

Official Giveaway Rules
MOST—Missouri’s 529 Education Plan Quarterly Drawing (“Giveaway”)
Deadlines to Enter: March 31st, June 30th, September 30th, December 31st 2021

NO PURCHASE NECESSARY. A PURCHASE OR PAYMENT WILL NOT INCREASE YOUR CHANCES OF WINNING. VOID WHERE PROHIBITED BY LAW.

1. How to Enter: Complete official entry form available at the MOST 529 booth and deposit in official entry box or complete all necessary fields on the website entry form. All entries must be received within the applicable Quarterly Entry Period (as herein after defined). “Quarterly Entry Period” means each entry period for a drawing beginning on the first day of each calendar quarter (January 1st, April 1st, July 1st, October 1st) and ending at midnight on the last day of the corresponding calendar quarter (March 31st, June 30th, September 30th, December 31st). No mechanically reproduced, illegible, incomplete, forged or altered entries will be accepted. Limit: One entry per person. Sponsor, specified below, is not responsible for late, lost, misdirected, incomplete, illegible, damaged, or incorrect entries.
2. Selection of Winner: Winners will be selected in a random drawing from among all eligible entries received by representatives of Sponsor, whose decisions are final on all matters relating to this Giveaway. Odds of winning depend upon number of eligible entries received. Winners will be notified by telephone or U.S. Mail and, if winner does not already have a MOST—Missouri’s 529 Education Plan account (the “529 Account”), the winner will be required to complete documentation necessary to open a 529 Account, including an enrollment form with investment instructions. Prize may be awarded to alternate winner if 529 Account documentation is not returned in good order within 14 days after mailing to winner, if winner is not eligible to open the 529 Account, if winner does not provide investment instructions, if prize notification letter is returned as undeliverable or if 3 attempts to contact winner live by telephone are unsuccessful. The 529 Account is an Internal Revenue Code section 529 qualified tuition program, intended specifically for the payment of qualified higher education expenses for a designated beneficiary. Entrants may obtain a Program Description by calling 800-868-3585 or by downloading it from www.missourimost.org and should read it carefully before investing.
3. Prize: Each Quarter One Grand Prize of \$529 will be paid directly to the winner’s 529 Account (existing account or a to-be-established 529 Account). Allow 8 - 12 weeks for delivery of Grand Prize. Sponsor reserves right to substitute prize of equal or greater value. No other substitution or transfer of prize permitted. Sponsor responsible only for delivery of prize; not responsible for prize utility or otherwise. This Giveaway does not take into account winner’s personal circumstances or other factors that may be important in making investment decisions. Winner should consult his or her own tax advisor about tax implications, if any, of the 529 Account, contributions and/or withdrawals from the 529 Account. Sponsor reserves the right to disqualify any entrant if these Giveaway rules are not followed. Prize may be considered income, and all federal, state or local taxes associated with prizes are the sole responsibility of the winner.
4. Eligibility: Giveaway open to individual legal residents of the State of Missouri 18 years or older, except employees and their immediate families and members of the same household of Sponsor, The Vanguard Group, Inc., Ascensus, Missouri Education Savings Program Board and their respective agents or affiliates.
5. Miscellaneous and Conditions of Participation: This offer is void where prohibited or restricted by law and is subject to applicable federal, state and local laws and regulations. Taxes and fees, if any, are the sole responsibility of winner. By participating in this Giveaway, each entrant agrees to be bound by these official rules and the decisions of the Sponsor, and warrants that (s)he is eligible to participate in this Giveaway. Each entrant agrees, except where prohibited by law, to release and discharge, hold harmless and indemnify the Sponsor, its employees, agents and representatives, officers and directors and their immediate families, successors and assigns, and all others associated with the development and execution of this Giveaway, from any and all tax liability that may be imposed or associated with receipt or use of the prizes, 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, or use of any prize or while traveling to, preparing for, or participating in any Giveaway-related activity. By entering the Giveaway or by winning, entrants grant to the Sponsor the right to do a story and/or publicize the entrant's name, photograph, image, likeness, voice, statements, and biographical information (telephone number and city) for advertising, trade, and promotion purposes without compensation and without opportunity for review, except where prohibited by law. The Giveaway is not a recommendation to invest in MOST—Missouri’s 529 Education Plan.
6. The Sponsor reserves the right to change, alter, or amend these Giveaway rules or to alter, modify, or terminate the Giveaway, as necessary, in its sole discretion, to ensure the fair administration of the Giveaway or to comply with applicable law. For a list of winners' names, mail your request and a self-addressed envelope to the address listed below.
7. Sponsor: MOST—Missouri’s 529 Education Plan, PO Box 219212, Kansas City, MO 64121-9212.

For more information about MOST – Missouri’s 529 Education Plan, download a Program Description, Privacy Policy and Participant Agreement or request one by calling 888-414-MOST. Investment objectives, risks, charges, expenses and other important information are included in this document; read and consider it carefully before investing.

If you are a Missouri taxpayer, consider before investing whether your or the designated beneficiary’s home state offers any state tax or other benefits that are only available for investments in such a state’s qualified tuition program. Other state benefits may include financial aid, scholarship funds, and protection from creditors.

Missouri taxpayers can use MOST 529 assets to pay for K-12 tuition at public, private, and religious institutions, with no Missouri state tax consequences. State tax treatment of K-12 withdrawals is determined by the state where the taxpayer files state income tax. If you’re not a Missouri taxpayer, please consult with a tax advisor.

Federal legislation allows rollovers from 529 plans to Achieving a Better Life Experience (ABLE) accounts without incurring federal taxes up to the annual ABLE contribution limit. Missouri statute may allow for rollovers of MOST 529 assets to ABLE accounts without Missouri state tax consequences. We suggest MOST 529 account owners who are residents of other states consult with a tax advisor about their state laws.

The Missouri Education Savings Program (the “Program Trust”) is a trust created by the State of Missouri. When you invest in MOST – Missouri’s 529 Education Plan (“the Plan”), you are purchasing portfolio units issued by the Program Trust. Portfolio units are municipal securities. The Plan has been implemented and is administered by the Missouri Education Savings Program Board (the “Board”). Ascensus College Savings Recordkeeping Services, LLC, serves as the Program Manager and Recordkeeping and Servicing Agent, and together with its affiliates, has overall responsibility for the day-to-day operations of the Plan, including administrative services and marketing. The Vanguard Group, Inc., serves as Investment Manager for the Plan. The Plan’s portfolios, although they invest in mutual funds, are not mutual funds.

Investments are not guaranteed, and you could lose money by investing in the Plan. Participants assume all investment risks, including the potential for loss of principal, as well as responsibility for any federal and state tax consequences.

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