**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 NEST Direct or NEST Advisor College Savings Plan (“Plan”) account (“New Account Owner”) and are one of the first two hundred (200) individuals to open a New Account during the Bonus Period.

Employees of Sponsor, the Nebraska State Treasurer, the Nebraska Educational Savings Plan 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. **Opening a New Account:** To receive the Bonus you must be one of the first 200 individuals to open and contribute a minimum of $100 to a new beneficiary’s Plan account (“New Account”) between 12:00:00 a.m., Central Time (“CT”), on May 26, 2020 and 11:59:59 p.m., CT, on July 31, 2020 (“Bonus Period”) on behalf of a new beneficiary (“Beneficiary”) who intends to have qualified higher education expenses at an eligible educational institution. The Beneficiary on the New Account must be 8 years old or younger as of July 31, 2020. In addition:

- The authorized Promo Code of "$100bonus" must be entered into the Promo Code field:
  a. Online – (Direct Plan only) New Account Owners: Select “Enroll” at [www.NEST529.com](http://www.NEST529.com). Complete “New Account Owners” information and include the authorized Promo Code in the designated field; or
  b. By paper – (Direct Plan only) At [www.NEST529.com](http://www.NEST529.com), select “Manage”, select “Forms”, locate the Enrollment Form, download the PDF, print, complete and include the authorized Promo Code in the designated field at the bottom of the first page, and mail to the address on the Enrollment Form.
  c. By paper – (Advisor Plan only) Your financial advisor will enter the authorized 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), and an initial minimum contribution of $100 must be made into the New Account between May 26, 2020 and July 31, 2020.

Plan accounts opened prior to May 26, 2020 (“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. 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 529 plan does qualify as a New Account. Only one (1) New Account per Beneficiary may be opened to qualify for the Bonus. The Bonus is not a recommendation to invest in the Plans.

An investor should consider the Plans’ investment objectives, risks, charges and expenses before investing. The Program Disclosure Statement at NEST529Direct.com or NEST529Advisor.com, which contains 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 state benefits such as financial aid, scholarship funds and protection from creditors 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. 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 September 18, 2020 Sponsor will deposit $100 into the first 200 New Accounts that complied with the Official Rules. Limit of one (1) Bonus per Beneficiary. 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 $20,000. Due to the limited number of Bonuses available and the timing of the requirements to receive the Bonus, there is no guarantee using a Promo Code when 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 October 23, 2020 New Account Owner will be sent a confirmation statement indicating that the Bonus has been applied to the New Account.

5. **Sponsor:** The New Account $100 Bonus is offered by First National Bank of Omaha, 1620 Dodge St., Stop 1105, Omaha, NE 68197-1105.
The NEST Direct Plan and NEST Advisor Plan (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 a qualified tuition program to be used only to save for qualified higher education expenses, pursuant to Section 529 of the U.S. Internal Revenue Code.

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.

Investments Are Not FDIC Insured* | No Bank, State or Federal Guarantee | May Lose Value
*Except the Bank Savings Investment Option