IDeal — Idaho College Savings Program
Next Steps Community Event $50 Give-away

Official Drawing Rules

NO PURCHASE NECESSARY. A PURCHASE OR PAYMENT OF ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING. ALL ENTRIES MUST BE RECEIVED DURING THE DAY OF THE EVENT. VOID WHERE PROHIBITED BY LAW.

1. Eligibility: Participation is open only to individual legal residents of the State of Idaho who are at least 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 spouse), 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, Inc., Ascensus College Savings Recordkeeping Services, LLC, and any other FINRA member are not eligible to participate in the Next Steps Community Event $50 Give-away Drawing (the "Drawing"). The Drawing may only be entered in or from the State of Idaho. Entries originating from any other jurisdiction are not eligible for the Drawing.

2. How to Enter: Eligible individuals who validly enter the Drawing by completing an official entry form in full and submitting it to the Sponsor at the following event will be automatically entered in a random Drawing to be held at the event: Next Steps Community Event on November 7, 2019 at College of Southern Idaho, Taylor Student Union Bldg, Room 276. The Sponsor is not responsible for lost, late, corrupted, or misdirected entries, whether due to technical or computer malfunctions or otherwise. Limit: One (1) entry per person. All entries become the exclusive property of the Sponsor and will not be acknowledged or returned.

3. Random Drawing/Odds: One (1) winner will be selected in a random Drawing to be held at or about 7:25 p.m. MST at the Next Steps Community Event from among all eligible entries received by the Sponsor prior to the time of the Drawing. Odds of winning a Prize depend upon the number of eligible entries received by the Sponsor for inclusion in the Drawing.

4. Prizes: One (1) winner selected in the Drawing by the Sponsor will receive fifty dollars ($50) in the form of a contribution to the winner's IDeal account (the "Prize"). If the winner does not have an existing IDeal account the winner will be required to open one. See Section 5 below for more details. All potential winners are subject to eligibility verification by the Sponsor, whose decisions are final and binding in all matters related to the Drawing. 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 Prize is non-transferable. The Sponsor is responsible only for delivery of the Prize; not responsible for Prize utility or otherwise. The Drawing 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 IDeal. Each winner should consult his or her own tax advisor about tax implications, if any, associated with contributions and/or withdrawals from the IDeal account. The Prize may be considered income, and any and all taxes associated with a Prize are the responsibility of the winner.

5. Notification: Winners will be announced at the event. If winners are no longer at the event they will be notified by telephone or U.S. mail, and the Prize will be deposited directly into winner's IDeal account. Allow 8-12 weeks following the date of the actual Drawing for confirmation of a Prize. In the event the winner does not have an existing IDeal account, the winner will be required to complete documentation necessary to open an IDeal account, including an enrollment form with investment instructions. (An IDeal account is required to be opened in order to deposit the Prize, but the selected winner is not required to deposit any additional monies into the account in order to receive the Prize). The Prizes may be awarded to an alternate winner (selected in a random drawing from among all remaining eligible entrants) if (i) the IDeal account documentation is not returned in good order within fourteen (14) days after mailing to the winner; (ii) the winner is not eligible to open the IDeal account; (iii) the winner does not provide investment instructions; (iv) the Prize notification letter is returned as undeliverable; or (v) three (3) 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 Drawing 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 Prize claims.

6. Miscellaneous and Conditions of Participation: This Drawing 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 Drawing 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 Drawings 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 Drawing, entrants fully and unconditionally agree to be bound by these Official Drawing Rules and the decisions of the Sponsor, which will be final and binding on all matters relating to this Drawing, and warrant that (s)he is eligible to participate in this Drawing. The Sponsor reserves the right to disqualify any entrant if these Official Drawing Rules are not followed, and to change, alter, or amend these Official Drawing Rules or to alter, modify, suspend, or terminate the Drawing, as necessary, in its sole discretion, to ensure the fair administration of the Drawing or to comply with applicable law. The Drawing 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 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 receipt, ownership, use or misuse of the Prize or while traveling to, preparing for, or participating in any Drawing-related activity.

8. Publicity: Except where prohibited by law, by entering the Drawing 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 Drawing 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 Drawing; (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 Drawing; (iv) technical or human error which may occur in the administration of the Drawing; or (v) failed, incomplete, garbled, jumbled, corrupted or delayed computer transmissions which may limit an individual's ability to enter the Drawing, including any injury or damage to entrant's or any other person's computer relating to or resulting from entering the Drawing or downloading any materials related to the Drawing.

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/List of Winners: For a copy of these Official Drawing Rules and/or a list of winner's name, send your request and a self-addressed envelope to the address listed below.

12. Sponsor: IDeal — Idaho College Savings Program, Next Steps Community Event $50 Give-away Drawing, Attn: Ascensus Broker Dealer Services, Inc. — Marketing, 95 Wells Avenue, Suite 160, Newton, MA 02459.