

1) Create an account



OUR 529 PLANS ▾ FIRST STEP PROGRAM EMPLOYERS ▾ FINANCIAL PROFESSIONALS

OPEN AN ACCOUNT

Open your CollegeInvest 529 savings plan

Select "Direct Portfolio" which provides the most flexibility to you and the best Renest compatibility

Select your savings plan

Get started by selecting one of the four savings plans below.



Direct Portfolio

Vanguard  **ascensus**[®]
MOST POPULAR PLAN

A choice of aggressive to conservative investments, age-based options, individual portfolios, and more.

ENROLL IN THIS PLAN

Stable Value Plus



Protects your principal AND guarantees a 1.89% for calendar year 2025.

ENROLL IN THIS PLAN

Smart Choice



CollegeInvest's FDIC-insured 529 savings plan.

ENROLL IN THIS PLAN

Scholars Choice

nuveen  **TIAA**
FOR FINANCIAL PROFESSIONALS

Your financial advisor will open your plan on your behalf. This plan offers advisors and investors a variety of great benefits.

ENROLL IN THIS PLAN

2) Fill out basic information



Getting Started

Setting up your CollegeInvest Direct Portfolio College Savings Plan Account

Please have this information ready before you start...



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



About your investments (how your contributions will be invested):

To learn more, see the [Plan Disclosure Statement](#)



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 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



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

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 ➔

3) Fill out basic information

Contact us at 1-800-997-4295

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

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 can open accounts in CO if guardian/parent signs.

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.



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)

- -

How did you hear about the plan?

Email address

Retype email address

Social Security or Tax Identification number

- -

Birth date

MM DD YYYY

Citizenship

☒ U.S. Citizen

☐ Resident Alien

☐ Nonresident Alien



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

4) Enter your own information as the beneficiary

Contact us at 1-800-997-4295

Steps

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- 2 **about your beneficiary**
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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 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 MM DD YYYY

Citizenship ☒ U.S. Citizen ☐ Resident Alien Please Select Country ☐ Nonresident Alien

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choose investments

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 options will be automatically exchanged from one portfolio to another as the beneficiary ages.

☒ Blended and Individual Portfolios

Money invested in one of these options is allocated to the portfolio you choose for the life of your investment (unless you direct a change in investment option).











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.

- | | |
|---|---------------------------------|
|  Aggressive Age-Based Option | <input type="text" value=""/> % |
|  Moderate Age-Based Option | <input type="text" value=""/> % |
|  Conservative Age-Based Option | <input type="text" value=""/> % |

Blended and Individual Portfolios

Money invested in one of these options is allocated to the portfolio you choose for the life of your investment (unless you direct a change in investment option).

- | | |
|--|------------------------------------|
|  Aggressive Growth Portfolio | <input type="text" value=""/> % |
|  International Stock Index Portfolio | <input type="text" value=""/> % |
|  Stock Index Portfolio | <input type="text" value=""/> % |
|  Growth Portfolio | <input type="text" value=""/> % |
|  Moderate Growth Portfolio | <input type="text" value=""/> % |
|  Conservative Growth Portfolio | <input type="text" value=""/> % |
|  International Bond Index Portfolio | <input type="text" value=""/> % |
|  Bond Index Portfolio | <input type="text" value=""/> % |
|  Income Portfolio | <input type="text" value=""/> % |
|  Interest Accumulation Portfolio | <input type="text" value="100"/> % |

TOTAL

100 %

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5) Select “Blended and Individual Portfolios” and 100% for “Interest Accumulation Portfolio”

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pick a funding method

How do you want to fund your 529 account?

Any initial contribution must be at least \$25 unless you are establishing payroll or enrolling in AIP. The AIP minimum for each account is \$15 per month, or \$45 per quarter. To establish payroll direct deposit, a minimum of \$15 per pay period is required.

☐ **From my bank account - automatic regular contributions**

You can set up an Automatic Investment Plan (AIP) so contributions are made on a regular basis; for as little as \$15 per month/\$45 per quarter.

☒ **From my bank account - single one-time contribution**

This will be a one-time transfer of at least \$25 from your bank via Electronic Bank Transfer (EBT).

Amount (minimum \$25 initial contribution; 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.

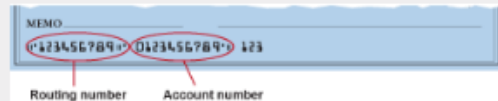
Bank name

Routing number (9 digits)

Account number (17 digits or less) Retype Account number

Account type

(Choose) ▼



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; minimum is \$15 per pay period. You'll be able to print out a form for this option when you've completed this application.

☐ **With a check or through the First Step Program**

You'll be able to print out a form to send in with your check of at least \$25 when you've completed this application. If you choose to fund the account using the First Step Program, please ensure you also complete the First Step Program application available online through the CollegeInvest home page.

☐ **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 will be able to print out the Incoming Rollover Form after completing the enrollment application.

6) Choose “From my bank account – single one-time contribution” for funding method and choose \$25 or you can put how much you’ll spend on rent this year

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

Contact us at 1-800-997-4295

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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.

Save money - the annual out-of-state fee for account owners will be waived if you sign up for e-delivery.



select a delivery option

Choose your delivery method

Quarterly Statements and Plan Disclosure 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 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 the CollegeInvest Direct Portfolio College Savings 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.collegeinvest.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.

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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 CollegeInvest Direct Portfolio 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.



☐



☐



☐



☐



☐



☐



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 THE COLLEGEINVEST DIRECT PORTFOLIO COLLEGE SAVINGS PLAN. CERTAIN IMPORTANT LEGAL RIGHTS AND RESPONSIBILITIES ARE DESCRIBED BELOW. PLEASE READ CAREFULLY AND CALL 1-800-997-4295 IF YOU HAVE ANY QUESTIONS.

Authorization—YOU MUST SIGN BELOW

By signing below, I hereby apply for an account in the CollegeInvest Direct Portfolio College Savings Plan. I certify that:

1. I have full authority and legal capacity to purchase portfolio units and to open an account in the CollegeInvest Direct Portfolio College Savings Plan (the Plan).
2. I have received and agree to the terms set forth in the CollegeInvest Direct Portfolio College Savings Plan Disclosure Statement and Participation Agreement and will retain a copy of this document for my records. I understand that the Plan, from time to time, may amend the CollegeInvest Direct Portfolio College Savings Plan Disclosure Statement and Participation Agreement, and I understand and agree that I will be subject to the terms of those amendments.
3. I understand that investments in the CollegeInvest Direct Portfolio College Savings Plan are not insured by the FDIC or any other government agency, and account owners could lose money by investing in the Plan. Investments are not guaranteed by the State of Colorado, CollegeInvest, Ascensus Broker Dealer Services, LLC., The Vanguard Group, Inc., or their respective affiliates. Account owners assume all investment risks, including the potential for loss.

[Printer Friendly Version](#)

- ☒ I acknowledge that I have carefully read and consent and agree to the terms set forth in the CollegeInvest Direct Portfolio College Savings Plan Disclosure Statement, Participation Agreement, and Privacy Policy. I understand that this account is governed by a predispute arbitration clause as described under the heading "Arbitration" in the CollegeInvest Direct Portfolio College Savings Plan Participation Agreement.

sign