

Bloomwell

NEWS



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YOUR BLOOMWELL 529 YEAR-END CHECKLIST.

As another year comes to a close, now is the time to review your education savings progress. Here are a few simple steps to help you finish the year strong.

- 1 Make any final contributions by December 31**
Eligible contributions made before year-end will give you the ability to take full advantage of valuable tax benefits. Account owners who are Nebraska taxpayers can deduct up to \$10,000 per year (\$5,000 if married filing separately)¹ in contributions to a Bloomwell 529 account.
- 2 Review your savings goals**
Consider whether changes in your family's finances or education plans could mean it's time to adjust your contribution amount or savings goal.
- 3 Explore an eligible rollover**
Have an out-of-state 529 plan? Consider rolling eligible funds into a Bloomwell 529 account.
- 4 Share the gift of education**
As the holidays approach, remind friends and family that they can contribute to your loved one's Bloomwell 529 account in place of, or alongside, traditional gifts.

Every contribution represents a meaningful step toward future education opportunities. Thank you for making Bloomwell 529 part of your family's plans and for helping your loved one prepare for what comes next.

To learn more about Bloomwell 529 features and available tax benefits, visit Bloomwell529.com/Tax-Benefits.

GIVE A GIFT THAT LASTS.

HOW FRIENDS & FAMILY CAN SUPPORT BIG DREAMS

As you plan for the holidays, consider inviting family and friends to support your loved one's future education by gifting a contribution to their Bloomwell 529 account.

See how to start at Bloomwell529.com/Gifting



BLOOMWELL
529 EDUCATION SAVINGS

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HOW TO ROLL AN OUT-OF-STATE 529 TO BLOOMWELL 529.

COMPLETE 2026 ACCOUNT ROLLOVERS BEFORE DECEMBER 31

Out-of-state 529 accounts can be easy to forget about, especially if you've started investing more time and money with Bloomwell 529. The good news is that your out-of-state funds don't have to sit on the sidelines forever. By rolling out-of-state funds into your Bloomwell 529 account, you can see the full picture of your education savings in one place and might also save more on taxes, including a Nebraska state income deduction of up to \$10,000.^{1,2} Here's how to get started:

- ☐ **Step 1:** Review your current out-of-state 529 with your tax or financial professional. They can walk you through any surrender charges or penalties that might be imposed and help you find the most efficient way to roll over funds.
- ☐ **Step 2:** Complete the Incoming Rollover Form, which you can find on our website.
- ☐ **Step 3:** Mail the completed form to Bloomwell 529.

Rollovers can take several weeks, so speak to your advisor as early as possible to complete 2026 rollovers by the December 31 tax deadline.

NEW

TRACK YOUR SAVINGS

DOWNLOAD THE BLOOMWELL 529 APP

Manage your account from anywhere by downloading the Bloomwell 529 app on the Apple App Store or Google Play.



**STREAMLINED
TRANSACTIONS**



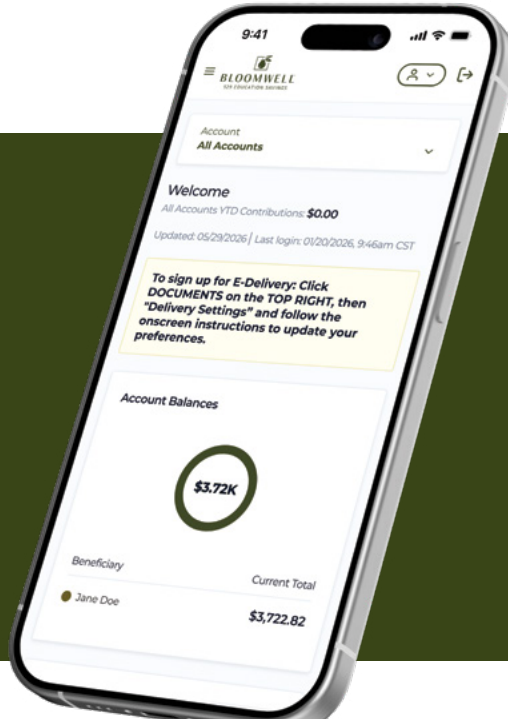
**ENHANCED
FUNCTIONALITY**



**SIMPLIFIED
DESIGNS**



GET THE APP



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 in the Plan assume all investment risk, including the potential loss of principal.

¹Account 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.

²Rollovers from another qualified tuition program are treated as a non-taxable distribution from the distributing qualified tuition program provided (1) it has been more than 12 months since any previous rollover for the beneficiary, or (2) the beneficiary of the account is changed to a Member of the Family of the current beneficiary.

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

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