

ARKANSAS 529 GIFT COLLEGE INVESTING PLAN
“Coloring for College Drawings”

Official Rules

NO PURCHASE NECESSARY TO ENTER OR WIN

Purchase does not increase chance of winning

The Arkansas 529 GIFT College Investing Plan “Coloring for College Drawings” (“Drawings”) is sponsored by the Arkansas Section 529 Plan Review Committee, 1401 W. Capitol Ave., Suite 275, Little Rock, Arkansas, 72201 (“Sponsor”).

Drawings and prizes: Students enrolled in any public or private kindergarten program in Arkansas, and kindergarten age children being home schooled in Arkansas, will be allowed to participate in the Drawings. To enter, the student must draw or color a picture on an 8”x11” piece of paper. The picture must be mailed, along with a consent signed by the parent, grandparent or legal guardian of the student, to the Sponsor at the address listed above. Only one (1) winner will be chosen from each County in Arkansas where students are enrolled in kindergarten or being home schooled, in a random drawing on **October 5, 2016**. The artwork or drawing will not be judged. Each winner will receive a \$529 cash prize, to be deposited into the Arkansas GIFT Plan account of the student’s parent, grandparent or legal guardian, with the winning student named as the beneficiary.

No cash or other prize substitution is permitted except at the Sponsor's discretion. The prize is subject to restrictions applicable to Section 529 Plans in general. All potential winners are subject to eligibility verification by the Sponsor. Investment returns are not guaranteed and the winner could lose money by investing in a Section 529 Plan. Each winner should consult his or her own tax advisor about tax implications, if any, associated with the acceptance of the prize money, as well as contributions and/or withdrawals from Section 529 Plans. Any and all prize related expenses, including without limitation any and all federal, state, and/or local taxes and travel expenses necessary to participate in the Drawings shall be the sole responsibility of the winner.

How to enter: Entries must be postmarked between **September 1, 2016** and **September 30, 2016**. Entry forms and parental consent forms will be available online at www.arkansas529.org and at kindergartens throughout the State of Arkansas. Incomplete or unintelligible entries will not be accepted.

Only one (1) entry will be accepted per student. All entries become the exclusive property of the Sponsor and will not be acknowledged or returned.

Terms and Conditions

1. **Acceptance of Official Rules.** By submitting an entry, the parent, grandparent or legal guardian of the student fully and unconditionally agrees to and accepts these Official Rules.

2. **Reservations.** Drawings entries are void where prohibited. All federal, state and local laws and regulations apply. Subject to any governmental approval that may be required, Sponsor reserves the right to, without prior notice and at any time, terminate the Drawings, in whole or in part, or modify the Drawings in any way, should any factor interfere with its proper conduct as contemplated by these Official Rules. The Sponsor reserves the right in its sole discretion to cancel the Drawings in its entirety, or only the online portion, if it becomes technically corrupted or because of non-authorized human intervention.
3. **Eligibility.** Participation is open only to Arkansas kindergarten students whose parent, grandparent or legal guardian is at least 18 years of age and has otherwise reached the age of majority in their state of residence as of the date of entry, who has a social security number and an address that is not a post office box. No purchase is necessary. Having a Section 529 account does not enhance the entrant's chance of winning. The following persons are not eligible to participate in the Drawings: (i) committee members of the Sponsor; (ii) employees of the Arkansas Treasurer of State, Arkansas Department of Higher Education and Arkansas Teacher Retirement System; (iii) legal advisors and accountants who have performed services for the Sponsor, together with their employees and owners; and (iv) employees of Ascensus College Savings, Inc., Vanguard Group and BlackRock, Inc.
4. **Effective date of entries.** Entries will be effective on the day received by the Sponsor. All entries become the exclusive property of the Sponsor and will not be acknowledged or returned. Information collected from entrants will be maintained by the Sponsor and its representatives in accordance with applicable federal and state consumer privacy laws, rules and regulations. The entrant is responsible for the costs of entering, including but not limited to, postage, online access charges and long distance telephone charges.
5. **Selection of winner.** One (1) winner from each County in Arkansas will be chosen in a random drawing. The drawing will be held on **October 5, 2016** at the office of the Sponsor. The parent, grandparent or legal guardian of the student winner must agree to the use of his or her name, voice, photograph, statement, biographical information and/or likeness, and the use of the winning student's name, voice, photograph, statement, biographical information and/or likeness, in perpetuity for the purpose of advertising, trade, or promotion, without compensation or opportunity for review, unless prohibited by law.
6. **Notification of winners.** The winners will be notified by **October 15, 2016** via telephone or other contact information provided by the winner on the entry form. All decisions are final and binding. The winner must contact the Sponsor within seven (7) calendar days from the date the notification is sent by the Sponsor. Failure to contact the Sponsor within such 7-day period will result in immediate disqualification of the selected entrant and a new winner will be selected by random drawing. No exceptions will be made to this rule. The Sponsor is not responsible for and shall not be liable for late, lost, misdirected, or unsuccessful efforts to notify winners.
7. **Section 529 Plan Account.** In the event the winner does not have an existing Arkansas 529 GIFT Plan account, the winner will be required to complete documentation necessary to open an account, including an enrollment form with investment instructions, on or before **November 30, 2016**. An Arkansas 529 GIFT Plan account is required to be opened in order to deposit the prize, but the selected winner is not required to deposit any monies into the account in order to open the account or receive the prize.

8. **Odds of winning.** One (1) winner will be chosen from each County in Arkansas from all eligible entries received. The odds of winning any drawing will be determined by the number of eligible entries received.
9. **Other conditions.** The Sponsor, its agents and representatives, promotion and fulfillment agencies and legal advisors are not responsible for and will not be liable for (a) late, lost, damaged, misdirected, incomplete or unintelligible entries; (b) telephone, electronic, hardware or software program, network, Internet or computer malfunctions, failures or difficulties of any kind; (c) failed, incomplete, garbled or delayed computer transmissions; (d) any condition caused by events beyond the control of the Sponsor that may cause the Drawings to be disrupted or corrupted; (e) any injuries losses or damages of any kind arising in connection with or as a result of the Drawings, or from participation in the Drawings; or (f) any printing or typographical error in any material associated with the Drawings.
10. **Indemnification.** Each entrant agrees to release, discharge, indemnify and hold the Sponsor, its employees, officers, committee members, agents, representatives, advertising, promotion and fulfillment agencies, and legal advisors, harmless from any and all losses, damages, rights, claims and actions of any kind in connection with the Drawings or while traveling to, preparing for, or participating in any Drawings related activity, including without limitation, personal injury, death and property damage, and claims based on publicity rights, defamation or invasion of privacy.
11. **Choice of law.** All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of a participant, winner or the Sponsor in connection with the Drawings, will be governed by, and construed in accordance with, the substantive laws of Arkansas.