

Bloomwell

NEWS



IN THIS ISSUE

A Smart Use for Tax Refunds

Your Spring Cleaning List for
Financial Literacy Month

Make Sure You're Saving
Enough in 2026

Little Savers Activity:
Matching Game

Have You Seen Our Latest
Online Features?



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529 EDUCATION SAVINGS

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A SMART USE FOR TAX REFUNDS.

GIVE YOUR SAVINGS AN EXTRA BOOST

During the coming spring months, you might be expecting a tax refund. Many families put those extra funds toward well-deserved vacations or gadgets they've been eyeing — but it's also a great opportunity to give your kids or grandkids a more solid foundation for the future. By putting some (or all) of your refund dollars toward their Bloomwell 529 account, you're making a smart move that can pay off in the long run. Each dollar contributed may grow tax-deferred and is tax-free when used for qualified higher education expenses like tuition, books, supplies, and certain equipment.¹

Learn more about the tax benefits of your Bloomwell 529 account at Bloomwell529.com/TaxBenefits.

YOUR SPRING CLEANING LIST FOR FINANCIAL LITERACY MONTH.

A LITTLE APRIL HOUSEKEEPING

This Financial Literacy Month, we're celebrating the power of small, intentional habits that can help set you (and your kids) up for big milestones like higher education. With the spring cleaning season around the corner, it's a great time to review your monthly budget, fine-tune your savings strategy, and take these steps to ensure you're making the most of every dollar you invest with Bloomwell 529.

- 1 Tidy Up Automatic Transfers:** If you've set up automatic contributions, take a minute to make sure they're still aligned with your 2026 goals.
- 2 Check Your Progress:** Log in to the Bloomwell 529 portal to remind yourself where you started and how far your savings may have come.
- 3 Use Our Savings Calculator:** Check in on the cost of college, trade school, and more — and show your kids how you're planning ahead at Bloomwell529.com/Calculator.



MAKE SURE YOU'RE SAVING ENOUGH IN 2026.

Are your savings keeping up with your goals? Consider setting up automatic contributions to keep yourself on track (and review your contribution amounts to make sure you're saving enough).

Make your contributions today at Portal.Bloomwell529.com.

LITTLE SAVERS ACTIVITY: MATCHING GAME.

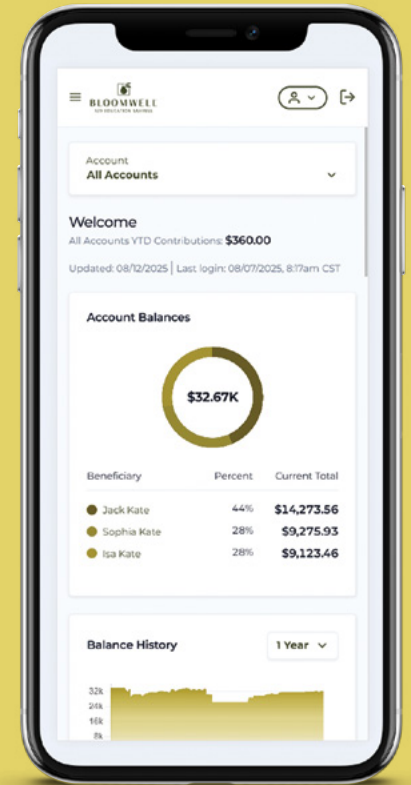
Draw a line from each learning tool in the top row to its match in the bottom row.

The activity consists of two rows of icons. The top row includes: a stack of books, a calculator, two dollar signs, a backpack, and a pencil. The bottom row includes: a college building, the word 'Write', the numbers '123', '456', and '789', a piggy bank, and a library building. A dotted line connects the stack of books to the college building, the calculator to the word 'Write', the dollar signs to the numbers, the backpack to the piggy bank, and the pencil to the library building.

HAVE YOU SEEN OUR LATEST ONLINE FEATURES?

Log in to your Bloomwell 529 online account to explore new and enhanced tools, a more in-depth dashboard, and a streamlined interface throughout:

Portal.Bloomwell529.com.



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.

*Withdrawals used to pay for qualified higher education expenses are free from federal and Nebraska state income tax. Qualified higher education expenses include tuition, fees, books, supplies, and equipment required for enrollment or attendance; certain room and board expenses incurred by students who are enrolled at least half-time; the purchase of computer or peripheral equipment, computer software, or Internet access and related services, if used primarily by the beneficiary during any of the years the beneficiary is enrolled at an eligible educational institution; certain expenses for special needs services needed by a special needs beneficiary; apprenticeship program expenses; and payment of principal or interest on any qualified education loan of the beneficiary or a sibling of the beneficiary (up to an aggregate lifetime limit of \$10,000 per individual). However, earnings on all other types of withdrawals are generally subject to federal and Nebraska state income taxes, and an additional 10% federal penalty.

Nebraska law does not treat the following Federal Qualified Higher Education Expenses as Nebraska Qualified Expenses: K-12 Expenses and Qualified Postsecondary Credentialing Expenses. If a withdrawal is made for such purposes, although it is a Federal Qualified Withdrawal, it will be treated as a Nebraska Non-Qualified Withdrawal and may result in the recapture of a previously claimed Nebraska state income tax deduction, and the earnings portion will be subject to Nebraska state income tax. Please consult your tax professional about your particular situation.

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

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