

MOST - Missouri's 529 Education Plan

May Promotion

Official Promotion Rules

VOID WHERE PROHIBITED BY LAW. PROMOTION PERIOD BEGINS MAY 1, 2023 AND ENDS ON MAY 31, 2023.

- How to enter:** The Promotion is open to eligible individuals who open and fund a new MOST 529 account with a minimum contribution of \$25 for a beneficiary between May 1, 2023, and May 31, 2023. The contribution must be credited to your MOST 529 account by June 30, 2022.
- Selection of winner:** The first twelve hundred (1,200) MOST 529 accounts from all eligible accounts that satisfy the Promotion requirements of establishing a new account and funding it will receive a \$50 Bonus (defined below).
- Bonuses:** Twelve hundred (1,200) \$50 contributions (each a "Bonus") will be made to the first twelve hundred (1,200) MOST 529 accounts that are opened and funded between May 1, 2023, and May 31, 2023. Funding must be in the account by June 30, 2022. Bonuses will be paid directly to the winner's 529 account. Allow 8–12 weeks for delivery of Bonuses. Sponsor responsible only for delivery of Bonus; not responsible for Bonus utility or otherwise. Promotion does not take into account the 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 MOST - Missouri's 529 Education Plan. Winners should consult his or her own tax advisor about tax implications, if any, of the 529 account, and contributions to and/or withdrawals from the 529 account. Bonus may be considered income, and any and all taxes associated with Bonus are the responsibility of the winner. Sponsor reserves the right to disqualify any entrant if these Promotion rules are not followed.
- Eligibility:** Participation is open only to individual legal residents of the State of Missouri, age 18 years or older as of the date of entry who are U.S. citizens or resident aliens, have a U.S. Social Security number or U.S. taxpayer identification number, and have a permanent U.S. address that is not a P.O. Box. The Promotion is not open to employees and their immediate families and members of the same household of: Sponsor, The Vanguard Group, Inc. and its affiliates, Ascensus College Savings Recordkeeping Services, LLC, and the Missouri State Treasurer's Office, or the Missouri Education Program Board.
- Notification:** The \$50 Bonus will be paid directly into the winners 529 account. Allow 8-12 weeks for delivery of Bonuses. Winners who have provided a valid email address and have opted in to receive marketing communications via email will receive a notification once the Bonus has been deposited. No more than the stated number of Bonuses will be awarded.
- 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 Promotion, each entrant agrees to be bound by these official rules and the decisions of the judges and warrants that he or she is eligible to participate in this Promotion. Each entrant agrees, except where prohibited by law, to release and discharge, hold harmless, and indemnify Sponsor, its employees, agents, representatives, officers, and directors, and their immediate families, successors, and assigns, and all others associated with the development and execution of this Promotion, from any and all tax liability that may be imposed or associated with receipt or use of the Bonus, 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 the Bonus, or while traveling to, preparing for, or participating in any Promotion-related activity. By entering the Promotion or by winning, entrants grant to Sponsor the right to publicize the entrant's name, photograph, image, likeness, voice, statements, and biographical information for advertising, trade, and promotional purposes without compensation and without opportunity for review in all manner and media, in perpetuity, except where prohibited by law.
- Promotion is not a recommendation to invest in MOST- Missouri's 529 Education Plan. Sponsor reserves the right to change, alter, or amend these Promotion rules or to alter, modify, or terminate the Promotion, as necessary,

in its sole discretion, to help ensure the fair administration of the Promotion or to comply with applicable law. For the name of the winners, mail your request and a self-addressed envelope to the address listed below.

8. **Sponsor:** MOST—Missouri's 529 Education Plan, P.O. 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.

The Missouri Education 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 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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