



Learning Quest® 529 Education Savings Program

Online New Account Set Up

January 2021

Glossary



As you go through the online application for your Learning Quest account, these are some terms you will see and their definition:

- Account Owner(s) – The person(s) who opens the account and has the authority to make contributions, withdrawals, request portfolio changes, etc. Must be over 18 years of age and a US Citizen or Resident Alien.
- Successor Account Owner – The person who will contact American Century Investments in the event of the death of all Account Owners. Must be over 18 years of age and a US Citizen or Resident Alien. This is optional and can be added or changed at any time.
- Beneficiary – The student for whom the account is being established. Must be a US Citizen or Resident Alien.

See the Handbook available on our website at www.learningquest.com for more information about the plan.

Reminders and Contact Information



- Before you begin, make sure to have the Social Security Number or ITIN for the Account Owner(s) and Beneficiary as well as date of birth and address.
- Take a look at the investment options on our website (www.learningquest.com) under the INVEST tab. You will see options for Age Based Portfolios and Static Portfolios. You can view the underlying mutual funds, past performance and fee's by clicking on any of the portfolios.
- Always click on "Continue" or "Next". Do not click on "Save" or it will kick you out of the online application
- **Call the Learning Quest Specialist Team at 1-800-579-2203 for assistance. The specialists are available Monday through Friday from 8:00 am – 5:00 pm.**

Online Application – www.learningquest.com



Click Here

Need Help? Call (800) 579-2203

Open an Account

Log In

LEARN

INVEST

ENROLL

RESOURCES

Search by keyword



Turn these letters



into these letters

#WhyI529™



The Learning Quest 529 Education Savings Plan Start your 529 Plan Today

It's never too early to start saving for college. The earlier you invest, the better the chance your investment will grow over time. With a 529 account as part of your plan for college savings, you have a tax-advantaged investment option to help cover the ever-increasing costs of college, while potentially reducing reliance on student loans.



Calculate College Costs

Use our College Savings Estimator to get a personalized projection of your future college costs.

Use Our College 529 Calculator



Be sure to look through these tips before moving to the next page of the online application so you have everything you need.

Setting up your Learning Quest Account, the Kansas 529 Plan

Please have this information ready before you start...



About you: Address, birth date, Social Security number*. If you are opening a joint account, you will also need address, birth date and Social Security number of the joint owner*.



About your investments (*how your contributions will be invested*): To learn more, see the [Learning Quest Handbook](#).



About your successor (*Optional but recommended — Name a Successor Account Owner who will assume ownership of the Account in the event of incapacity or death of all account owners*): Birth date, mailing address, Social Security number and phone number*.



About your bank (*if you're going to have contributions taken from a checking or savings account*): Your bank account number and bank's routing number.



About your beneficiary (*The person whose Qualified Education Expenses will be paid for with the Account assets*): Birth date, Social Security number*, mailing address if different than the account owner.

If you are opening an account in the name of a trust or business or using proceeds from a Coverdell Education Savings Account, use this [form](#).

*We are required by federal law to obtain, verify, and record information that identifies each person who opens an account. If you don't provide the requested information, we may not be able to open your account. If we are unable to verify your identity, the Plan reserves the right to close your account and return any contributions or take other steps we deem reasonable.

Before completing the application, be sure to read the [Learning Quest Handbook](#).

Online Application – www.learningquest.com



Promo Code – Enter PITCH (for NextPitch)

To open a saved enrollment, [click here](#).

New Account Owners

To open a new account, fill in the information below and click **continue**.

First Name

Last Name

Email

Primary Telephone --

Promo Code (optional)

continue

Existing Account Owners

To open additional accounts, sign in then select "Open a New 529 Account". To make it easier we'll prefill your information on the new application.

User Name

[I Forgot My User Name](#)

[I Forgot My Password](#)

[Sign up for online access](#)

continue

Online Application – Account Type



Select Individual or Joint Tenant Account

step 1 2 3 4 5 6



Your New Account Type

Individual Account

An Account established by one adult who owns and controls assets intended to be used for the Qualified Education Expenses of a Designated Beneficiary.

Joint Tenant Account

An Account established by more than one adult who owns and controls assets intended to be used for the Qualified Education Expenses of a Designated Beneficiary. Joint accounts will be established as joint tenants with rights of survivorship and not as tenants in common. The first Account Owner's name and Social Security number will be used for IRS reporting purposes.

K.I.D.S. Contribution Individual Account - for qualified Kansas residents only

A contribution account for the K.I.D.S. Matching Grant program. One adult owns the Account. An individual account will be created at the end of the process. Your K.I.D.S. Contribution account along with a Matching Grant account will be created after the review process. You will be notified once those accounts have been established. Until then the application will be pending. [Click here](#) to learn more about the K.I.D.S. Program.

K.I.D.S. Contribution Account (Joint Owner) - for qualified Kansas residents only

A contribution account for the K.I.D.S. Matching Grant program. Two adults own the Account. A Joint Tenant account will be created at the end of the process. Your K.I.D.S. Contribution account along with a Matching Grant account will be created after the review process. You will be notified once those accounts have been established. Until then the application will be pending. [Click here](#) to learn more about the K.I.D.S. Program.

UGMA/UTMA Account*

An Account funded with assets held in an UGMA/UTMA custodial account for the benefit of the Designated Beneficiary indicated on this Account Application. The custodian will be treated as the owner of the Account and has the duty to transact on behalf of the minor until the custodianship terminates under the terms of the Act under which it was established. The Designated Beneficiary, who is the minor, cannot be changed.


*Registration type is not available in the K.I.D.S. Matching Grant Program. For more information, please contact a Learning Quest Specialist at 1-844-691-0303.



Online Application – Account Owner



Enter the information for the adult who will be the Account Owner. Note: If you are a resident alien, enter your ITIN and indicate your country of citizenship.

 **About You (Account Owner)**

First name MI Last name

US Permanent address (No P.O. Box)

City State Zip -

Check if your mailing address is the same as your permanent address

Telephone (The best number to reach you)
 - -

Email address Retype email address

Social Security or Tax Identification number - - Birth date 1960

Citizenship
 U.S. Citizen Resident Alien Nonresident Alien

More About You (Optional)
How did you hear about the plan?

Online Application – Successor Account Owner



The Successor Account Owner can be added and/or changed at any time. Note: If you selected Joint Tenant Account, this may pop up before you enter the Joint Account Owner information.



About Your Successor Account Owner (Optional)

The successor account owner will assume ownership and control of the account in the event of death of all account owners.

First name MI Last name

Birth date
MM DD YYYY

Mailing address

City State Zip -

Telephone
(The best number to reach your successor)
 - -

Social Security or
Tax Identification number
 - -

Click here when ready to go to next page




Online Application – Beneficiary



Enter the Beneficiary (student's) information

step **1** 2 3 4 5 6

 **About Your Beneficiary (Student)**

First Name MI Last Name

Check if the beneficiary address is the same as the account owner address

Mailing address

City State Zip -

Social Security or Tax Identification number - - Birth date MM DD YYYY

Citizenship
 U.S. Citizen Resident Alien Nonresident Alien

Click here
when ready to
go to next page

Online Application – Investment Selection







Select your investment option. The total must equal 100% before you can select NEXT

Choose how you'd like your money to be invested from the options below

Click on an icon for information about each investment. You must allocate 100% of your investments. Use whole percentages only. The Plan's default portfolio is the Age Based Conservative Track.














Age-Based Options

The portfolios shown below are based on the beneficiary's age. As the beneficiary gets older, your assets will move to a progressively more conservative portfolio within the track you select.

-  Index Track: 20% Equity Index Portfolio
-  Aggressive Track: 30% Equity Portfolio
-  Moderate Track: 20% Equity Portfolio
-  Conservative Track: 10% Equity Portfolio

Static Portfolio Options

The assets will remain in the portfolio(s) you select until you choose a new investment option.

-  100% Equity Portfolio
-  90% Equity Portfolio
-  70% Equity Portfolio
-  60% Equity Portfolio
-  50% Equity Portfolio
-  30% Equity Portfolio
-  20% Equity Portfolio
-  Short-Term Portfolio
-  Total Growth Index Portfolio
-  500 Index Portfolio
-  Balanced Index Portfolio
-  Total Bond Market Index Portfolio
-  Cash and Cash Equivalents Portfolio
- TOTAL

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save  next 

Click here when ready to go to next page



Online Application – Funding Method



step 1 2 3 4 5 6



Pick a Funding Method

How do you want to fund your 529 account?

From my bank account - Recurring Contribution

You can set up a Recurring Contribution so contributions are made on a regular basis.

From my bank account - single one-time contribution

This will be a one-time transfer from your bank via Electronic Funds Transfer (EFT).

With payroll deduction

Before completing this section, check to see if your employer participates in payroll deduction. Once you've completed the application, you'll be provided a form at the end to print, that you'll sign and provide to your employer to set up payroll deduction.

With a check

You'll be able to print out a form to send in with your check when you've completed this application.

With a rollover or transfer

Rollover of funds from an existing Qualified Tuition Program (another qualified 529 plan), proceeds from a Qualified U.S. Savings Bond (Series EE or Series I, issued after 1989). You will need to provide appropriate documentation of the principal and earnings portions of your rollover contribution. **Important: If you do not provide this documentation and you make a nonqualified withdrawal in the future, the entire amount will be considered taxable earnings.**

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Click here when ready to go to next page

Online Application – Delivery Method



Choose your delivery method

Quarterly Statements and Learning Quest Handbook Updates

- Notify by email for all online statements/updates
- Notify by email for online statements/updates; mail year-end statement
- Mail all statements/updates

Transaction & Profile Confirmations

- Notify by email
- Mail confirmations

Tax Forms

- Notify by email
- Mail tax forms

Note: Requisite tax forms intended for the beneficiary will be mailed to the beneficiary's address on record regardless of the delivery option selected above.

IMPORTANT INFORMATION REGARDING E-COMMUNICATION

The terms below apply to your election to receive electronically one or more of the following types/categories of documents related to your 529 account(s): tax forms, account statements and Learning Quest Handbook updates, and transaction confirmations. If you don't elect e-communication, we will send you paper documents.

How is the consent to e-communication applied and how long does it last?

Your consent applies to all documents required for all Learning Quest accounts registered under your Social Security or taxpayer identification number, including custodial accounts established under the Uniform Gifts to Minors Act or the Uniform Transfers to Minors Act. Your consent will be effective until you revoke it or the plan revokes it. Upon revocation, it may take several weeks before you start receiving information via U.S. mail.

How will I know when documents are available online?

You'll receive an email notice whenever a new document is available online.

- Transaction and maintenance confirmations on your account are generally available online on the next business day following the trading or account activity.
- Account statements are available online approximately 5 days after the end of each statement period.
- To view any document online, go to [learningquest.com](#), click on "Profile and Documents" and then "Statements, Confirmations and Documents".

How are documents retained?

You can download and/or print any documents or request a free paper copy.

- I/we agree to receive documents related to my/our 529 account(s) as set forth above. If I/we have chosen to receive documents electronically, I/we have carefully read the terms and information regarding electronic delivery and agree to receive documents electronically as set forth above.

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Be sure to read and click here

Online Application – Security Image, Trusted Device

Choose Security Image

Your security image consists of an image and associated personal information that is stored between you and Learning Quest. Your security image will be approved after we verify your account information. You'll be notified when your personal information and security image are ready to use.

Choose an image by clicking on one of the images below, and then enter your personalized security image name which will display under your image each time you log in.

Image Name: _____

Trusted Devices

Should we require a PIN when logging in with this device?

- Yes, this is a trusted device?
- No, Please remember security with this device.

[continue](#)

Click here when ready to go to next page

Click here when ready to go to next page

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Online Application – User Name, Password, Security Questions



Create your User Name and Password. Select 3 security questions and answers. Choose a Security Image and indicate if you would like us to require a PIN.

Create User Name and Password

You will be able to use this user name and password to access your account.

User Name
(Must be 6-25 characters)

Password
(Your password must be at least 8 characters long and contain at least 3 of the 4 following criteria: upper case, lower case, numeric, or special characters such as !, @, #, \$, % etc.)

Retype Password

Security Questions

If you forget your password, you will be asked to answer one of these questions to reset your password. Please enter a unique answer for each of the 3 security questions. The answers must be alphanumeric and at least 2 characters long.

Question

Answer

Retype answer

Question

Answer

Retype answer

Question

Answer

Retype answer



Online Application – Security Image, Trusted Device



Choose Security Image

Your security image consists of an image and personalized image name that is shared between you and Learning Quest. Your security image will be displayed after you enter your user name every time you log in. You should never enter your password without verifying your security image.

Choose an image by clicking on one of the images below, and then enter your personalized, easy-to-recognize name which will display under your image each time you log in.



Image Name

Trusted Devices

Should we require a PIN when you log in with this device?

- No. This is a "trusted device."
- Yes. Please require extra security with this device.

Click here when ready to go to next page

continue

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Online Application – Consent and Signature(s)

Review the information you entered and confirm everything is correct. Then read the information below and click on any of the links to view the materials (i.e. Handbook)

Consent to Electronic Delivery of Initial Disclosure Documents

To open an account in Learning Quest using an e-signature, you must consent (by checking the box below) to receive the initial disclosure documents electronically. If you do not consent, you may not open your account using an e-signature. You consent and agree:

To receive the following documents electronically and acknowledge having reviewed, printed, or otherwise received them:

- [Learning Quest Handbook](#)
- [Privacy Policy](#)
- [Business Continuity Plan Policy](#)

Please be aware of the following:

- To view and print the documents online, you'll need Adobe Acrobat Reader, version 5.0 or higher. If you don't have Acrobat Reader, go to www.adobe.com, where you can download it for free.
- If you're unable to download, view, and print the documents, or you do not consent to electronic delivery, you cannot submit your application using an e-signature. Contact us at 1-844-691-0303 for assistance or to request a paper copy of any of these documents.
- The Plan does not charge you a fee to use our Web site, but you could incur expenses from your Internet service provider when you access information online. Also, be aware that your Internet service provider may occasionally experience system failure, and hyperlinks to documents may not function properly.

This election and consent applies only to the documents listed above.

[Printer Friendly Version](#)

Check this box. If you selected a Joint Account Type, both Account Owners will have a box to check.

I(We) acknowledge that I(we) have carefully read and consent and agree to the terms set forth in the [Learning Quest Handbook](#).

Click here for your electronic signature

sign

Online Application – Account Number



Congratulations
You have
successfully
created your
account!

Congratulations!

You're on your way to saving for higher education!

Account number 69: 
Confirmation date 05/22/2020

Your account
number

Print your information if you want to keep it for your records.

[print](#)

Maximize your college savings - here's how!

Don't miss out on these features and programs that can help you save.

Add a Trusted Contact to your Account

You may designate someone you trust who is at least 18 years of age (a "Trusted Contact") to act as a resource if we lose contact with you or believe you and/or your assets are at risk.

[get started](#)

Ugift® anytime contributions

Get a Ugift code number, so family and friends can make gift contributions to your beneficiary's 529 account at any time. You can get your Ugift code at a later time, if you prefer.*

[get Ugift code](#)

[View Ugift FAQs](#)

* By opting in, others will be able to view your and your beneficiary's names if they enter your Ugift code at Ugift529.com

Automatic Contributions



[get started](#)

Save for higher education little by little! A Recurring Contribution lets you invest over time by putting your contributions on autopilot. It's simple to set up and your contributions can be withdrawn directly from your bank account monthly or even quarterly. What could be easier? (See Recurring Contribution note below.)

Disclosures

Before investing, carefully consider the plan's investment objectives, risks, charges and expenses. This information and more about the plan can be found in the Learning Quest Handbook, available by contacting American Century Investment Services, Inc., Distributor, at 1-800-579-2203, and should be read carefully before investing. If you are not a Kansas taxpayer, consider before investing whether your or the beneficiary's home state offers a 529 plan that provides its taxpayers with state tax and other benefits not available through this plan.

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As with any investment, withdrawal value may be more or less than your original investment.

This material has been prepared for educational purposes only. It is not intended to provide, and should not be relied upon for, investment, accounting, legal or tax advice.

Notice: Accounts established under Learning Quest and their earnings are neither insured nor guaranteed by the State of Kansas, the Kansas State Treasurer or American Century.

ADMINISTERED BY KANSAS STATE TREASURER

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