

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*

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 [Program Description](#).

*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

John

MI

Last Name

Smith

Phone Number

XXX-XXX-XXXX

Phone Type

Please Select



Email Address

john.smith@email.com

Password

Confirm Password

Get Started

2) Select “Individual Account” and enter basic information

What type of account are you opening?

Individual Account	UGMA/UTMA Account
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Permanent Street Address (No P.O. Box)	Apt/Unit
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City	State	Zip Code
	State	XXXXX

☒ Mailing Address is the same as Permanent Address

3) Fill out basic information

Social Security/Tax Identification

XXX-XX-XXXX

Birth Date

March

4

1997

Gender

Male

Why is this information needed?

+

🔒 This information is secure

↩ Go Back

💾 Save

Continue

4) Check the box “I am the beneficiary of this account”

Tell us about the beneficiary (student) for whom you are saving

☐ I am the beneficiary of this account

First Name

MI

Last Name

☒ Mailing Address is the same as the account owner

Social Security/Tax Identification

Birth Date

Month ▼

Day ▼

Year ▼

Gender

Please Select ▼

Relationship of Account Owner to Beneficiary

(please select) ▼

Promo Code (optional)

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

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

Birth Date

Month ▼

Day ▼

Year ▼

[Go Back](#)

[Save](#)

[Continue](#)

6) Select “Custom Portfolio”

Choose an investment portfolio for Mo's savings

Year of Enrollment Options

Select an option based on the year you expect your beneficiary to attend school

Custom Portfolio

Select the full list of portfolios



Note: Account owners are permitted to change the investment selections up to two times per calendar year.

All Portfolios

You must allocate at least 1% to each portfolio you select and all allocations together must add up to 100%. Expand the desired category to view options and click ⓘ for information about each portfolio.

Enrollment Year Investment Options



Multi-Fund Investment Options



Single Fund Investment Options



Guaranteed Investment Option



Total: 0%

7) Open “Guaranteed Investment Option” and scroll down

Enter 100% for “Principal Plus Interest Option”

All Portfolios

You must allocate at least 1% to each portfolio you select and all allocations together must add up to 100%. Expand the desired category to view options and click ⓘ for information about each portfolio.

Enrollment Year Investment Options



Multi-Fund Investment Options



Single Fund Investment Options



Guaranteed Investment Option



Principal Plus Interest Option ⓘ

100

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 (minimum of \$25/month) or do a one-time contribution.

Initial Contribution Amount:

\$0.00

minimum \$25 initial contribution; maximum \$190,000 one-time EFT contribution

☐

Make contribution recurring (Automatic Funding)

Enter bank information

Routing Number:

Bank Name:

8) For funding, select “Bank Account” and choose \$25 or you can put how much you’ll spend on rent this year

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

Adding another beneficiary is not necessary to unlock your 529 benefits

Would you like to add another beneficiary now?

Yes, Add Another Beneficiary

No, Let's Finish Up

Adding another beneficiary will open an additional 529 savings account under your profile allowing individual management of each 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

(please select)



Security Answer 1



Question 2

(please select)



Security Answer 2



Question 3

(please select)



Security Answer 3



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.

10) Enter account login and security information

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](#)

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 Plan 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.

Electronic Delivery Terms of Use

Notification- You will receive an e-mail notice each time a new updated document is available for viewing online, which will include a link taking you directly to the Plan's website. You may always access the documents online by going to www.misaves.com

Internet Slowdown - Your ability to view, download, and print the documents depends on Internet access to the Plan's website, and there is a risk that a system outage or slowdown could, from time to time, cause a document to become temporarily unavailable.

Hardware/Software - You will need an Internet connection, a valid e-mail account, a computer and operating system capable of receiving, accessing, displaying, and storing the documents you receive in Portable Document Format (PDF) and



I acknowledge that I have carefully read and consent and agree to the terms set forth in the Michigan Education Savings Program [Program Description](#).

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

Terms & Conditions

Consent to Electronic Delivery of the Initial Offering Documents

By signing below, I am agreeing to terms and conditions set forth below and in the *Participation Agreement for Accounts Owned by Individuals* (the "Participation Agreement") contained in the *Program Description*. I understand and agree that those documents govern all aspects of this Account and are herein incorporated by reference.

I hereby establish, as the Account Owner, an Account representing an interest in the Michigan Education Savings Program (the "Program") for the Beneficiary to be named on this page and enter into this Participation Agreement (this "Agreement") relating to the Account with the Program. The State Treasurer, Michigan Department of Treasury, is the Program Administrator. I understand that the Program Administrator has retained TIAA-CREF Tuition Financing, Inc. as the Program Manager (the "Program Manager") for the Program and that this Agreement is subject to and incorporates by reference the information concerning the Program, and the terms applicable to my Account, contained in the Program Description and its Appendix (the "Program Description"), as modified from time to time. Each capitalized term used, but not defined in this

☒ **I acknowledge that I have carefully read and consent and agree to the terms set forth in the Michigan Education Savings Program [Program Description](#).**