

**NEST Direct College Savings Plan  
Program Disclosure Statement dated April 19, 2024  
Supplement Number Two dated April 1, 2025**

This Supplement amends the Program Disclosure Statement dated April 19, 2024, as supplemented, (the “Program Disclosure Statement”). You should read this Supplement in conjunction with the Program Disclosure Statement and retain it for future reference.

Effective May 1, 2025, the hours for the NEST Direct College Savings Plan customer care service center will be 7:00 a.m. to 6:00 p.m. Central Time Monday through Friday.

All references to the customer care service center hours found throughout the Program Disclosure Statement are updated accordingly.

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