

GROW ENROLLMENT TERMS

1. GROW will open and fund a \$600 Arkansas Brighter Future 529 savings plan account for my child. GROW will work directly with the Arkansas Brighter Future 529 program and its designated affiliates to open this account on my child's behalf. My child will be the sole beneficiary of this account.
2. GROW will be the custodian of this account. GROW will retain sole control over the funds until the child reaches the age of eighteen and has graduated from high school or obtained a GED. GROW and its authorized agencies will control the investment options for this account. I understand that due to the nature of these investments, it is possible for these funds to lose value, and that any gain in value cannot be guaranteed. GROW and its authorized agents are not liable in any case where these investments may lose value.
3. In any event or circumstance that my child does not notify GROW that they have graduated from high school or obtained a GED before they are 21 years of age, GROW may terminate my child's account and retain all funds.
4. JNPSD will share with GROW my household's protected personal information, including and limited to: parent/guardian's full legal name, child's full legal name, child's date of birth, child's social security number, household's permanent address, an alternate mailing address, phone numbers, and an electronic mail address. This data will be securely transmitted to GROW in accordance with Jacksonville North Pulaski School District policies. GROW will share this data securely with the Arkansas Brighter Future 529 program and its program record keeper. GROW and JNPSD will not share this data with any other party for any other purpose other than contact information with the University of Arkansas Clinton School of Public Service for the purposes of the GROW evaluation. This information will only be used to open the Arkansas Brighter Future 529 account and to provide up-to-date contact information to Ascensus (Ascensus is the largest independent recordkeeping services partner, third-party administrator, and government savings facilitator in the United States), enabling them to send information to our household. GROW, the Arkansas Brighter Future 529 program, and its program recordkeeper may contact me and my household with information related to this Arkansas Brighter Future 529 account and for any other services offered by GROW and authorized partner agencies. The parent/guardian email address will be automatically enrolled in GROW and Arkansas Brighter Future 529 program's communication plan.
5. If my household opts out or terminates enrollment with and/or moves outside the boundaries of Jacksonville North Pulaski School District, and GROW is unable to make contact with my household for a period of 6 months or greater, GROW may terminate this account and reclaim all funds. It is the parent/guardian's sole responsibility to notify GROW or the school's GROW Ambassador of changes to any contact information. To update your information, contact GROW by emailing info@growARfutures.org.
6. The GROW Account program is only for children enrolling in JNPSD's Murrell Taylor Elementary in the 2025-2026 school year, and I can confirm my child is enrolling in this time period. I understand that if my child is not enrolled at Murrell Taylor Elementary, GROW will not open an account for my child.
7. Personal information will be shared with GROW to open and fund my child's Arkansas Brighter Future 529 savings account. The Arkansas Brighter Future 529 savings program, in accordance with federal regulations found in Section 529 or the IRS Code, requires my child's Social Security Number to designate them as the beneficiary. GROW will use this information to open the account and will only share it with the Arkansas Brighter Future 529 savings program, but with no other parties. GROW will securely store this information.
8. Individuals participating in GROW should review the Arkansas Brighter Future Plan's Program Description available at brighterfuturesdirect529.com, which includes investment objectives, risks, charges, expenses and other information.
9. Contributing money in a 529 College Savings Plan Account is an investment in a municipal security. Investing involves market risk, including possible loss of principal, and there is no guarantee that investment objectives will be achieved. Past performance is not a guarantee of future results.

For additional information about Arkansas Brighter Future 529 accounts visit BrighterFutureDirect529.com.