _

Email*

Email

Re-enter Email*

[Do not enter Email](#)

3) Select “Individual” for Account Type

New Account Setup

1

Account Type

If the Account Owner is a custodian under a State UTMA or UGMA, a tax-exempt organization, or a Trust - please complete and mail a paper Enrollment Form to the NEST Direct 529 College Savings Plan.

SELECT ACCOUNT TYPE BELOW

Select Account Type

Individual

If the account owner is a custodian under a state UGMA or UTMA, a tax-exempt organization or a trustee of a trust, please complete and submit a paper enrollment form.

Important information about procedures for opening a new account:

To help the government fight the funding of terrorism and money laundering activities, federal law requires financial institutions to obtain, verify and record information that identifies each person who opens an account. This means that when you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may ask to see your driver's license or other identifying documents. If you do not provide this information when requested, the Program Manager may be delayed or unable to open your account and accept your investment.

Cancel

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Save and Continue

4) Enter basic information

New Account Setup

Account Owner

2

This individual owns and controls the account.

* Required fields are marked by asterisk

Account Owner Information

SSN*



Re-enter SSN*

First Name*

Middle Initial

First Name

Middle Initial

Last Name*

Last Name

Date of Birth*

MM/DD/YYYY

Gender

N/A

Cancel

Back

Save and Continue

5) Enter basic information (Cont'd)

New Account Setup

Address

3

Enter new address including phone number and email address. (P.O. Boxes are not accepted)*

* Required fields are marked by asterisk

Address Information

Registration Address

Country*

United States

Address*

Address

Apt/Ste/Floor

Apt/Ste/Floor

Zip/Postal Code*

Zip/Postal Code

City*

City

State/Province*

Select...

Phone

United States (+1)

(212) 111-2222

Alt Phone

United States (+1)

() _-__

Email

momix26760@hartaria.com

[+ Alternate Mailing Address](#)

[+ Temporary Address](#)

Cancel

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Save and Continue

6) Select “Non-Spouse Individual” under Successor Type

New Account Setup

Successor Account Owner

4

We encourage you to name a Successor Account Owner who will become the Account Owner in the event the current Account Owner dies or becomes legally incompetent.

* Required fields are marked by asterisk

Primary Successor

Successor Type*

Non-Spouse Individual

Legal First and Last Name*

Legal First and Last Name

Percent Assigned*

0.00%

Successor SSN*

Successor SSN

Verify Successor SSN*

Verify Successor SSN

Date of Birth*

MM/DD/YYYY

Successor Address

Same as Account Owner Address

Country*

United States

Address*

Address

Enter in “100%” for Percent Assigned

Check the “Same as Account Owner Address” Box

7) Enter your information as the Beneficiary

New Account Setup

Beneficiary

5

The Beneficiary is the individual whose qualified education expenses will be paid from the Account.

* Required fields are marked by asterisk

Beneficiary Information

SSN*



Re-enter SSN*

First Name*

Middle Name

Last Name*

Date of Birth*

Select “Self” in Relationship drop down menu

Relationship*

Gender

Address Information

 Same as Account Owner Address

Check the “Same as Account Owner Address” Box

8) Enter bank which you would like to make contributions from

New Account Setup

Bank Account Details

6 Please provide the following information to link your bank account to your NEST Direct 529 College Savings Plan.

* Required fields are marked by asterisk

Routing Number*

Routing Number

Bank Name*

Bank Name

Bank Account Number*

Bank Account Number

Re-enter Bank Account Number*

Re-enter Bank Account Number

Account Owner(s) Name*

Account Owner(s) Name

Account Type*

Savings Checking

Bank Nickname

Bank Nickname

Verify

9) Select “Vanguard Federal Money Market 529” and enter “100%” as Investment Election

New Account Setup

7 **Investment Options**
Choose any combination of the Age-Based, Static, and/or Individual Fund Portfolios

* Required fields are marked by asterisk

Investment Election

Investment Option*

All Investments

Select Funds

Fund Name* ↑	Investment Election*	Action
Vanguard Federal Money Market 529 D	100%	
Total	100%	

+ Add Fund

Investors in the NEST Direct 529 College Savings Plan do not own shares of the underlying funds directly, but rather own shares of a Portfolio in the Trust Fund. Each investment option is described in more detail in the NEST Direct 529 College Savings Plan Program Disclosure Statement.

Investment Products: Not FDIC Insured, No Bank Guarantee, May Lose Value.

RENEST

Cancel Back Save and Continue

10) Select “Electronic Bank Transfer” for contributions

New Account Setup

8 Contributing

Select how you would like to contribute to your Account (select all that apply).

* Required fields are marked by asterisk

If you would like to do a Rollover or setup Payroll Deduction, please download the forms [here](#).

Electronic Bank Transfer

Initial Funding using Electronic Bank Transfer will not be available since a verified bank account is unavailable. To add a verified bank from Bank Info step select ‘Verify by logging into your bank account’ verification method.

Check

Investments

All investments will be considered as current year contribution.

Investment Name	Investment Election
Vanguard Federal Money Market 529 D	100%
Total	100%

If you are doing an Electronic Bank Transfer, you must enter the amount you'd like to contribute and then select the bank by clicking on the bank box above to proceed.

Enter “\$1” or you can put how much you’ll spend on rent this year for the contribution amount

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[Save and Continue](#)

11) Select E-delivery (unless you want mailed statements)

New Account Setup

10 E-Delivery

Setup preferred delivery mode for Statements, Confirms, Tax Forms, etc.

Recipient Type - Account Holder

Email

Address

Type of Document	Delivery Mode
Statements	E-delivery
Confirms	E-delivery
Tax Forms	E-delivery

Consent Agreement for Electronic Delivery

BY CHECKING THIS BOX AND CLICKING THE BOX BELOW THAT SAYS "NEXT" YOU AGREE TO THE FOLLOWING TERMS:

NOTICE AND CONSENT REGARDING ELECTRONIC DELIVERY OF DOCUMENTS ("Consent Agreement")

You have the option of receiving account statements, tax reporting forms, and confirmations relating to your NEST Direct College Savings Plan ("Plan") account electronically, as well as updates and amendments to the Plan's Program Disclosure Statement and Participation Agreement and Privacy Policy (each, a "Communication" and, collectively, "Communications"). If you select electronic delivery for certain Communications, you will no longer receive a paper copy unless you specifically request one as described below.

Method of Electronic Delivery. By consenting to electronic delivery, you agree that the Plan may, but is not obligated to, send you selected Communications by e-mail to the e-mail address specified by you. The e-mail will either contain the selected Communications or provide a notice directing you to the Plan's website where the Communication is posted.

Unless otherwise required by law, such Communications are deemed received by you when sent via any means set forth above or when posted on the Plan's website.

E-mail Address. You must provide the Plan with a current, valid e-mail address. In the event you change your e-mail address and wish to continue to receive Communications electronically, you must change your e-mail address in the "Account Access" section located at NEST529.com, or by calling NEST Direct at 888.993.3746 (or such other telephone numbers as the Plan may establish from time to time).

Duration of Consent. Your consent to receive any Communications electronically continues until you revoke it as provided below.

12) Make sure everything is entered correctly and hit submit to finish opening your account

I agree that the Plan's security verification processes are reasonable.

Online Transactions

By using the Services, I agree and certify that I am of legal age and capacity and am authorized to do so. I acknowledge that it is my responsibility to read the Program Disclosure Statement and Account Agreement. I also agree that it is my responsibility to consider the investment objectives, risks, and charges and expenses associated with the Plan and each portfolio in which I invest.

I may use Electronic Funds Transfer to transfer funds electronically between my bank account and my Plan account for contributions, withdrawals or other distributions. Transfers are processed through the Automated Clearing House ("ACH") system and my bank that holds my account must participate in the ACH system for me to use this service. Transfers are normally completed within one (1) or two (2) business days.

There is no fee to use Electronic Funds Transfer, although your bank may charge transaction fees. There is no minimum Electronic Funds Transfer amount for contributions or withdrawals.

By utilizing the Services to initiate Electronic Funds Transfers, I hereby authorize Union Bank to initiate debit or credit entries to my designated bank account and I authorize my designated bank to accept any such credits or debits to my bank account. This authorization will remain in full force and effect until Union Bank has received notification from me of its modification or termination in such time to afford Union Bank a reasonable amount of time to act upon it. If an Electronic Funds Transfer cannot be completed, including, but not limited to, because of insufficient funds or the closing of either account, Union Bank reserves the right to cancel this authorization and will notify me of such action. I acknowledge that the origination of Electronic Funds Transfer transactions to my account must comply with the provisions of applicable law. I further agree that if such Electronic Funds Transfer is not completed for any reason, Union Bank will not bear any liability.

Modification and Termination

I agree that Union Bank may modify or terminate this Agreement without notice at any time. Any modification or termination of this Agreement will be posted by Union Bank on the Plan website.

I agree that Union Bank may immediately terminate access to my account if I breach this Agreement.

Electronic Signature

By clicking the "I Agree" box below, I acknowledge that I have read, understand, and agree to meet all the terms and conditions above. I agree that I am providing the legal equivalent of my handwritten signature and agree to print or save a copy of this Agreement for my own records. This Agreement is effective as of today's date, and is binding on myself, any successor account owner, and any trust or person on whose behalf I have entered into this agreement.

I Agree. By clicking on this box you agree to all of the above Terms and Conditions

Cancel

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Submit