IDeal — Idaho College Savings Program
MAY 2020 $25 MATCH PROMOTION

Official Promotion Rules

NO PURCHASE NECESSARY. A PURCHASE OR PAYMENT OF ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING. VOID WHERE PROHIBITED BY LAW. PROMOTION PERIOD BEGINS ON MAY 1, 2020 AND ENDS ON MAY 29, 2020. ALL ENTRIES MUST BE RECEIVED BY 11:59 P.M. MT ON MAY 29, 2020.

1. Eligibility. Participation is open only to individual legal residents of the State of Idaho who are at least eighteen (18) years of age and have otherwise reached the age of majority in their state of residence as of the date of entry, have a valid Social Security number or tax identification number, and an address that is not a P.O. Box. Void outside of the State of Idaho and where prohibited or restricted by local law. Employees, officers and directors and their immediate families (parents, children, siblings, and spouses) and members of their household (whether or not related) of IDeal — Idaho College Savings Program (the "Sponsor" or "IDeal"), the Idaho College Savings Program Board, Ascensus Broker Dealer Services, LLC, Ascensus Investment Advisors, LLC, Ascensus College Savings Recordkeeping Services, LLC, and of any other FINRA member are not eligible to benefit from the May 2020 $25 Match Promotion (the "promotion").

2. How to Enter. The promotion is open to eligible individuals who: (1) open one or more new IDeal accounts for a beneficiary or beneficiaries five (5) years of age or under between May 1, 2020 and May 29, 2020; and (2) fund the account(s) with at least $25 (from a bank account or through payroll direct deposit) that is credited to the new IDeal account(s) by June 30, 2020. The Sponsor is not responsible for lost, late, corrupted, or misdirected entries, whether due to technical or computer malfunctions or otherwise. All entries become the exclusive property of the Sponsor and will not be acknowledged or returned.

3. Promotion/Odds. The first two hundred (200) IDeal accounts from all eligible accounts that satisfy the promotion entry requirements (described in Section 2 above) will receive a Prize (defined below). Odds of receiving the Prize depend upon the number of eligible IDeal accounts that satisfy the entry requirements.

4. Prizes. Two hundred (200) IDeal accounts will receive TWENTY-FIVE DOLLARS ($25) in the form of a contribution to the IDeal account (the "Prize"). All potential winners are subject to eligibility verification by the Sponsor, whose decisions are final and binding in all matters related to the promotion. An entrant is not a winner of any Prize unless and until the entrant's eligibility has been verified and the entrant has been notified that verification is complete. The Prizes are non-transferable. The Sponsor is responsible only for delivery of the Prizes; not responsible for Prize utility or otherwise. The promotion does not take into account a 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 an IDeal account. Each winner should consult his or her own tax advisor about tax implications, if any, associated with contributions and/or withdrawals from his or her IDeal account(s). The Prize(s) may be considered income, and any and all taxes associated with a Prize are the responsibility of the winner.

5. Notification. The Prizes will be deposited directly into the winners' IDeal account(s). Allow 8-12 weeks following the satisfaction of the entry requirements in Section 2 for a Prize to be credited to an IDeal account. 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 Promotion Rules to be available and/or claimed, the Sponsor reserves the right to award only the stated number of Prizes among all legitimate, un-awarded, eligible Prize claims.

6. Miscellaneous and Conditions of Participation. This promotion is void where prohibited or restricted by law, and is subject to all applicable federal, state, and local laws and regulations. Except where prohibited by law, all issues concerning the construction, validity and enforcement of these Official Promotion Rules, or the rights and obligations of the entrant and Sponsor, shall be construed and governed by the laws of the state of Idaho without regard to conflicts of law. All suits or claims brought in connection with the promotion must be brought in a state or federal court in Idaho. Taxes and fees, if any, are the sole responsibility of the winner(s). By entering the promotion, entrants fully and unconditionally agree to be bound by these Official Promotion Rules and the decisions of the Sponsor, which will be final and binding on all matters relating to this promotion, and warrant that (s)he is eligible to participate in this promotion. The Sponsor reserves the right to disqualify any entrant if these Official Promotion Rules are not followed, and to change, alter, or amend these Official Promotion Rules or to

alter, modify, suspend, or terminate the promotion, as necessary, in its sole discretion, to ensure the fair administration of the promotion or to comply with applicable law. The promotion is not a recommendation to invest in IDeal.

7. Release. Each entrant agrees, except where prohibited by law, to release and discharge, hold harmless and indemnify the Sponsor, its employees, agents and 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 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 receipt, ownership, use or misuse of the Prize or while traveling to, preparing for, or participating in any promotion-related activity.

8. Publicity. Except where prohibited by law, by entering the promotion or by winning, entrants grant to the Sponsor the right to publicize the entrant's name, photograph, image, likeness, voice, statements, and biographical information in all manner and media, worldwide, in perpetuity, for advertising, trade, and promotion purposes without compensation and without opportunity for review.

9. Limitations of Liability. The Sponsor, its employees, agents and representatives, officers and directors and their immediate families, successors and assigns, and all others associated with the development and execution of this promotion shall have no responsibility or liability for (i) any incorrect or inaccurate information, whether caused by entrants, printing errors or by any of the equipment or programming associated with or utilized in the promotion; (ii) technical failures of any kind, including, but not limited to, malfunctions, interruptions or disconnections in telephone lines or network hardware or software; (iii) unauthorized human intervention in any part of the entry process or the promotion; (iv) technical or human error which may occur in the administration of the promotion; or (v) failed, incomplete, garbled, jumbled, corrupted or delayed computer transmissions which may limit an individual's ability to enter the promotion, including any injury or damage to entrant's or any other person's computer relating to or resulting from entering the promotion or downloading any materials related to the promotion.

10. Entrant's Personal Information. Information collected from entrants will be maintained by the Sponsor and its representatives in accordance with applicable federal and state consumer privacy laws, rules and regulations.

11. Copy of Rules. For a copy of these Official Promotion Rules, send your request and a self-addressed envelope to the address listed below.

12. Sponsor. IDeal — Idaho College Savings Program, Attn: Ascensus Broker Dealer Services, LLC — Marketing, 95 Wells Avenue, Suite 160, Newton, MA 02459.

For more information about IDeal - Idaho College Savings Program ("IDeal"), call 1-866-433-2533 or visit idsaves.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.

Please Note: 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. You should also consult your financial, tax, or other advisor to learn more about how state-based benefits (or any limitations) would apply to your specific circumstances. You also may wish to contact directly your home state's 529 college savings plan(s), or any other 529 plan, to learn more about those plans' features, benefits, and limitations. Keep in mind that state-based benefits should be one of many appropriately weighted factors to be considered when making an investment decision.

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, recordkeeping and administrative services, and marketing. 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 and a separate account 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.