

















Saving now is one of the best ways to be prepared for your future education goals. Idaho has a 529 Plan with significant tax benefits to help make saving even easier.

Visit www.idsaves.org to learn more.



You're not on your own. In addition to the IDeal website, **www.idsaves.org**, you can learn more about different education programs, schools and saving for your education goals at the following websites:

www.collegeboard.com www.collegesavings.org www.nextsteps.idaho.gov www.upromise.com www.vanguard.com



- Ask friends and family to help with a Ugift contribution at ugift529.com
- Save for K-12, higher ed and apprenticeship costs.
  Student loan repayments, too!
- Open your account today! 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 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.

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

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