



Nebraska's TD Ameritrade 529 College Savings Plan is very similar to The Nebraska Education Savings Trust, but is offered through discount broker TD Ameritrade at a slightly higher cost than the direct-sold Nebraska plan.

### 5-Cap Rating

**Resident:**  Savingforcollege.com's 5-Cap Ratings provides an evaluation and comparison of 529 plans, utilizing a formula that examines dozens of factors grouped into the following categories. (Scale 0 to 5; 5 is highest)

**Non-Resident:** 

Performance	Costs	Features	Reliability	Resident Upgrade
4.09	2.72	4.58	3.91	0.40

### Investment Options

#### Age-based/Enrollment Year investment options:

The Age-Based Portfolios option offers a choice among 3 different risk levels (Aggressive, Growth, and Index) each containing 9 portfolios of underlying mutual funds. Contributions are placed into the portfolio corresponding to the selected risk level and beneficiary's age, and later reassigned to more conservative portfolios as the beneficiary approaches college age.

#### Static investment options:

Select among 5 static investment portfolios with varying risk tolerances and 17 individual-fund portfolios.

#### Underlying investments:

Vanguard, iShares, State Street, DFA, MetWest, Tributary, T. Rowe Price, and Goldman Sachs

### Taxes and other Benefits

#### Program match on contributions:

None.

#### State tax deduction or credit for contributions:

Contributions by an account owner who files a Nebraska state income tax return, including the principal and earnings portions of rollovers from another qualified college savings plan not issued by the State of Nebraska, are deductible in computing the account owner's Nebraska taxable income for Nebraska income tax purposes in an amount not to exceed \$10,000 (\$5,000 for married taxpayers filing separate returns) in the aggregate for all contributions to all accounts within the Trust in any taxable year. Contributions by a custodian of an UGMA or UTMA account who is also the parent or guardian of the Beneficiary of an UGMA or UTMA account may claim this deduction. Contribution deadline is December 31 postmark.

#### State tax recapture provisions:

The principal portion of rollovers and nonqualified withdrawals from this plan are included in Nebraska taxable income to the extent of prior Nebraska tax deductions.

#### State definition of qualified expenses

The state's definition of qualified education expenses currently includes expenses for attendance at an institution of higher education as defined by the Internal Revenue Code and its regulations addressing qualified state tuition programs. This does not include tuition for elementary or secondary education.

#### State tax treatment of qualified distributions:

Qualified distributions from Nebraska and non-Nebraska 529 plans are exempt.

#### State tax treatment of rollovers:

Nebraska follows federal tax-free treatment except that outbound rollovers are subject to the recapture of prior state tax deductions.

#### Does the sponsoring state exclude the value of an account for state financial aid purposes?

Yes

#### Does participation in the program provide beneficiaries with any advantages in qualifying for resident tuition status at state institutions?

No

#### Is there a rewards program or outside scholarship program that works with this program?

Yes, the Upromise Rewards program can be linked to any 529 college savings plan. Upromise Rewards is free to join and offers members cash back for college.

### Plan Portfolios

There is no investment data available for this plan. Please visit [http://collegesavings.tdameritrade.com/index.asp?](http://collegesavings.tdameritrade.com/index.asp?Domain=http://www.tdameritrade.com&HeaderPath=/frames/nav.html&HeaderHeight=143&HeaderWidth=100%25&HeaderScroll=no&FooterPath=/frames/footer.html&FooterHeight=174&FooterWidth=100%25&FooterScroll=no)

Domain=<http://www.tdameritrade.com&HeaderPath=/frames/nav.html&HeaderHeight=143&HeaderWidth=100%25&HeaderScroll=no&FooterPath=/frames/footer.html&FooterHeight=174&FooterWidth=100%25&FooterScroll=no> for additional information.

### General

#### Program type:

Savings

#### How to enroll:

Enroll through TD Ameritrade.

#### Initial year of operation:

2010

#### State agency(ies):

Nebraska State Treasurer

#### Program manager:

First National Bank of Omaha

#### Program distributor:

First National Capital Markets, Inc.

### Contributions

#### Maximum contributions:

Accepts contributions until all account balances in Nebraska's 529 plans for the same beneficiary reach \$400,000.

#### Minimum contributions:

No minimum.

### Fees & Expenses

#### Enrollment or application fee:

None.

#### Account maintenance fee:

None.

#### Program management fees:

0.25% manager fee, plus a sub-administration fee of 0.19% and a 0.03% fee to the state.

#### Expenses of the underlying investments:

Ranges from 0.05% to 0.16% (portfolio weighted average) in the age-based and static multi-fund portfolios, and from 0.0175% to 0.99% in the individual-fund portfolios.

#### Total asset-based expense ratio:

0.49% - 1.46%

### Contact

#### Website:

<http://collegesavings.tdameritrade.com/index.asp?Domain=http://www.tdameritrade.com&HeaderPath=/frames/nav.html&HeaderHeight=143&HeaderWidth=100%25&HeaderScroll=no&FooterPath=/frames/footer.html&FooterHeight=174&FooterWidth=100%25&FooterScroll=no>

#### Telephone:

1-877-408-4644