EMPLOYER INSTRUCTIONS

ideal
IDAHO COLLEGE
SAVINGS PROGRAM

Calvin

Enrolling employees in direct deposit for IDeal 529 college savings accounts.

For many of your employees, seeing their children attain higher education is one of their most important goals. By helping them achieve peace of mind about how they will pay for higher education, you can show that you value them, and help them realize those dreams.

Empowering employees to contribute to college savings accounts through direct deposit makes saving automatic and hassle-free. Plus, it can help them stretch their hard-earned money a little further.

To take advantage of this voluntary benefit, employees must first open an IDeal account and authorize payroll direct deposit contributions before they can begin. Employees can enroll online at idaho529.org, or by completing and returning a paper enrollment form.

College saving made easy for your employees, and for you.

- Contributions are made with after-tax dollars.
- The minimum contribution for each pay period is $15 per account.
- Contributions must be made by the IDeal account owner.
- Employees must notify you (the employer) of any changes to their payroll direct deposit.
- Contributions are processed as an ACH direct deposit, similar to an electronic deposit of a paycheck into the employee's bank account.

Getting started.

1. Establish the IDeal 529 Plan as a benefit.

Congratulations on helping your employees save for college!

2. Educate and encourage your employees to enroll by:

- hosting IDeal at your next benefits fair
- posting IDeal information and a link to idaho529.org on your company intranet
- inserting IDeal information into employee payroll envelopes and new hire packages
- emailing all employees to announce this new benefit
- inviting IDeal to give a college savings seminar.

To help spread the word, we have a variety of free IDeal literature.
Call us at **1-866-740-6120**, or email **clientservice@idsaves.org**.

3: Execute the payroll direct deposit process by:

- Checking to be sure each payroll form has the employee's Social Security numbers, IDeal account number and signature (required).
- Following your existing procedures for payroll direct deposit by entering the:
  - total dollar amount being contributed by the employee per pay period
  - ABA routing number for Mellon Bank (IDeal's bank): 011001234
  - three-digit prefix, 541, followed by the first nine digits of the employee's IDeal account number
  - ACH transmittal code: "checking" account.

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For more efficient processing, remember:

- IDeal processes payroll direct deposit instructions received by the close of regular trading on the New York Stock Exchange, normally 2 p.m. MDT. Contributions received after the close of regular trading will be invested at the closing unit value(s) of the next business day.
- The closing unit value(s) will be used, as long as we receive instructions and account information "in good order." A contribution is considered "in good order" when:
  - an employee's IDeal account is established and payroll direct deposit allocations and instructions are set up for the account
  - ACH instructions contain IDeal's correct Mellon Bank ABA routing number (011001234) and the employee's correct account number with the 541 prefix.

Please note: Should an error occur in your ACH instructions, any resulting loss will be your responsibility. Ascensus Broker Dealer Services, Inc. will not process future contributions until the instructions are corrected. If you have additional questions, please call IDeal at **1-866-740-6120**.

Does your organization support ACH Direct Deposit?

If not, contact us to discuss possible alternative methods at **1-866-740-6120** or **clientservice@idsaves.org**.

Here's all you do:

1. Establish the IDeal 529 as a benefit.
2. Promote its advantages.
3. Process just like other payroll direct deposits.

For more information about the Idaho College Savings Program ("IDeal"), call 1.866.740.6120 or visit www.idaho529.org to obtain a Disclosure Statement. The Disclosure Statement discusses investment objectives, risks, charges, expenses, and other important information. Because investing in Ideal is an important decision for you and your family, you should read and consider the Disclosure Statement carefully before investing. Ascensus Broker Dealer Services, Inc. ("ABD") is Distributor of IDeal.

If you are not an Idaho taxpayer, before you invest, consider whether your or the 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 that state's qualified tuition program.

IDeal is administered by the Idaho College Savings Program Board (Board). ABD, the program manager, and its affiliates, have overall responsibility for the day-to-day operations, including investment advisory and recordkeeping and administrative services. The Vanguard Group, Inc. (Vanguard) serves as Investment Manager for IDeal. Sallie Mae Bank serves as the Savings Portfolio Manager for IDeal. IDeal's Portfolios invest in either: (i) mutual funds offered or managed by Vanguard; or (ii) an FDIC-insured omnibus savings account held in trust by the Board at Sallie Mae Bank. Except for the Savings Portfolio, investments in IDeal are not insured by the FDIC. Units of the Portfolios are municipal securities and the value of units will vary with market conditions.

Investment returns will vary depending upon the performance of the Portfolios you choose. Except to the extent of FDIC insurance available for the Savings Portfolio, you could lose all or a portion of your money by investing in IDeal, depending on market conditions. Account Owners assume all investment risks as well as responsibility for any federal and state tax consequences.

Not FDIC-Insured (except for the Savings Portfolio). No Bank, State or Federal Guarantee. May Lose Value.

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