

IDeal — Idaho College Savings Program
DRAW YOUR DREAM SWEEPSTAKES

Official Sweepstakes Rules

NO PURCHASE NECESSARY. A PURCHASE OR PAYMENT OF ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING. VOID WHERE PROHIBITED BY LAW. SWEEPSTAKES PERIOD BEGINS ON APRIL 3, 2020 AND ENDS ON MAY 1, 2020. ALL ENTRIES MUST BE RECEIVED BY 11:00 P.M. MT ON MAY 1, 2020.

1. Eligibility. Participation is open only to individual legal residents of the State of Idaho who are at least eighteen (18) years of age and have otherwise reached the age of majority in their state of residence as of the date of entry, have a valid Social Security number or tax identification number, and an address that is not a P.O. Box (“Eligible Individual”). Void outside of the State of Idaho and where prohibited or restricted by local law. Employees, officers and directors and their immediate families (parents, children, siblings, and spouses) and members of their household (whether or not related) of IDeal — Idaho College Savings Program (the “Sponsor” or “IDeal”), the Idaho College Savings Program Board, Ascensus Broker Dealer Services, LLC, Ascensus Investment Advisors, LLC, Ascensus College Savings Recordkeeping Services, LLC, and of any other FINRA member are not eligible to benefit from the Draw Your Dream Sweepstakes (the “sweepstakes”).

2. How to Enter. An Eligible Individual may submit a photo of an original work of art (drawing, painting, collage, etc.) produced by a child (seventeen) 17 years of age or under (the “Artist”) depicting their future career or educational goals (the “Artwork”). The photo of the Artwork must be uploaded directly to the sweepstakes website or from Facebook or Instagram, and must be in an acceptable file format (e.g., jpg, png, or gif). No other methods of entry will be accepted. The submission must include the Artist’s first name, age, and a description of the career or educational goals depicted in the Artwork. The Eligible Individual must be a parent or legal guardian of the Artist or have permission from the parent or legal guardian of the Artist to submit the photo of the Artwork. The Artwork must not contain: nudity, profanity; obscene language, text, images or materials; defamatory language, text, images or materials; violence or threats of violence; representations or advocacy of an illegal act; derogation of any ethnic, racial, gender, religious or age group; or, infringe on the intellectual property of third parties. Infringement includes, but is not limited to, use of logos, names, labels, symbols, lyrics, photographs, or works of art without the prior written consent of the owner. The Sponsor may disqualify any submission materials the Sponsor determines, in its sole unfettered discretion, that do not meet these requirements or are inappropriate, unsuitable or offensive. All entries become the exclusive property of the Sponsor and will not be acknowledged or returned. The Sponsor is not responsible for lost, late, corrupted, or misdirected entries, whether due to technical or computer malfunctions or otherwise.

3. Sweepstakes/Odds. Five (5) total winners will be selected at random from among all eligible entries received by the Sponsor during the entry period that satisfy the sweepstakes entry requirements (described in Section 2 above). Each winner will receive a Prize (defined below). Odds of receiving a Prize depend upon the number of Eligible Individuals who satisfy the entry requirements.

4. Prizes. Four (4) winners will receive FIFTY DOLLARS (\$50) in the form of a contribution to an IDeal account, and one (1) Grand Prize winner will receive ONE HUNDRED DOLLARS (\$100) in the form of a contribution to an IDeal account (the “Prize” or “Prizes”). One (1) of the four (4) winners will be selected at random on each of April 10, April 17, April 24, and May 1, 2020 from among all eligible entries received by the Sponsor through those respective points of the entry period that satisfy the sweepstakes entry requirements described in Section 2 above. The one (1) Grand Prize winner will be selected at random on May 4, 2020 from among all eligible entries received by the Sponsor during the entirety of the entry period that satisfy the sweepstakes entry requirements described in Section 2 above. An Eligible Individual may only win one (1) Prize. All potential winners are subject to eligibility verification by the Sponsor, whose decisions are final and binding in all matters related to the sweepstakes. An entrant is not a winner of any Prize unless and until the entrant’s eligibility has been verified and the entrant has been notified that verification is complete. The Prizes are non-transferable. The Sponsor is responsible only for delivery of the Prizes; not responsible for Prize utility or otherwise. The sweepstakes does not take into account a winner's personal circumstances or other factors that may be important in making investment decisions. Investment returns are not guaranteed and the winner could lose money by investing in an IDeal account. Each winner should consult his or her own tax advisor about tax implications, if any, associated with contributions and/or withdrawals from his or her IDeal account(s). The Prize(s) may be considered income, and any and all taxes associated with a Prize are the responsibility of the winner.

5. Notification. Winners will be notified by telephone or email and the Prizes will be deposited directly into the winners' iDeal accounts. Allow 8-12 weeks following the satisfaction of the entry requirements in Section 2 for confirmation of a Prize. In the event a winner does not have an existing iDeal account, the winner will be required to complete documentation necessary to open an account, including an enrollment form with investment instructions. (An iDeal account is required to be opened in order to deposit a Prize, but a selected winner is not required to contribute any additional monies into the account in order to receive a Prize.) A Prize may be awarded to an alternate winner (selected in a random drawing from among all remaining eligible entrants) if (i) iDeal account documentation is not returned in good order within fourteen (14) days; (ii) a winner is not eligible to open an iDeal account; (iii) a winner does not provide investment instructions; (iv) the Prize notification is returned as undeliverable; or (v) three (3) good faith attempts to contact a winner are unsuccessful. No more than the stated number of Prizes will be awarded. In the event that production, technical, seeding, programming or any other reasons cause more than the stated number of Prizes as set forth in these Official Sweepstakes Rules to be available and/or claimed, the Sponsor reserves the right to award only the stated number of Prizes by a random drawing among all legitimate, un-awarded, eligible entrants.

6. Miscellaneous and Conditions of Participation. This sweepstakes is void where prohibited or restricted by law, and is subject to all applicable federal, state, and local laws and regulations. Except where prohibited by law, all issues concerning the construction, validity and enforcement of these Official Sweepstakes Rules, or the rights and obligations of the entrant and Sponsor, shall be construed and governed by the laws of the state of Idaho without regard to conflicts of law. All suits or claims brought in connection with the sweepstakes must be brought in a state or federal court in Idaho. Taxes and fees, if any, are the sole responsibility of the winners. By entering the sweepstakes, entrants fully and unconditionally agree to be bound by these Official Sweepstakes Rules and the decisions of the Sponsor, which will be final and binding on all matters relating to this sweepstakes and warrant that (s)he is eligible to participate in this sweepstakes. The Sponsor reserves the right to disqualify any entrant if these Official Sweepstakes Rules are not followed, and to change, alter, or amend these Official Sweepstakes Rules or to alter, modify, suspend, or terminate the sweepstakes, as necessary, in its sole discretion, to ensure the fair administration of the sweepstakes or to comply with applicable law. The sweepstakes is not a recommendation to invest in iDeal.

7. Release. Each entrant agrees, except where prohibited by law, to release and discharge, hold harmless and indemnify the Sponsor, its employees, agents and representatives, officers and directors and their immediate families, successors and assigns, and all others associated with the development and execution of this sweepstakes, from any and all tax liability that may be imposed or associated with receipt or use of the Prize, and from and against any and all claims, actions, proceedings, and liability for any damages, expenses, fees, injury or losses sustained in connection with the receipt, ownership, use or misuse of the Prize, the publicity described in Section 8, or while traveling to, preparing for, or participating in any sweepstakes-related activity.

8. Publicity. Except where prohibited by law, by entering the sweepstakes or by winning, each entrant grants to the Sponsor the right to publicize the name of the entrant and Artist, and the photograph, image, likeness, voice, statements, entry and biographical information of the entrant and Artist in all manner and media, including social media, such as Facebook, worldwide, in perpetuity, for advertising, trade, and sweepstakes purposes without compensation and without opportunity for review. Ownership of the underlying intellectual property shall remain with the entrant. Except where prohibited by law, by entering the sweepstakes, the entrant grants to the Sponsor a royalty-free, limited, non-exclusive license to use, reproduce, reprint, publish, distribute, display, exploit and use such information in any and all media now or devised, worldwide, in perpetuity and without compensation, permission or notification to the entrant or any third party. By entering this sweepstakes, the entrant represents and warrants that their entry is an original work of authorship, and does not violate any third party's proprietary or intellectual property rights. If an entry infringes upon the intellectual property rights of another, the entrant will be disqualified at the sole discretion of the Sponsor. If the content of an entry is claimed to constitute infringement of any proprietary or intellectual property rights of any third party, the entrant shall, at their sole expense, defend or settle against such claims. The entrant shall indemnify, defend, and hold harmless the Sponsor from and against any suit, proceeding, claims, liability, loss, damage, costs or expense, which the Sponsor may incur, suffer, or be required to pay arising out of such infringement or suspected infringement of any third party's rights.

9. Limitations of Liability. The Sponsor, its employees, agents and representatives, officers and directors and their immediate families, successors and assigns, and all others associated with the development and execution of this sweepstakes shall have

no responsibility or liability for (i) any incorrect or inaccurate information, whether caused by entrants, printing errors or by any of the equipment or programming associated with or utilized in the sweepstakes; (ii) technical failures of any kind, including, but not limited to, malfunctions, interruptions or disconnections in telephone lines or network hardware or software; (iii) unauthorized human intervention in any part of the entry process or the sweepstakes; (iv) technical or human error which may occur in the administration of the sweepstakes; or (v) failed, incomplete, garbled, jumbled, corrupted or delayed computer transmissions which may limit an individual's ability to enter the sweepstakes, including any injury or damage to entrant's or any other person's computer relating to or resulting from entering the sweepstakes or downloading any materials related to the sweepstakes.

10. Facebook Release. This promotion is in no way sponsored, endorsed or administered by, or associated with, Facebook. You understand that you are providing your information to the sponsor of this sweepstakes and not to Facebook.

11. Entrant's Personal Information. 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.

12. Copy of Rules. For a copy of these Official Sweepstakes Rules, send your request and a self-addressed, stamped envelope to the address listed below.

13. Sponsor. IDEal — Idaho College Savings Program, Attn: Ascensus Broker Dealer Services, LLC — Marketing, 95 Wells Avenue, Suite 160, Newton, MA 02459.

For more information about IDEal - Idaho College Savings Program ("IDEal"), call 1-866-433-2533 or visit idsaves.org to obtain a Disclosure Statement. The Disclosure Statement discusses investment objectives, risks, charges, expenses, and other important information. Because investing in IDEal is an important decision for you and your family, you should read and consider the Disclosure Statement carefully before investing.

Please Note: Before you invest, consider whether your or the beneficiary's home state offers any state tax or other state benefits such as financial aid, scholarship funds, and protection from creditors that are only available for investments in that state's qualified tuition program. You should also consult your financial, tax, or other advisor to learn more about how state-based benefits (or any limitations) would apply to your specific circumstances. You also may wish to contact directly your home state's 529 college savings plan(s), or any other 529 plan, to learn more about those plans' features, benefits, and limitations. Keep in mind that state-based benefits should be one of many appropriately weighted factors to be considered when making an investment decision.

IDEal is administered by the Idaho College Savings Program Board ("Board"). ABD, the program manager, and its affiliates, have overall responsibility for the day-to-day operations, including investment advisory, recordkeeping and administrative services, and marketing. The Vanguard Group, Inc. ("Vanguard") serves as Investment Manager for IDEal. Sallie Mae Bank serves as the Savings Portfolio Manager for IDEal. IDEal's Portfolios invest in either: (i) mutual funds and a separate account offered or managed by Vanguard; or (ii) an FDIC-insured omnibus savings account held in trust by the Board at Sallie Mae Bank. Except for the Savings Portfolio, investments in IDEal are not insured by the FDIC. Units of the Portfolios are municipal securities and the value of units will vary with market conditions.

Investment returns will vary depending upon the performance of the Portfolios you choose. Except to the extent of FDIC insurance available for the Savings Portfolio, you could lose all or a portion of your money by investing in IDEal, depending on market conditions. Account Owners assume all investment risks as well as responsibility for any federal and state tax consequences.

Not FDIC-Insured (except for the Savings Portfolio). No Bank, State or Federal Guarantee. May lose value.