



Be one of the first 40 Eligible Individuals* to open and contribute a minimum of \$50 to a new account between October 1, 2019 and December 31, 2019 and receive a \$50 Bonus contribution into your new account.

* An Eligible Individual is one who:

- Is blind or disabled before the age of 26 and is entitled to SSI or SSDI benefits; or
- Has a certification from a physician indicating that he/she has a marked or severe functional limitation that was diagnosed before the age of 26, which is expected to result in death or has lasted or can be expected to last for a continuous period of not less than 12 months, or is blind.

Enable Savings Plan New Account \$50 Bonus (“Bonus”) Official Rules

- 1. Eligibility:** Participation is open only to individual, U.S. residents of the 50 United States and the District of Columbia who have reached the age of majority as of the date of opening a new Enable Savings Plan (“Plan”) account (“New Account Owner”), and are one of the first forty (40) individuals to open a New Account during the Bonus Period.

Employees of First National Bank of Omaha (“Sponsor”), the Nebraska State Treasurer, the Nebraska ABLÉ Program Trust (“Trust”), the Nebraska Investment 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 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 receive the Bonus. Each New Account Owner, by participating in the Bonus offer agrees to be bound by these Official Rules and Sponsor’s decisions.

This Bonus is subject to all applicable federal, state, and local laws and regulations. Void where prohibited or restricted by law.

- 2. Apply for Your Bonus:** To receive the Bonus you must be one of the first 40 individuals to open and contribute a minimum of \$50 to a new Plan account (“New Account”) and submit your bonus claim information either online or by mail between 12:00:00 a.m., Central Time (“CT”), on October 1, 2019 and 11:59:59 p.m., CT, on December 31, 2019 (“Bonus Period”).

a) Open a New Account:

- Go to enablesavings.com to enroll.
- An initial minimum contribution of \$50 must be deposited into the New Account between October 1, 2019 and December 31, 2019; and
- The New Account must be “in good order” to qualify (i.e. all required information must be provided).

b) Submit your bonus claim information:

- Online – Go to www.enablesavings.com/bonus and provide the information requested.
- By paper – Print New Account Owner’s name, address and zip code and the words “Enable Savings Plan New Account \$50 Bonus” and mail in a stamped envelope to: First National Bank of Omaha, Attn: Enable Savings Plan New

Account \$50 Bonus, 1620 Dodge St., Stop 1105, Omaha, NE 68197-1105. Entries must be postmarked during the Bonus Period and received by January 7, 2020 in order to be eligible for the Bonus.

Plan accounts opened prior to October 1, 2019 (“Existing Account”) are not eligible. Funds transferred from an Existing Account into the New Account do not qualify as a contribution but a Plan account created as a rollover from another state’s ABLÉ plan does qualify as a New Account.

The Bonus is not a recommendation to invest in the Plan. Investment returns are not guaranteed and 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.

- 3. Bonus:** By February 10, 2020, Sponsor will deposit \$50 into the first 40 New Accounts opened in compliance with the Official Rules. Limit of one (1) Bonus per New Account. The Bonus will not be paid out in cash, but will be invested in the New Account according to the standing investment allocation for the New Account. The Bonus is nontransferable. The total value of all Bonuses awarded will be \$2,000. Due to the limited number of Bonuses available and the timing of the requirements to receive the Bonus, there is no guarantee opening a New Account during the Bonus Period will result in receipt of a Bonus.

Sponsor’s decisions are final and binding in all matters relating to the Bonus. The Bonus may be considered income to the recipient, and any taxes resulting from the receipt of the Bonus are the responsibility of the recipient. Consult your tax advisor regarding the tax consequences of the Bonus.

Sponsor, at its sole discretion, reserves the right to disqualify any individual who tampers with the account opening process, does not comply with the Official Rules, or if Sponsor suspects fraud or abuse. Sponsor also reserves the right to modify, suspend or cancel the Bonus offer at any time, for any reason.

- 4. Bonus Notification:** By March 1, 2020, New Account Owners will be sent a confirmation statement indicating that the Bonus has been applied to the New Account.

- 5. Sponsor:** The Enable Savings Plan New Account \$50 Bonus is offered by First National Bank of Omaha, 1620 Dodge St., Stop 1105, Omaha, NE 68197-1105.

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

*Except the Bank Savings and Checking Investment Options

The Enable Savings Plan (the "Plan") is sponsored by the State of Nebraska and administered by the Nebraska State Treasurer. The Plan offers a series of investment portfolios within The Nebraska Achieving a Better Life Experience Program Trust. The Plan is intended to operate as a qualified ABLE program to be used only to save for Qualified Disability Expenses, pursuant to the Achieving a Better Life Experience Act of 2014 and Section 529A 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 Statement at www.EnableSavings.com, which contains more information, should be read carefully before investing.

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

This material is provided for general and educational purposes only, and is not intended to provide legal, tax or investment advice, or for use to avoid penalties that may be imposed under U.S. federal tax laws. This material is not an offer to sell or a solicitation of an offer to buy any securities. Any offer to sell units within the Plan may only be made by the Program Disclosure Statement relating to the Plan.

Participation in the Plan does not guarantee that contributions and the investment return on contributions, if any, will be adequate to cover future expenses, or that an Account Owner is eligible to participate in the Plan.

Except for the Bank Savings and Checking Investment Options, investments in the Plan are not guaranteed or insured by the FDIC or any other government agency and are not deposits or other obligations of any depository institution. Investments are not guaranteed or insured by the State of Nebraska, the Nebraska State Treasurer, the Nebraska Investment Council or First National Bank of Omaha or its authorized agents or their affiliates, and are subject to investment risks, including loss of the principal amount invested. FDIC insurance is provided for the Bank Savings and Checking Investment Options up to the maximum amount set by federal law, currently \$250,000.

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

*Except the Bank Savings and Checking Investment Options

The Nebraska Achieving a Better Life Experience Program Trust Issuer
Nebraska State Treasurer Trustee
Nebraska Investment Council Investment Oversight
First National Capital Markets, Inc. Distributor, Member FINRA, SIPC
First National Capital Markets and First National Bank of Omaha are affiliates.
©2019 First National Bank of Omaha



NEBRASKA STATE TREASURER, TRUSTEE



PROGRAM MANAGER