

from the
NEST



IN THIS ISSUE

Determine Your
Risk Tolerance

New Mailing Address

Essay Winners Announced

Meet Nester in Person
This Summer

NEST 529 Teams up With the
Nebraska Passport Program

ask
PENNY

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for your loved one's education
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▶ **Summer Refresher: Withdrawing and using NEST 529 funds.**

A MESSAGE FROM THE NEBRASKA STATE TREASURER

This fall, students across the state will head to college — in some cases, for the first time. Before the school year starts, it's a good idea to review the process of withdrawing NEST 529 funds. When the time comes to put your well-saved dollars to use, you'll be ready.

▶ **REQUEST YOUR WITHDRAWAL**

Request a withdrawal through your online account or by completing and submitting the "Withdrawal Request Form" at [NEST529.com/forms](https://www.nest529.com/forms).

▶ **DECIDE WHERE TO SEND YOUR FUNDS**

When submitting a request, you can choose to have NEST 529 funds paid directly to yourself, your beneficiary, their educational institution, or to the account owner's bank account on file.

▶ **PLAN AHEAD FOR MAIL TIME**

If a withdrawal involves a physical check, we recommend planning for 7–10 days after a request has been submitted to account for mailing and payment processing time (if sent directly to the school).

Visit [NEST529.com/withdrawal](https://www.nest529.com/withdrawal) to dive in deeper.

How families can determine their risk tolerance.



CREATE A STRATEGIC INVESTMENT PLAN

Families who save with a NEST 529 account can control how aggressive or conservative they'd like their investment strategies to be. If you're not sure which side of the savings spectrum you fall on, our Risk Tolerance Questionnaire can be a great next step. Answer a handful of questions at [NEST529.com/risk-quiz](https://www.nest529.com/risk-quiz) and you'll have results right away.

  FOLLOW US ON SOCIAL: [@NEST529CollegeSavings](https://www.instagram.com/NEST529CollegeSavings)

ADDRESS INFO UPDATE

When sending regular mail,
continue to use:
NEST 529 College Savings Plan
P.O. Box 83529
Lincoln, NE 68501

**NEW OVERNIGHT AND
COURIER DELIVERY:**
NEST 529 College Savings Plan
1248 O Street, Suite 200
Lincoln, NE 68508

“Why I Want to Go to College” essay winners announced

This spring, 12 student writers were awarded with a contribution to their NEST 529 College Savings account for their submission to the “Why I Want to Go to College” writing sweepstakes. The annual sweepstakes encourages seventh and eighth graders to write about the value of education and their aspirations.

Three students were chosen in each of Nebraska’s three U.S. congressional districts, and three students from outside the state of Nebraska were selected. Over the past 20 years, more than 250 students have been awarded funds for their NEST 529 account through the sweepstakes. Read the inspiring 2023 winning entries at NEST529.com/blog.

NEBRASKA 1st Congressional District	 Julius Bovick PAPILLION	 Emry Brandon BELLEVUE	 Leann Braatz LINCOLN
NEBRASKA 2nd Congressional District	Thomas Michael Molstad OMAHA	Lillian Guenther PAPILLION	McKenna Songster SPRINGFIELD
NEBRASKA 3rd Congressional District	Britney Barnard WAUNETA	Ty John Bolli AINSWORTH	Kyron Kleist AURORA
OUT-OF-STATE WINNERS	Josh Fratzel KANSAS	Delaney Messersmith COLORADO	Autumn Groneberg MINNESOTA

Nester hits the road in 2023.

Our new mascot, Nester, makes his in-person debut this summer! To see him live and in-the-feather, visit NEST529.com/Nester for sneak peeks at his upcoming appearances.



The Nebraska Passport Program and NEST 529 promote saving in more ways than one.

Every year, the Nebraska Passport Program encourages families to tour the state, visiting hidden gems and famed landmarks alike. In 2023, we're thrilled to be part of the Passport Program's Creature Comforters tour, which includes Nebraska organizations that support wildlife conservation. It's a cause that's close to our heart — because whether you're saving for education or saving animals by learning how to care for and protect them, planning for the future is always a smart move.



Start your Passport journey for free at NebraskaPassport.com/stops.
(And keep an eye out for Nester!)

EXPLORE THE STATE THROUGH THE CREATURE COMFORTERS TOUR

Fontanelle Forest | *Bellevue*

Graf Bees LLC | *Emerson*

Lincoln Children's Zoo | *Lincoln*

Scatter Joy Acres | *Murray*

The Old Poor Farm Animal
Sanctuary | *Nickerson*

Shepherd's Rest Goat and
Sheep Rescue | *Pickrell*

Riverside Discovery Center | *Scottsbluff*

An investor should consider the investment objectives, risks, and charges and expenses associated with municipal fund securities before investing. This and other important information is contained in the fund prospectuses and the NEST Direct College Savings Plan Program Disclosure Statement (issuer's official statement), which can be obtained at NEST529.com and should be read carefully before investing. You can lose money by investing in an Investment Option. Each of the Investment Options involves investment risks, which are described in the Program Disclosure Statement.

An investor should consider, before investing, whether the investor's or beneficiary's home state offers any state tax or other state benefits such as financial aid, scholarship funds, and protection from creditors that are only available for investments in such state's 529 plan. Investors should consult their tax advisor, attorney, and/or other advisor regarding their specific legal, investment, or tax situation.

The NEST Direct College Savings Plan (the “Plan”) is sponsored by the State of Nebraska, administered by the Nebraska State Treasurer, and the Nebraska Investment Council provides investment oversight. Union Bank and Trust Company serves as Program Manager for the Plan. The Plan offers a series of Investment Options within the Nebraska Educational Savings Plan Trust (the “Trust”), which offers other Investment Options not affiliated with the Plan. The Plan is intended to operate as a qualified tuition program.

Except for any investments made by a Plan participant in the Bank Savings Static Investment Option up to the limit provided by Federal Deposit Insurance Corporation (“FDIC”) insurance, neither the principal contributed to an account, nor earnings thereon, are guaranteed or insured by the State of Nebraska, the Nebraska State Treasurer, the Nebraska Investment Council, the Trust, the Plan, any other state, any agency or instrumentality thereof, Union Bank and Trust Company, the FDIC, or any other entity. Investment returns are not guaranteed. Account owners in the Plan assume all investment risk, including the potential loss of principal.

Not FDIC Insured* / No Bank Guarantee / May Lose Value
(*Except the Bank Savings Static Investment Option Underlying Investment)



UBT
Union Bank & Trust
Program Manager