



**Path2College 529 Plan**  
**Account Application for an Individual Account**  
 Use this form to open a new Plan Account by an Individual  
**Questions?** Call toll-free 1-877-424-4377  
 PO Box 55924, Boston, MA 02205-5924  
 Visit [www.path2college529.com](http://www.path2college529.com)

**Instructions**

- Read the *Disclosure Booklet* and *Participation Agreement for an Individual Account* (contained in the *Disclosure Booklet*) carefully before completing this form.
- You can select as many Investment Options as you desire and you can invest future contributions into any Investment Option offered by the Plan, even if you have not opened that option through this form.
- You must complete a separate *Account Application* for each Beneficiary.

**Print in capital letters with blue or black ink, sign and date the form, then mail it to the Plan at the above address.**

**Important Information about Procedures for Opening a New Account**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions, including us, to obtain, verify and record information that identifies each person who opens an Account.

*What this means for you:* When you open an Account, we will ask for your name, address, date of birth, Social Security Number or Taxpayer Identification Number and other information that will allow us to identify you, such as your home telephone number. Until you provide the required information, we may not be able to open an Account or effect any transactions for you.

**1 Account Owner Information** (You must provide all requested information.)

The Account Owner must be a U.S. citizen or resident alien, and must have a Social Security Number or Taxpayer Identification Number. You must provide a residential address or this Account cannot be opened.

Name (First, MI, Last, Suffix)

Residential Address (This must be a street address - a P.O. Box is not acceptable under the U.S. Patriot Act.)

Residential Address City, State, Zip

Mailing Address, if different from the above address

Mailing Address City, State, Zip

Social Security Number or Taxpayer Identification Number

Gender (M/F)

Date of Birth (mm-dd-yyyy)

Day Telephone Number

Evening Telephone Number

Relationship to Beneficiary (optional)

E-mail Address - Required if selecting eDelivery in Section 8.

**2 Beneficiary Information** (You must provide all requested information.)

The Beneficiary must be a U.S. citizen or resident alien, and must have a Social Security Number or Taxpayer Identification Number. You must provide a residential address or this Account cannot be opened.

Name (First, MI, Last, Suffix)

Social Security Number or Taxpayer Identification Number

Gender (M/F)

Date of Birth (mm-dd-yyyy)

Check this box if the Beneficiary lives with the Account Owner. If so, do not provide an address in the boxes below.

Residential Street Address (This must be a street address - a P.O. Box is not acceptable under the U.S. Patriot Act.)

City, State, Zip, Country (if foreign address)

### 3 Contingent Account Owner *(optional)*

The Contingent Account Owner will become the Account Owner in the event of the Account Owner's death and must be eligible to become an Account Owner. A Contingent Account Owner must be a U.S. citizen or resident alien and must have a Social Security or Taxpayer Identification Number. Any designation made here can be changed or revoked at a future date.

Name (First, MI, Last, Suffix)

Social Security Number or Taxpayer Identification Number

Gender (M/F)

Date of Birth (mm-dd-yyyy)

Check this box if the Contingent Account Owner lives with the Account Owner. If so, do not provide an address in the boxes below.

Residential Address (This must be a street address - a P.O. Box is not acceptable under the U.S. Patriot Act.)

Residential Address City, State, Zip, Country (if foreign address)

Day Telephone Number

Evening Telephone Number

### 4 Select Investment Option

Complete this section to allocate your initial and future contributions, excluding any payroll deduction contributions, to your selected Investment Option (s).

- Indicate an allocation percentage next to your selected Investment Option(s) below.
- Use a whole percentage next to each Investment Option below. The TOTAL of all allocations must equal 100%.
- You may invest in as many Investment Options as you wish from the list below.
- You can view or change your Allocation Instructions online, by telephone or by form at any time.

Investment Options	Whole Percentage <i>(per Investment Option)</i>
Managed Allocation Option <i>(Age based)</i>	%
Aggressive Managed Allocation Option <i>(Age based)</i>	%
100% Equity Option <i>(1213)</i>	%
Balanced Fund Option <i>(1214)</i>	%
Fixed Income Option <i>(1389)</i>	%
Guaranteed Option <i>(1215)</i>	%
Money Market Option <i>(1390)</i>	%
TOTAL	100%

### 5 Contribution Methods *(Please check all that apply.)*

Indicate your method of contribution in this section.

- Check** - Make check payable to the **Path2College 529 Plan or the Georgia Higher Education Savings Plan.**

Include your check with this Account Application. Personal checks (excluding starter checks), bank drafts, teller's checks, checks issued by a financial institution or brokerage firm payable to you and endorsed over to the Plan by you, and third-party personal checks up to \$10,000 endorsed over to the Program are accepted.

Amount

\$

- One Time Electronic Funds Transfer (EFT)**

Please provide bank information in **Section 6**

Amount

\$

- Automatic Contribution Plan (ACP)**

Complete **Sections 6 and 7 below** to make regularly scheduled contributions from your bank.

**Rollover**

- To roll over proceeds directly from another 529 plan, submit the Plan's *Incoming Rollover Form* along with this application.
- To roll over the proceeds you received from the redemption from another 529 plan account, submit a check for the amount along with this application. The check must be received within 60 days of the date of the withdrawal from the other qualified tuition program or Coverdell ESA. Please provide the breakdown of contribution and earnings below AND submit a statement from the other 529 plan with this application.

Amount \$

**Payroll Deduction**

This option is only available if your employer agrees to offer payroll deduction and will submit your contributions by Automated Clearing House Funds (ACH). If your employer does not offer this option, please consider enrolling in the Automatic Contribution Plan (ACP) by completing Sections 6 and 7 below to make regularly scheduled contributions to the Plan from your bank account. Please complete the payroll form that can be downloaded from the Plan's website [www.path2college529.com](http://www.path2college529.com) and provide your allocation instructions for payroll deduction contributions only on that form.

**Proceeds from the withdrawal of a Coverdell Education Savings Account (Coverdell ESA)**

Please provide the breakdown of contribution and earnings below AND submit a statement with these amounts with this form.

**Proceeds from the redemption of a qualified U.S. savings bond**

Please provide the breakdown of contribution and earnings below AND submit a Form 1099 with these amounts with this form.

Cost Basis	\$		,		.	
Earnings	\$		,		.	
<b>Total Indirect Rollover Amount</b>	<b>\$</b>		,		.	

**Note:** If you do not provide an account statement from your former 529 plan or financial institution (or Form 1099-INT for the proceeds from a qualified U.S. savings bond), including the breakdown of cost basis and earnings, the entire amount will be treated as, and reported to the IRS as, earnings when you make a withdrawal from the Plan.

**6 Banking Information**

You must provide the following information if you choose to make your initial investment through Electronic Funds Transfer (EFT) or the Automatic Contribution Plan (ACP), or subsequent contributions through the Electronic Purchase Option. Separate withdrawals from your bank account will be made for each Investment Option you have selected. Provide a pre-printed voided check or pre-printed deposit slip along with this form. It may take up to ten days to initiate these options.<sup>1</sup>

<b>Type of Account (check one):</b>	
<input type="checkbox"/> Checking	
<input type="checkbox"/> Savings	
<b>Account Number:</b>	<b>Routing Number:</b>
<b>Name(s) on Account:</b> <i>The Account Owner's name must appear on the bank account.</i>	
<b>Bank Name:</b>	<b>Bank Telephone Number:</b>

**7 Automatic Contribution Plan**

**Contribution Amount**

.00

**Investment Dates**

*If none selected, then your bank withdrawals will occur monthly.*

<input type="checkbox"/> Bi-weekly	<input type="checkbox"/> Monthly	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Other
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<sup>1</sup> By providing banking information, you also authorize the Plan to automatically provide certain capabilities in connection with your Account(s). This includes the ability to authorize withdrawals from your Accounts via telephone or through the Plan website provided your banking information has been on file for a minimum of 30 days. Please do not provide your banking information if you do not wish to activate these capabilities. If you wish to remove these capabilities from your account(s), you must delete your banking information

**Month(s)** Select the month(s) you would like your Automatic Contributions made (you must select at least one).  
*If none selected and your frequency is quarterly, then your bank withdrawals will occur every calendar quarter.*

<input type="checkbox"/> Every Month (or →)	<input type="checkbox"/> Jan.	<input type="checkbox"/> Feb.	<input type="checkbox"/> Mar.	<input type="checkbox"/> Apr.
	<input type="checkbox"/> May	<input type="checkbox"/> June	<input type="checkbox"/> Jul.	<input type="checkbox"/> Aug.
	<input type="checkbox"/> Sept.	<input type="checkbox"/> Oct.	<input type="checkbox"/> Nov.	<input type="checkbox"/> Dec.

**Date(s)** Enter the day(s) of each month you would like your Automatic Contributions made (you must enter at least one date). *If none selected, then your bank withdrawals will occur on the fifth of each month or quarter selected above.*

Required:	Additional Day(s) (optional)
Day 1	Day 2
	Day 3
	Day 4

## 8 Systematic Exchange (optional)

You may automatically reallocate funds from one or more investment option(s) to one or more different investment option(s) on a periodic basis on a date selected by you, by completing the section below. For more detailed information about this feature, please see the frequently asked questions located at [www.path2college529.com](http://www.path2college529.com). The systematic exchange will begin upon receipt and acceptance of this account application in good order, on the Exchange Day you select below. If the Exchange Day is a weekend or holiday, the exchange will occur on the next business day. If an exchange frequency of quarterly is selected, the systematic exchanges will occur in March, June, September and December. Semi-Annual exchanges will take place in June and December. Annual exchanges will take place in December.

### Exchange Frequency

<input type="checkbox"/> Monthly	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Semi-Annually	<input type="checkbox"/> Annually
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Source investment Option	Recipient investment Option	Dollar Amount

**Exchange Day** (Select date between 1<sup>st</sup> and 31<sup>st</sup>)

Stop Date

Establishing, stopping or altering your Systematic Exchange will be considered one of the two account reallocations allowed per year. Systematic exchanges may be stopped or altered by completing a Transfer Among Investment Options Form located online at [www.path2college529.com](http://www.path2college529.com) or by contacting Path2College at 1-877-424-4377.

## 9 eDelivery

Choose how you would like to receive important documents. Account maintenance including New Account Confirmations will be sent by US mail in addition to delivery notifications.

Document Type	Delivery Method	
Select All	<input type="checkbox"/> Paperless	<input type="checkbox"/> U.S. Mail
Or make individual selections below.		
Account Statements	<input type="checkbox"/> Paperless	<input type="checkbox"/> U.S. Mail
Confirmation Statements	<input type="checkbox"/> Paperless	<input type="checkbox"/> U.S. Mail
Disclosure Booklet/Privacy Policy	<input type="checkbox"/> Paperless	<input type="checkbox"/> U.S. Mail
Tax Forms	<input type="checkbox"/> Paperless	<input type="checkbox"/> U.S. Mail

Please note: Due to Plan regulations, certain document types must be sent via U.S. mail or electronic notifications.

## Electronic Delivery Terms of Use

- By checking this box, you agree to the electronic delivery terms and conditions below and acknowledge that you can electronically access, view, print, and save these documents.**

**Notification** – You will receive an e-mail notice each time a new updated document is available for viewing online, which will include a link taking you directly to the Plan website. You may always access these documents online by going to the Plan's website.

**Internet Slowdown** – Your ability to view, download, and print the documents depends on internet access to the Plan's website and there is a risk that a system outage or slowdown could, from time to time, cause a document to become temporarily unavailable.

**Hardware/Software** – You will need an Internet connection, a valid e-mail account, a computer and operating system capable of receiving, accessing, displaying, and storing the documents you receive in Portable Document Format (PDF) and running a web browser that supports the level of encryption employed by the Plan's website and a printer if you wish to print the documents.

**Adobe Acrobat Reader** – You must have Adobe Acrobat Reader version (4.0) or later to access and read the documents. You can read about and download it for free on the Plan's website or directly from Adobe's website at [www.adobe.com](http://www.adobe.com).

**Fees** – the Plan does not charge any fees for electronic delivery

**Change in email Address** – You can change your email address at any time by accessing your Account online and selecting, "Email Address" or by contacting a customer service representative at the toll-free number listed on this application. If an email notice sent to your email address is returned as undeliverable, your consent to electronic delivery will be deemed withdrawn and you will subsequently receive paper copies of the documents through the U.S. mail. At any time thereafter you may return to your account online and re-consent to electronic delivery.

**Withdrawal of Consent** – Your consent to electronic delivery is valid until you withdraw it. You may withdraw your consent at any time without fee or penalty by going online and changing your delivery preference or by contacting a customer service representative using the toll-free number on this application.

**Paper Copies** – You may request a free paper copy of any document at any time by contacting a customer service representative using the toll-free number on this application. This request will NOT revoke your consent to electronic delivery.

## 10 Signature and Certification *(You must sign this section or this Account will not be opened.)*

**By signing below, I am agreeing to terms and conditions set forth below and in the *Savings Trust Agreement* (contained in the *Disclosure Booklet*). I understand and agree that those documents govern all aspects of this Account and are herein incorporated by reference.**

I hereby establish, as the Account Owner, an Account representing an interest in the Path2College 529 Plan established by the Georgia Higher Education Savings Plan (the "Plan") for the Beneficiary to be named on this application and enter into this Savings Trust Agreement (this "Agreement") relating to the Account with the Plan. The Treasurer of the State of Georgia is the Trust Administrator (the "Trust Administrator"). I understand that the Trust Administrator has retained TIAA-CREF Tuition Financing, Inc. as the plan manager (the "Plan Manager") for the Plan and that this Agreement is subject to and incorporates by reference the information concerning the Georgia Higher Education Trust Fund (the "Trust Fund"), the Plan, and the terms applicable to my Account, contained in the Plan Disclosure Booklet and its Savings Trust Agreement (the "Disclosure Booklet"), as modified from time to time. Each capitalized term used, but not defined in this Agreement, has the meaning of the term provided in the Disclosure Booklet.

- I certify that all of the information provided by me on this *Account Application* is, and all information provided by me in the future will be, true, complete and correct and I authorize the Plan to open this Account based upon this information.
- I understand that at any time the value of any Account(s) to which I make contributions may be more or less than the amounts I contributed to such Account(s).
- I understand that the Plan may, from time to time, amend the *Participation Agreement* and the *Plan Disclosure Booklet* and I understand and agree that I will be subject to the terms of those amendments.
- I have received, read and understand the *Plan Disclosure Booklet*, including the *Participation Agreement*.
- If I have enclosed a check for an indirect rollover, I also certify that this amount was withdrawn from another qualified tuition program or from a Coverdell Education Savings Account within the last 60 days to qualify for rollover treatment and that I have not previously made a rollover for the same Beneficiary within the last 12 months. The entire rollover amount will be treated as earnings, and will be reported as earnings upon withdrawal, unless the Plan receives a statement, including breakdown of the earnings and contributions, from my original account.
- If I have provided banking information in Section 6, I authorize the *Path2College 529 Plan* to debit my bank account and to deposit such funds into my Plan Account. I authorize the financial institution holding the bank account to debit without responsibility for the accuracy of the transaction. I further agree that neither the Plan nor its agents will be liable for any loss, liability, cost or expense for acting upon these instructions, except to the extent required by applicable law.
- You should be aware that by providing banking information, you also authorize the Plan to automatically provide certain capabilities in connection with your Account(s). This includes the ability to authorize withdrawals from your Accounts via telephone or through this Website provided your banking information has been on file for a minimum of 30 days.  
Do not provide your banking information if you do not wish to activate these capabilities. If you wish to remove these capabilities from your account(s), you must delete your banking information.

\_\_\_\_\_  
*Signature of Account Owner*

\_\_\_\_\_  
*Date*

**I will retain a copy of this *Account Application*, the *Disclosure Booklet* and the *Savings Trust Agreement* (contained in the *Disclosure Booklet*) with my records.**

**Mail this form to:**

Path2College 529 Plan  
PO Box 55924  
Boston, MA 02205-5924

