2016 Tell Us Your IDeal Story Sweepstakes Official Rules

NO PURCHASE NECESSARY. A PURCHASE OR PAYMENT OF ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING. ALL ENTRIES MUST BE RECEIVED DURING THE ENTRY PERIOD. VOID WHERE PROHIBITED BY LAW.

1. Sponsor: The Idaho College Savings Program 2016 Tell Us Your IDeal Story Sweepstakes ("Sweepstakes") is sponsored by the Idaho College Savings Program ("IDeal" or "Sponsor"), a Section 529 college savings plan. IDeal's offices are located within the Idaho State Treasurer's Office at 700 W. Jefferson St., Suite E228, Boise, Idaho 83702.

2. Eligibility: Participation is open only to individual legal residents of the State of Idaho who are at least 18 years of age and have a valid Social Security number or tax identification number. Otherwise eligible participants with a mailing address that is a P.O. Box must have a valid physical address in Idaho that is not a P.O. Box. 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 spouse), and members of their household (whether or not related) of IDeal, the Idaho College Savings Program Board, and any FINRA member are not eligible to participate in the Sweepstakes. The Sweepstakes may only be entered in or from the State of Idaho. Entries originating from any other jurisdiction are not eligible for the Sweepstakes.

3. How to Enter/Entry Period: Eligible individuals may submit an entry through the Sweepstakes portal at <u>www.idsaves.org/shareyourstory</u> during the entry period. The entry period runs from 12:00 am, MDT July 18th, 2016, to 5:00 pm, MDT, August 22nd, 2016. Entries submitted before or after the entry period will not be accepted. Entrants must submit a fully completed entry form. Only one entry will be allowed for per person. 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.

4. Odds: One (1) grand prize winner will be selected at random from among all eligible entries received by the Sponsor during the entry period. Odds of winning the grand prize depend upon number of entries received. The first fifteen (15) entries received by the Sponsor will automatically be second prize winners.

5. Prizes: The grand prize winner will receive One Thousand Five Hundred U.S. Dollars (\$1,500) and the second prize winners will receive One Hundred U.S. Dollars (\$100) (each a "Prize"). The Prizes will be awarded in the form of a contribution to the winner's IDeal account. All potential winners are subject to eligibility verification by IDeal, 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. IDeal is responsible only for delivery of the Prize; not responsible for Prize utility or otherwise. The awarding of the Prize 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 IDeal. Each winner should consult his or her own tax advisor about tax implications, if any, associated with contributions and/or withdrawals from the IDeal account. The Prizes may be considered income, and any and all taxes associated with a Prize are the responsibility of the winner.

6. Notification: Winners will be announced on or about September 1, 2016, subject to verification and execution of the Prize Acceptance Agreement. 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.

7. 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.

8. 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 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.

9. 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. 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 know or devised, worldwide, in perpetuity and without compensation, permission or notification to entrant or any third party.

10. 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.

11. 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.

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

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