



# Start saving for college with \$25.

**Open an IDeal – Idaho's 529 College Savings Program account today.**

- Idaho residents get a special state tax deduction of up to \$6,000 (\$12,000 if married, filing jointly) for contributions to an IDeal account.<sup>1</sup>
- Savings can be used at any eligible 2- or 4-year college or vocational/technical school nationwide.
- Taxpayers can pay for qualified K-12 tuition expenses up to \$10,000 per year, per student at K-12 public, private and religious schools.

Visit [www.idaho529.org](http://www.idaho529.org) or call **1.866.740.6120** to start saving.

## Learn more at our upcoming IDeal 529 Seminar:

When: \_\_\_\_\_

Where: \_\_\_\_\_

1. Contributions to the IDeal - Idaho College Savings Program are deductible from Idaho state income tax, subject to recapture in certain circumstances, such as a non-qualified withdrawal or a rollover to another state's qualified tuition program in the year of the rollover and the prior tax year.

*For more information about the Idaho College Savings Program ("IDeal"), call 1.866.740.6120 or visit [www.idaho529.org](http://www.idaho529.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. Ascensus Broker Dealer Services, Inc. ("ABD") is Distributor of IDeal.*

*If you are not an Idaho taxpayer, 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). 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.**

