



WIN
\$5,000
TOWARDS YOUR
CHILD'S FUTURE
EDUCATION!

MY NEBRASKA BIG DREAMS

NEST529 is giving away a \$5,000 contribution into each of four NEST 529 College Savings accounts for a child 8 years old or younger. Entering is easy... Just fill out the entry form at www.NEST529.com/NebraskaDreams or send in an entry by October 16, 2017. As an added bonus, new NEST529 account owners can gain an additional entry by using promo code "NebraskaDreams" when opening an account.

My Nebraska Big Dreams Official Rules:

Two chances to win! Enter online or send in a post card for your chance to win \$5,000 into a NEST 529 account. Open a new account with the use of promo code "NebraskaDreams" and receive a bonus entry into the drawing. No purchase necessary to win. See below for complete rules and eligibility requirements.

My Nebraska Big Dreams Drawing ("Drawing")

- 1. Eligibility:** Participation is open only to individual, legal Nebraska residents who have reached the age of majority as of the time of entry ("Entrant"). Employees of First National Bank of Omaha ("Sponsor"), the Nebraska State Treasurer ("Treasurer"), the Nebraska Educational Savings Plan Trust ("Trust"), the Nebraska Investment Council ("Council"), Ascensus College Savings Recordkeeping Services, LLC, and any other FINRA member, and each of their respective parents, related subsidiary and affiliated companies, officers, directors, agents, and representatives (collectively "Releasees") and each of their immediate family members (spouse, parents, children and siblings, and their respective spouses, regardless where they live) and individuals living in the same households of the above, whether or not related, are not eligible to enter the Drawing or win a Prize. Each Entrant, by participating in the Drawing offer agrees to comply with these Official Rules and be bound by the Sponsor's decisions. This Drawing is subject to all applicable federal, state, and local laws and regulations. Void where prohibited or restricted by law.

- 2. To Enter:** The entry period begins at 12:00:00 a.m. Central Time ("CT") on April 6, 2017 and ends at 11:59:59 pm. CT on October 16, 2017 ("Entry Period"). Limit one (1) entry under Section 2 per person during the Entry Period. No duplicate entries are permitted. Multiple entries will disqualify all related entries. Submission of an entry constitutes the Entrant's consent to participate in the Drawing.

There are two (2) ways to enter the Drawing:

- (A) Online Entries – Go to www.NEST529.com/NebraskaDreams and provide your first and last name, postal address, email address, and day and evening phone numbers.

Or

- (B) Mail-in Entries – On a 3" x 5" card, hand-print in ink the Entrant's first and last name, postal address, email address, day and evening phone numbers, and the words "Big Dreams Giveaway". Mail the card in a stamped #10 envelope to: First National Bank of Omaha, Attn: "Big Dreams Giveaway", 1620 Dodge St., Stop 1105, Omaha, NE 68197-1105. Entries must be postmarked during the Entry Period and received before the Drawing Date (as defined in Section 4) in order to be entered into the Drawing.

- 3. Bonus Entry:** To receive a bonus entry you must open a new NEST Direct or NEST Advisor College Savings Plan (each a "Plan") account ("New Account") during the Entry Period and enter the Promo Code "NebraskaDreams" where indicated. The New Account must be opened on behalf of a Beneficiary (as defined in Section 6). In addition:

- When opening a New Account online (Direct Plan only):
- a. New Account Owners: Select "Enroll" at www.NEST529.com.

Complete "New Account Owners" information and include the above Promo Code in the designated field; or

- b. Existing Account Owners for new Beneficiaries: Select "Enroll" at www.NEST529.com. Complete "Existing Account Owners" login information and enter the above Promo Code in the designated field under the "about you (account owner)" section; or
- When opening a New Account by paper:
- a. Direct Plan only: At www.NEST529.com, select "Manage", locate the Enrollment Form, download the PDF, print, complete and include the Promo Code in the designated field at the bottom of the first page, and mail to the address on the Enrollment Form; or
- b. Advisor Plan only: Your financial advisor will enter the above Promo Code in the designated field at the bottom of the first page, and mail to the address on the Enrollment Form.

The New Account must be "in good order" to qualify (all required information must be provided).

Plan accounts opened prior to April 6, 2017 ("Existing Account") are not eligible, but a New Account for a different Beneficiary opened by the same Plan account owner with an Existing Account is eligible.

A Plan account created during the Entry Period as a rollover from another state's 529 plan qualifies as a New Account.

Limit one (1) bonus entry per New Account owner regardless of the number of New Accounts opened by/for the New Account owner. If more than one (1) New Account opened by/for a New Account owner includes the Promo Code, only the first New Account containing the Promo Code will be considered an eligible entry for the Drawing. Investment returns are not guaranteed and the New Account owners could lose money by investing in the Plan. New Accounts may be subject to charges and expenses. New Account owners should review all Plan documents prior to obtaining a New Account.

You do not need an entry under Section 2(A) or (B) in order to be eligible to enter a bonus entry under Section 3.

- 4. Winner Selection:** On or about October 27, 2017 ("Drawing Date") four (4) winners will be selected by the Sponsor in a random drawing from among all eligible entries (each a "Winner," collectively the "Winners"). The Drawing will be conducted under the direction of the Sponsor whose decisions are final and binding in all matters related to the Drawing. The Drawing is not a recommendation to invest in a Plan. Investment returns are not guaranteed and a Winner could lose money by investing in the Plan.
- 5. Odds:** The odds of winning depend on the total number of eligible entries received during the Entry Period.
- 6. Prizes:** Four (4) Winners will each receive \$5,000 in the form of a contribution to a Plan account established by Sponsor (each a "Prize") for the benefit of a Beneficiary. Beneficiary is defined as someone who is 8 years old or younger as of entry into this Drawing, and intends to have qualified higher education expenses at an eligible educational institution.

That institution does not need to be located in Nebraska. For winning entries under Sections 2(A) and (B), the information for the Beneficiary will be obtained once the Winner is drawn. For winning entries under Section 3, the Beneficiary will be the same as the Beneficiary of the New Account. The total Actual Retail Value ("ARV") of each Prize is \$5,000 and the total ARV of all the Prizes is \$20,000.

The Trust will own the Plan accounts established under the Drawing for Prizes and disburse the funds only when the Beneficiary provides proof of enrollment at an eligible educational institution. Any disbursement of funds may only be used for tuition and fees associated with qualified higher education expenses (other than room and board) at an eligible educational institution. Any disbursement will be sent directly to the eligible educational institution where the Beneficiary is enrolled. Any refunds from the eligible educational institution and any unused funds remaining in this Plan account will revert to the Trust. All disbursements from this Plan account must be made before the Beneficiary reaches 30 years of age. This Plan account will be wholly invested in the FDIC-insured Bank Savings Individual Investment Option unless the Sponsor is directed otherwise by the Council and Treasurer. The Beneficiary will have no ownership rights, title, interest in, or power or control over this Plan account established in the Drawing. Access to this Plan account shall be limited to the Sponsor who will administer this Plan account for the benefit of the Beneficiary with the permission of the Treasurer. Once this Plan account is established, no change in Beneficiary is allowed and no transfer of Plan account funds is permitted. All Plan accounts held in the Nebraska 529 College Savings Plan for the Beneficiary, including this Plan account established under the Drawing, will be aggregated for the purpose of the Nebraska 529 College Savings Plan's Maximum Contribution Limit. All questions regarding this Plan account should be directed to the Sponsor at the address listed below in Section 13.

The Prize may be considered income, and any taxes resulting from the receipt of the Prize are the responsibility of the Winners. Please consult your tax advisor regarding the tax consequences of accepting the Prize.

- 7. Winner Notification:** Each Winner will be notified by telephone or U.S. mail. It is anticipated that the Winners will be notified within (10) days after the Drawing Date. The Winners will be required to complete all documentation necessary to open the Plan account (including name, residential street address, Social Security number or taxpayer identification number, date of birth and other identifying information for the designated Beneficiary). The selected Winners cannot deposit any additional dollars into the Plan account established by the Sponsor. Therefore, if a selected Winner or other individual wants to contribute funds into a Plan account for the Beneficiary, he/she will need to open a separate Plan account.

The potential Winners are subject to eligibility verification by the Sponsor. The Winners may need to sign a form acknowledging the Official Rules. An Entrant is not the Winner of the Prize unless and until the Entrant's eligibility has been verified and the Entrant has been notified that verification is complete. The Prize is nontransferable.

A Prize may be awarded to an alternate Winner (selected in a random drawing from among all remaining eligible entries) if (i) the Winner is not compliant with the Official Rules; (ii) the Plan account documentation is not returned in good order within fourteen (14) days after mailing to Winner; (iii) the Beneficiary is not eligible for a Plan account; (iv) the Prize notification letter is returned as undeliverable; or (v) three good faith attempts to contact the Winner live by telephone are unsuccessful (no messages will be left). 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 Official Rules to be available and/or claimed, the Sponsor reserves the right to award only the stated number of Prizes by a random drawing among all legitimate, un-awarded, eligible Drawing claims.

The Sponsor, at its sole discretion, reserves the right to disqualify any individual who tampers with the entry process, does not comply with the Official Rules, or if the Sponsor suspects fraud or abuse. The Sponsor also

reserves the right to modify or suspend this Drawing at any time, for any reason.

- 8. Release:** Each Entrant agrees, except where prohibited by law, to release and discharge, hold harmless and indemnify Releasees and all others associated with the development and execution of this Drawing, 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 Drawing or acceptance, possession, use, misuse or nonuse of the Prize.
- 9. Publicity:** Except where prohibited by law, by entering the Drawing, or by winning, Entrants grant the Sponsor and its designees the right to publicize the Entrant's and Beneficiary's first and last name, photograph, image, likeness, voice, statements, and certain biographical information in all manner and media, worldwide and in perpetuity, for advertising, marketing, trade and promotion purposes, worldwide and in perpetuity, in any and all forms of media, now known or hereafter devised (including, without limitation, the Internet), without additional compensation, and without opportunity for review.
- 10. Limitations of Liability:** Releasees are not responsible for technical, computer, mechanical, printing, typographical, human or other errors relating to, or in connection with the Drawing, including, without limitation, errors which may occur in connection with the administration of the Drawing, the processing of entries, the announcement of the Prizes or in any Drawing related materials; or for stolen, lost, late, misdirected, damaged, incomplete, inaccurate, undelivered, delayed or illegible entries or postage due entries or mail; or for electronic, computer, or telephonic malfunction or error, fail to enter into the processing system, or are processed, reported, or transmitted late or incorrectly, or are lost for any reason, including computer, telephone, paper transfer, or human or other error. If, in the Sponsor's opinion, there is any suspected or actual evidence of electronic or non-electronic tampering with any portion of the Drawing, or if computer viruses, bugs, unauthorized intervention, fraud, or technical difficulties or failures compromise or corrupt or affect the administration, integrity, security, fairness, or proper conduct of the Drawing, the Sponsor, at its sole discretion, reserves the right to disqualify any individual who tampers with the entry process, and/or void any entries submitted fraudulently, to modify or suspend the Drawing, or to terminate the Drawing and award the Prize using all eligible, non-suspect transactions received as of the termination date. As a condition of entering the Drawing, Entrants agree that: (i) under no circumstances will Entrants be permitted to obtain awards for, and Entrants hereby waive all rights to claim, punitive, incidental, consequential, or any other damages, other than for actual out-of-pocket expenses; (ii) all causes of action arising out of or connected with this Drawing or the Prize awarded, shall be resolved individually, without resort to any form of class action; and (iii) any and all claims, judgments, and awards shall be limited to actual out-of-pocket costs incurred and, in no event, shall Entrant be entitled to receive attorneys' fees or other legal costs. Sponsor reserves the right to modify Prize award procedures. This Drawing and these Official Rules shall be interpreted in accordance with the laws of the State of Nebraska, without regard to its principles of conflicts of law and jurisdiction, and venue shall be solely within the State of Nebraska.
- 11. Entrant's Personal Information:** Information collected from Entrants, including information about their Beneficiary, will be maintained by the Sponsor and its representatives in accordance with applicable federal and state consumer privacy laws, rules, and regulations.
- 12. Winners' Names:** For the names of the winners (available on or about November 30, 2017), send your request, and a separate self-addressed, stamped envelope, to: First National Bank of Omaha, Attn: Big Dreams Giveaway, 1620 Dodge St., Stop 1105, Omaha, NE 68197-1105.
- 13. Sponsor:** First National Bank of Omaha, 1620 Dodge St., Stop 1105, Omaha, NE 68197-1105.

The NEST Direct and NEST Advisor Plans (the "Plans") are sponsored by the State of Nebraska and administered by the Nebraska State Treasurer. The Plans offer a series of investment portfolios within the Nebraska Educational Savings Plan Trust, which offers other investment portfolios not affiliated with the Plans. The Plans are intended to operate as qualified tuition programs to be used only to save for qualified higher education expenses, pursuant to Section 529 of the U.S. Internal Revenue Code.

An investor should consider the Plan's investment objectives, risks, charges and expenses before investing. The Program Disclosure Statements at NEST529.com or NEST529Advisor.com, which contain more information, should be read carefully before investing.

Investors should consider before investing whether their or their beneficiary's home state offers any state tax or other benefits that are only available for investments in such state's qualified tuition program and should consult their tax advisor, attorney and/or other advisor regarding their specific legal, investment or tax situation.

Participation in the Plans does not guarantee that contributions and the investment return on contributions, if any, will be adequate to cover future tuition and other higher education expenses, or that a beneficiary will be admitted to or permitted to continue to attend an eligible educational institution.

Nebraska Educational Savings Plan Trust Issuer

Nebraska Investment Council Investment Oversight

First National Capital Markets Distributor, Member FINRA, SIPC

First National Capital Markets and First National Bank of Omaha are affiliates.

Investments Are Not FDIC Insured* | No Bank, State or Federal Guarantee | May Lose Value

*Except the Bank Savings Individual Investment Option



 First National Bank Omaha