

Bloomwell

NEWS



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START THE NEW YEAR ON THE RIGHT FOOT.

As another year comes to an end, each contribution you made to a Bloomwell 529 Education Savings Plan account in 2025 takes you another step toward new possibilities for your loved ones. By investing in Bloomwell 529 accounts, you're giving your beneficiaries more than financial support — you're giving them confidence, opportunity, and a clearer path forward.

With a new year beginning, it's a great time to review your goals and make a few smart moves than can help you stay on track:

- **EVALUATE YOUR BUDGET.** Take a fresh look at monthly subscriptions or recurring expenses. Small adjustments can free up extra dollars to support your education savings goals.
- **AUTOMATE YOUR CONTRIBUTIONS.** Setting up recurring deposits (monthly, quarterly, or annually) is one of the easiest ways to stay consistent and build momentum over time.¹
- **REVIEW YOUR INVESTMENT PORTFOLIO.** Talk with your financial advisor to ensure your investment strategy still aligns with your timeline and risk tolerance.
- **GO PAPERLESS.** Enroll in eDelivery for faster access to your documents and a simpler way to stay organized. And Bloomwell 529's new online portal makes it even easier to manage your account, view performance, and adjust contributions with just a few clicks.

Here's to a strong start in 2026 and continued progress for the year ahead!

HOW TO SET SAVINGS GOALS FOR 2026.

CALCULATE FUTURE COSTS OF HIGHER EDUCATION

When setting New Year's resolutions, it's important to keep them focused and achievable. One simple thing you can do now is use our [college savings calculator](#).

By entering some basic information about your child, you can use this tool to get a better idea of the future costs of attending college, trade school, or other forms of higher education.

Estimate the future costs of higher education at Bloomwell529.com/Calculator.



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TAX SEASON REMINDERS.

ASK YOUR ADVISOR ABOUT THESE FORMS

To take advantage of any tax benefits and make sure all your paperwork is accurate, talk to your advisor or tax professional to see whether any of these forms apply to you.

- **NEBRASKA FORM 1040N SCHEDULE I:** If you're an account owner or parent/guardian listed as the custodian on a UGMA/UTMA account, and you contributed up to a maximum of \$10,000 (\$5,000 if married, filing separately) in 2025, you may claim a state tax deduction.² List the contribution amount on Line 20.
- **IRS FORM 709:** Discuss this form with your tax professional if your account beneficiary received gifts over \$19,000 (\$38,000 for a married couple splitting gifts).
- **IRS FORM 1099-Q:** Did you make a withdrawal in 2025? Watch for this form, which should arrive in early February 2026.

LITTLE SAVERS ACTIVITY: COUNT YOUR CHANGE

Use this chart to help your child count any coins you have lying around. And remember — when you're saving money, every little bit helps!

1¢ PENNIES

5¢ NICKELS

10¢ DIMES

25¢ QUARTERS



\$2,000 ON THE LINE IN THIS ANNUAL WRITING SWEEPSTAKES.

CALLING ALL 7TH AND 8TH GRADE WRITERS

The Nebraska State Treasurer's Office invites students to share their dreams in the 24th Annual "Why I Want to Go to College" Writing Sweepstakes. Students in 7th and 8th grade can submit a short essay describing why higher education is important to them. Winners could earn up to a \$2,000 Bloomwell 529 account contribution.

All essays must be post-marked by Monday, March 16, 2026.



Could the next winner be someone you know?

Learn more at

Bloomwell529.com/Writing2026

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 Bloomwell 529 Education Savings Plan Program Disclosure Statement (issuer's official statement), which can be obtained at Bloomwell529.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 Bloomwell 529 Education 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. Union Bank and Trust Company is registered as a municipal advisor with the U.S. Securities and Exchange Commission (SEC) and the Municipal Securities Rulemaking Board (MSRB). 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 Underlying Investment 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 assume all investment risk, including the potential loss of principal.

¹Regular investing does not ensure a profit and does not protect against loss in declining markets.

²Account owners may deduct for Nebraska income tax purposes contributions they make to their own account (and any other accounts they own in the Nebraska Educational Savings Plan Trust) up to an overall maximum of \$10,000 (\$5,000 if married, filing separately). Contributions in excess of \$10,000 cannot be carried over to a future year. For a minor-owned or UGMA/UTMA 529 account, the minor is considered the account owner for Nebraska state income tax deduction purposes. The minor must file a Nebraska tax return for the year their contributions are made to be eligible for a tax deduction for their own contributions. In the case of a UGMA/UTMA 529 account, contributions by the parent/ guardian listed as the Custodian on the UGMA/UTMA Plan account are also eligible for a Nebraska state tax deduction.

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

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