

1) Create an account



Getting Started

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): 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

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) Fill out 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



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
<input type="text"/>	<input type="text"/>	<input type="text"/>

Permanent address (No P.O. Box)

<input type="text"/>	City	State	Zip
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Check if your mailing address is the same as your permanent address

Mailing address

This address will be used as the account's address of record for all account mailings.

<input type="text"/>	City	State	Zip
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

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

By supplying us with the following information, SMART529 Direct 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

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
<input type="text"/>	<input type="text"/>	<input type="text"/>

Birth date

MM DD YYYY

Mailing address

<input type="text"/>	City	State	Zip
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Telephone
(The best number to reach your successor)

- -

Social Security or
Tax Identification number

- -

back

save next

3) Enter your information for the beneficiary

Check the box “Check if the Beneficiary Address is the same as the Account Owner Address”

- Steps**
- 1 about you
 - 2 about your beneficiary**
 - 3 choose investments
 - 4 pick a funding method
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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 to [another eligible member of the family*](#).

step **1** **2** **3** **4** **5** **6**

 about your beneficiary (student)

First name MI Last name State of Residence

Mailing address

City State Zip

Check if the Beneficiary Address is the same as the Account Owner Address

Social Security or Tax Identification number Birth date

Citizenship
 U.S. Citizen Resident Alien Nonresident Alien

SMART529 Bright Babies Program

If your Designated Beneficiary is a West Virginia resident and your Account is opened within one year of your Designated Beneficiary's birth (or adoption), your Account may be eligible to receive a one-time incentive contribution of \$100 from the SMART529 Bright Babies Program. See the Offering Statement for more information.

To be considered for the program, check off the applicable box(es) below.

I certify that the Designated Beneficiary meets the criteria of the SMART529 Bright Babies Program, as outlined in the Offering Statement.

I certify that the Designated Beneficiary was legally adopted on
Adoption Date

back **save** **next**

4) Put 100% for “SMART529 WV Direct Stable Value Portfolio”

step 1 2 3 4 5 6

Steps

- 1 about you
- 2 about your beneficiary
- 3 choose investments**
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choose investments

Choose how you'd like your money to be invested from the options below

Your investment percentages must total 100%. Use whole percentages only.

Age-based options: One-stop investing

The portfolios are based on beneficiary's age and are automatically adjusted over time to become more conservative as the student approaches college.

[SMART529 WV Direct Age-Based Portfolio 18+](#)

 %

Individual portfolios: Create your own strategy

If you feel comfortable about building your own strategy, choose from these options. They will not change automatically, but will remain in these portfolios until you exchange them into other investment options.

[SMART529 WV Direct Conservative Bond Portfolio](#)

 %

[SMART529 WV Direct Conservative Balanced Portfolio](#)

 %

[SMART529 WV Direct Balanced Portfolio](#)

 %

[SMART529 WV Direct Growth Portfolio](#)

 %

[SMART529 WV Direct Aggressive Growth Portfolio](#)

 %

[SMART529 WV Direct 500 Index Portfolio](#)

 %

[SMART529 WV Direct Stable Value Portfolio](#)

 100 %

TOTAL

 100 %

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?

Steps

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- 2 about your beneficiary
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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?

From my bank account - automatic regular contributions

You can setup an Automatic Investment Plan (AIP) so contributions are made on a regular basis.

From my bank account - single one-time contribution

This will be a one-time transfer from your bank via Electronic Funds Transfer (EFT).

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

For electronic funds transfer, 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 10 calendar days. Contributions made by EFT will not be available for withdrawal for 5 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)

Names on the Bank Account

First Name

MI

Last Name

5) Choose “From my bank account – single one-time contribution” for funding method and contribute \$1 or you can put how much you’ll spend on rent this year

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

step **1** **2** **3** **4** **5** **6**

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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 Offering Statement 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 choice of receiving electronically one or more of the following types/categories of documents related to your 529 account(s): tax reporting forms, account statements and Offering Statement 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 SMART529 Direct registered under your Social Security number or taxpayer identification number, including custodial accounts established under the Uniform Gifts to Minors Act or the Uniform Transfers to Minors Act.

One last step before you review the application

Fill out the information below to setup your username, password, security questions and security image...

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 SMART529 West Virginia Direct College Savings 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.

**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** **7) Enter account login and security information****8) Make sure everything is entered correctly and then sign to open an account****Delivery Method****edit**

Quarterly Statements and Program Description Updates

Notify by email for all online statements/updates

Transactions and Profile

Notify by email

Confirmations

Notify by email

Tax Forms

Notify by email

Consent to Electronic Delivery of Offering Documents

To open an account using an e-signature, you must consent (by clicking "Sign" below) to receive the offering documents electronically. If you do not click "Sign," you cannot open your account using an e-signature, but may download or request paper copies of all offering documents and enroll by mail.

- [Offering Statement](#)
- [Privacy Policy](#)

Regarding access to the documents:

- To view and print the documents online, you'll need Adobe Reader. If you don't have Adobe Reader, go to www.adobe.com to download it for free.
- If you're unable to download, view, and print the documents, or if you do not consent to electronic delivery, it is not possible to submit your application using an e-signature. Contact SMART529 WV Direct at **866.574.3542** for assistance or to request a paper copy of any of these materials.
- SMART529 WV Direct does not charge a fee to use our website, but you may 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.

I certify that the numbers(s) shown are correct Social Security number(s) or Taxpayers(s) identification number(s).

[Printer Friendly Version](#)**sign**