

# Bloomwell

## NEWS



### IN THIS ISSUE

Find Helpful Resources at  
Bloomwell529.com

Plan for 2024 Tax Benefits

How to Teach Kids About  
Money This Spring

Three 529 Investment  
Options to Consider

## THREE WAYS TO CHECK IN ON YOUR SAVINGS GOALS.

### FIND HELPFUL RESOURCES AT BLOOMWELL529.COM

When you're saving with a 529, it's good practice to keep tabs on how your account is doing. It's helpful to know where things are at today so you can plan for the future. **Bloomwell529.com** has resources you can use to review your savings goals and set yourself up to meet them.

1

**College Savings Calculator:** Use this tool to compare your current savings efforts with an estimated future cost of higher education. It's great for big-picture planning and seeing how much you may need to save per month.

► **Plan ahead at [Bloomwell529.com/calculator](https://Bloomwell529.com/calculator).**

2

**Set Up Automatic Contributions:** Once you know how much you'll need to save to reach your goals, setting up automatic contributions can make it easier to reach them. You won't have to worry about forgetting or logging in every month — the contributions keep rolling, and you can always pause them if needed.

► **Learn more at [Bloomwell529.com/contributions](https://Bloomwell529.com/contributions).**

3

**Friends + Family Gifting:** When birthdays or holidays roll around, ask friends and family to consider gifting a contribution to your loved one's 529 account. We've made it easy for anyone to give online — all you need to do is share the information with them.

► **Get started at [Bloomwell529.com/gifting](https://Bloomwell529.com/gifting).**



**BLOOMWELL**  
529 EDUCATION SAVINGS

## PLAN FOR 2024 TAX BENEFITS.

Start planning for 2024 tax benefits. Contribute to your account to take advantage of any potential tax benefits your state may offer.

If you're receiving a refund on your 2023 taxes, consider investing part of it in your loved one's future by contributing to their Bloomwell 529 account.

## LITTLE LESSONS MAKE A BIG DIFFERENCE.

### HOW TO TEACH KIDS ABOUT MONEY THIS SPRING

Spring weather is finally here. That means more time outdoors and more opportunities to teach your kids a valuable lesson: when you have extra money, do you save it or spend it? To help build healthy financial habits, encourage your loved one to take on one or more of these three challenges. Then, talk with them about the best ways to use those dollars. It's a great way to show them the power of thinking long-term — just like how you're planning for their future education!

- ▶ **Host a Spring Cleaning Sale with Old Toys**  
*Teach them how to let go of unused things.*
- ▶ **Help the Neighbors with Yard Work**  
*Teach them about gardening and long-term thinking.*
- ▶ **Bake and Sell Cookies for Friends and Family**  
*Teach them about the cost of ingredients and pricing items.*

## TAKE THE RIGHT STEPS FOR YOU, AND MAKE EVERY DOLLAR COUNT.

### THREE 529 INVESTMENT OPTIONS TO CONSIDER

Choosing the right investment strategy isn't just about making your money go further. It's about how involved in the investment process you'd like to be. Bloomwell 529 plans offer three Investment Options:

- 1 Age-Based Investment Options:** This option automatically invests your dollars based on the child's age. When they're younger, investments are more aggressive and focused on growth. As they get older, the investments become more conservative and focused on steady saving.
- 2 Static Investment Options:** A pre-set investment portfolio based on the risk tolerance you and your advisor decide on. The investment allocation stays the same over time.
- 3 Individual Fund Investment Options:** Designed for hands-on investors. Instead of a pre-built portfolio, investment options can be freely combined and customized by you and your advisor.

Review these options at [Bloomwell529.com/investment](https://Bloomwell529.com/investment) or meet with your financial advisor to determine the best approach for you.

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](https://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. 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, the Program Manager, 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 Underlying Investment)

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