

# Nick Thiros

Meet your  
IDeal - Idaho  
College Savings  
Program source  
for information,  
events, and  
much more!



Nick Thiros is the Field Representative for the IDeal - Idaho College Savings Program. His keen understanding of 529 plans in general, and IDeal in particular, make him a valuable resource for spreading the word about saving now, so students of any age can have a brighter tomorrow.

Nick is an Idaho Falls native and brings his financial background, experience and love for education to help Idaho residents learn more about planning and saving for higher education:

- Six years of experience in the financial services industry
- Certified Public Accountant (CPA)
- FINRA Series 6 and 63 licenses
- Education:
  - Bachelor of Science, History from Colorado State University - Pueblo
  - Bachelor of Science, Accounting from Boise State University

To schedule a visit or speaking engagement with Nick, please send an email to [nickolas.thiros@idaho529.org](mailto:nickolas.thiros@idaho529.org) or call 208-488-9879.

## Let's Partner

Here are a few examples of how Nick can help support your efforts at work and in the community:

## For Employers

- Discussing the benefits of payroll direct deposit
- Assisting HR/Payroll departments with initiating payroll direct deposit
- Leading seminars for employees on saving for college and the benefits of IDeal
- Staffing benefits fairs
- Providing educational materials for staff and employees

## For Community Leaders

- Leading workshops on saving for college
- Speaking at PTA/PTO meetings
- Staffing a table at a community fair to spread the word about the importance of saving for college

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*Mr. 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.*

*For more information about the Idaho College Savings Program (IDeal), call 866.433.2533 or visit [www.idsaves.org](http://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 Idaho 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.

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