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FOR IMMEDIATE RELEASE

Idaho's 529 Plan now has Lower Fees

Boise, IDAHO – April 1, 2014 It's no April Fool's Day joke. IDeal – Idaho College Savings Program (IDeal) has lowered its administrative fees, allowing families saving for college to keep even more money working in their IDeal accounts.

"This fee reduction will save Idaho families a combined total of close to \$150,000¹ just this year alone," says Christine Stoll, newly tapped Executive Director of IDeal.

"Our mission is helping people save for the future. Our commitment is to provide the best possible experience for families and our state partners. Lowering fees is a great way to encourage families to save," added Jeff Howkins, President of Upromise Investments, Inc., which serves as the program manager of IDeal.

According to Stoll, IDeal 529 is approaching \$300 million with over 24,150 IDeal college savings accounts. Growth continues to surpass where it was last year, but many families still see saving for higher education as an insurmountable hurdle.

"I talk to families every day, and I let them know that they can start saving with IDeal with as little as \$25. That's something almost every budget can manage. There are lots of tricks you can do: skipping takeout pizza once a month or taking your lunch to work, for example, can allow for college savings in your budget. You can also visit IDeal's brand new Facebook page for more college saving tips!" she continued.

The state-sponsored IDeal 529 plan is unique because money invested today can be used in the future on any qualified higher education expense, such as tuition, mandatory fees, required books, supplies and equipment, including those used for dual credit courses, and certain room and board expenses. Additionally, you can use IDeal contributions at any eligible 2- or 4-year college, vocational/technical school, or graduate school anywhere in the country – not just in Idaho.²

Learn more about IDeal and special benefits for Idaho taxpayers at www.idsaves.org/lowerfee.

About IDEal – Idaho College Savings Program

IDEal is located within State Treasurer Ron Crane's office and is administered by the Idaho College Savings Program Board.

Upromise Investments, Inc. serves as Program Manager.

For more information, contact Christine Stoll at 208-332-2935 or visit www.idsave.org/lowerfee.

¹ Calculation based on the approximate cost of a \$10,000 investment in IDEal for one year, based on the lower administrative fee, multiplied by the number of total 529 accounts currently held in IDEal as of March 31, 2014. Actual savings may vary upon individual circumstances.

² 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.

For more information about the Idaho College Savings Program (IDEal), call 866-433-2533 or visit www.idsave.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. Upromise Investments, Inc. (UII) is Distributor of IDEal.

If you are not an Idaho taxpayer, consider before investing whether your or the beneficiary's home state offers any state tax or other benefits that are only available for investments in such state's qualified tuition program.

IDEal is administered by the Idaho College Savings Program Board (Board). UII, 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 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, Federal, or State Guarantee.
May Lose Value.**