

IDeal — Idaho College Savings Program
2021 20th ANNIVERSARY SWEEPSTAKES

Official 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 JULY 1, 2021 AND ENDS ON AUGUST 31, 2021. ALL ENTRIES MUST BE RECEIVED BY 11:59 P.M. MDT ON AUGUST 31, 2021.

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 20th Anniversary Sweepstakes (the “sweepstakes”).

2. How to Enter/Entry Period. An Eligible Individual may submit a written entry directly through the sweepstakes portal at www.idsaves.org/dream during the entry period which runs from 12:00 am, MDT July 1, 2021, to 11:59 pm, MDT, August 31, 2021 (the “Entry Period”). Written entries must be in 529 words or less and clearly explain the following: (1) what education dream are you saving for and (2) who are you saving for. Entries submitted before or after the Entry Period will not be accepted. Entrants must submit a fully completed entry form. Only one entry per person is permitted. Entry forms received by the Sponsor in accordance with these Official Rules will be entered in the Sweepstakes. The Sponsor is not responsible for lost, late, corrupted, or misdirected entries, whether due to technical or computer malfunctions or otherwise.

3. Sweepstakes/Odds. Ten (10) 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. Eight (8) winners will receive FIFTY DOLLARS (\$50) in the form of a contribution to an IDeal account (“Weekly Prize”), and two (2) winners will receive FIVE HUNDRED TWENTY-NINE DOLLARS (\$529) in the form of a contribution to an IDeal account (“Grand Prize”, together with the Weekly Prize, the “Prize” or “Prizes”). One (1) of the eight (8) Weekly Prize winners will be selected at random on July 9, July 16, July 23, July 30, August 6, August 13, August 20, and August 27, 2021 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 two (2) Grand Prize winners will be selected at random on September 1, 2021 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) Weekly Prize but may still win a Grand Prize if drawn. 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 announced weekly as stated in section 4. The grand prize will be announced on or about September 3, 2021, subject to verification and execution of the Prize Acceptance Agreement authorizing use of the beneficiary’s likeness, if the beneficiary is a minor as provided in section 7 of these Official Rules. Winners will be notified by telephone or U.S. mail, and the Prize will be deposited directly into the winner's IDeal account. Allow 8-12 weeks following the date of the announcement of winners for confirmation of a Prize. In the event the winner does not have an

existing IDeal account, the winner will be required to complete documentation necessary to open an IDeal account, including an enrollment form with investment instructions. An IDeal account is required to be opened in order to deposit the Prize, but the selected winner is not required to deposit any additional monies into the account in order to receive the Prize. The Prize may be awarded to an alternate winner (selected at random from among all remaining eligible entries) if one or more of the following disqualifying factors occurs (i) the IDeal account documentation is not returned in good order within fourteen (14) days after mailing to the winner; (ii) the winner is not eligible to open the IDeal account; (iii) the winner does not provide investment instructions; (iv) the Prize notification letter is returned as undeliverable or; (v) three (3) good faith attempts to contact the winner live by telephone are unsuccessful (no messages will be left). If one or more of the disqualifying factors also applies to the alternate winner, IDeal may terminate the Drawing and award no Prize. 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 rules to be available and/or claimed, IDeal reserves the right to award only the stated number of Prizes.

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 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 this Sweepstakes must be brought in a state or federal court in Idaho. Taxes and fees, if any, are the sole responsibility of the winner(s). By entering the Sweepstakes, entrants fully and unconditionally agree to be bound by these Official Rules, the terms of the entry form, and the decisions of IDeal, which will be final and binding on all matters relating to the Sweepstakes, and warrant that (s)he is eligible to participate in the Sweepstakes and to grant permission for the submission materials to be posted publicly, including on the Internet. IDeal reserves the right to disqualify any entrant if these Official Rules are not followed, and to change, alter, or amend these Official 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 State of Idaho, IDeal, its employees, agents and representatives, officers and officials 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 or while traveling to, preparing for, or participating in any Sweepstakes related activity; and from 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 submission materials.

8. Grant of License/Publicity: Except where prohibited by law, by entering the Sweepstakes or by winning, entrants grant to IDeal the right to publicize the entrant's name, photograph, image, likeness, voice, statements, and biographical information in all manner and media, worldwide, in perpetuity, for advertising, trade, and promotion purposes without compensation and without opportunity for review. If prizes are accepted in person or by videoconference and a minor beneficiary is present, winners must complete the Prize Acceptance Agreement prior to accepting the prize. Ownership of the underlying intellectual property shall remain with the entrant. Except where prohibited by law, by entering the Sweepstakes, entrants grant to IDeal a royalty-free, limited, non-exclusive license to use, reproduce, reprint, publish, distribute, display, exploit and use entries in any and all media now known or devised, worldwide, in perpetuity and without compensation, permission or notification to entrant or any third party.

9. Limitations of Liability: The State of Idaho, IDeal, its employees, agents and representatives, officers and officials 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. Entrant's Personal Information: Information collected from entrants will be maintained by IDeal and its representatives in accordance with applicable federal and state consumer privacy laws, rules and regulations and the Idaho public records laws. IDeal does not sell or rent personal information to anyone.

11. 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.

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

13. Copy of Rules/List of Winners: For a copy of these Official Rules and/or a list of winners' names, send your request and a self-addressed envelope to the address listed below.

Idaho College Savings Program
2021 20th Anniversary Sweepstakes
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.