

IDeal Program Benefits

An IDeal – Idaho College Savings Program account, available directly to your customers, makes saving for education easy with:

- **Great tax benefits for Idaho families.** IDeal accounts grow tax deferred, and withdrawals used for qualified educational expenses are tax free.¹ **ID taxpayers** who save with IDeal receive an Idaho state income tax deduction of up to \$6,000 per year (\$12,000 if married, filing jointly).² **ID employers** that contribute to their employees IDeal accounts receive a 20% tax credit, up to \$500 per employee per year.³
- **Easy gift-giving with Ugift®.** This free-to-use service from IDeal lets family and friends contribute the meaningful gift of money toward a student's education. Contributions are tax deductible and are available to any Idaho taxpayer contributing to the account, not just the account owner.
- **Many investment options.** IDeal has a plan for every client to consider, including Target Enrollment Portfolio Options, Fixed Asset Allocation Portfolios, and the Savings Portfolio. IDeal investment portfolios (except for the Savings Portfolio) are managed by The Vanguard Group. The Savings Portfolio is managed by Sallie Mae Bank.
- **Flexibility to use at schools worldwide.** Money in an IDeal account can be used at any eligible K-12 public, private and religious schools, colleges, universities, career training centers and registered apprenticeship programs worldwide – not just in Idaho. Use IDeal funds to repay student loans, up to \$10,000 per Beneficiary or sibling.⁴
- **An initial contribution of just \$25.** Clients can open an IDeal account with as little as \$25, (\$15 per pay period through payroll direct deposit⁵). Future contributions can be as low as \$25, too.

¹ Earnings on non-qualified withdrawals are subject to federal income tax and may be subject to a 10% federal penalty tax, as well as state and local income taxes. The availability of tax or other benefits may be contingent on meeting other requirements.

² You will be required to include the entire amount of a nonqualified distribution in your Idaho taxable income. You will be required to include the amount of a transfer to another state's 529 plan in your Idaho taxable income up to the amount of your total contributions to your IDeal account in the twelve (12) months preceding the date of the rollover.

³ The employee may not take an Idaho state income tax deduction.

⁴ An eligible institution is one that is eligible for federal financial aid programs.

⁵ A plan of regular investment cannot assure a profit or protect against a loss in a declining market.



IDeal – Idaho College Savings Program
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www.idsaves.org

For more information about the Idaho College Savings Program ("IDeal"), call 1.866.433.2533 or visit www.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.

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.

IDeal is administered by the State College Savings Program Board (Board). Ascensus Broker Dealer Services, LLC ("ABD"), the program manager, and its affiliates, have overall responsibility for the day-to-day operations, including investment advisory and recordkeeping and administrative services. 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.**

Ugift® is a registered service mark.

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Help turn a dream into a **degree.**



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FOR ADVISOR USE ONLY - NOT FOR DISTRIBUTION TO THE PUBLIC

Help your clients
save for a loved one's
education dream.



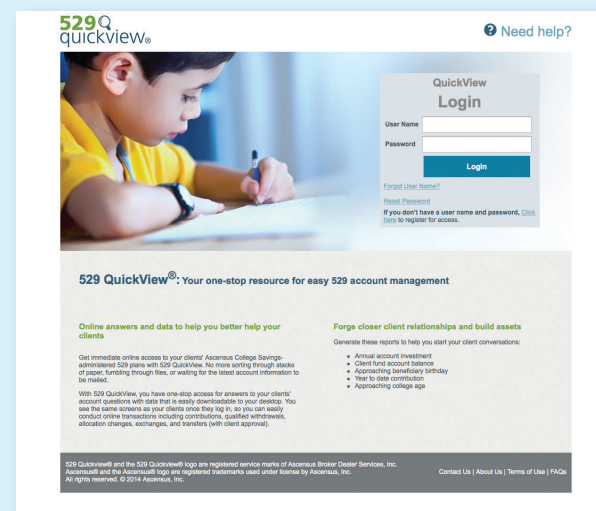
529 QuickView saves you time by streamlining all of your clients' IDEal transactions in one place.

With 529 QuickView, you get real-time, password-protected access to your clients' IDEal accounts, where you can quickly:

- search, sort and download client data
- set up automatic contributions
- make investment changes
- request distributions and more, all online.

(Note: 529 QuickView only provides access to client accounts; your clients retain ownership.)

Get started.



- 1 Visit www.529quickview.com to register**
Fill in and submit the registration form.
- 2 View client activity summaries**
Search for clients and view the same screens they do when they login. Access all their 529 activity, including purchases, withdrawals, and assets.
- 3 Access, download, and act**
Manage client transactions. View daily account balances by portfolio type, principal, and earnings. Access statements, confirmations and tax forms. And download a broad range of client reports, including:
 - Annual account investment
 - Year-to-date contribution
 - Client fund account balance
 - Approaching college age
 - Approaching beneficiary birthday.

Quick questions about 529 QuickView.

Do my clients have to give permission for me to access their accounts?

Yes. A completed Limited Power of Attorney or a Power of Attorney form must be signed and submitted by the IDEal Account Owner. Forms can be found on the IDEal site. Once the information is received, your level of account access will be determined.

What information do I have to provide at registration?

When you register, you will be asked to supply information on your dealer, branch, and representative number (or IRD Number), firm access level, and client account number(s). Once your registration has been approved, you'll receive access authorization by email.

What is the safeguard for deciding who has access?

During the registration process, you'll provide Ascensus College Savings with a unique user name and password. The site has built-in security factors and several validation checks will be performed prior to providing access to client account information.

We can help.

Need help accessing 529 QuickView, resetting your password, or any other computer-related issue? Looking for further information on the IDEal – Idaho College Savings Program or 529 QuickView? Call the dedicated 529 QuickView help line at **1.888.823.4348**, Monday – Friday, 6 a.m. – 6 p.m. MT.

www.idsave.org

Or contact your local IDEal Field Representative, Nick Thiros at nickolas.thiros@idaho529.org or by phone at **208.488.9879** with plan related questions.

Nick Thiros is a registered representative of Ascensus Broker Dealer Services LLC., **877.529.2980**, 95 Wells Ave, Newton MA (member FINRA/SIPC) and is not employed by the State of Idaho.



Emilia, Bev, Lily