EMPLOYEE INSTRUCTIONS

ideal
IDAHO COLLEGE
SAVINGS PROGRAM

Take a few minutes to save automatically for college or career education.

1. Log in at idaho529.org.
2. Under Profile & Documents, select Payroll Deduction.
3. Print, sign, and provide the payroll form to human resources, benefits, or payroll department.

Focus on the future by enrolling in direct deposit for your IDeal 529 account.

Congratulations on taking the first big step toward saving for higher education. Direct deposit makes contributing to your IDeal – Idaho's College Savings Program account automatic and hassle-free. To get started, follow the steps below.

Step 1

First, be sure you've opened up your IDeal account at idaho529.org, or by completing and mailing back a paper enrollment form.

- Log on to your account at idaho529.org.
- Visit the Profile & Documents section on your home screen.
- Click on "Payroll Deduction" on the left side.
- Click "Change payroll instruction" to start the process.

Step 2

- Follow the prompts to select the amount to contribute from each paycheck and also how much to deposit for each beneficiary (if applicable).
- Once you submit this information, you must print out the payroll form.

This form will be pre-filled with your name, your unique account number, the total payroll deduction amount, and the routing (ABA) number for the Program's bank. If you are funding more than one account by payroll direct deposit, the amount per pay period should be the sum of ALL your payroll contributions to your IDeal accounts.

Step 3

- Submit the payroll form to your company's human resources, benefits, or payroll department. If your employer uses a self-service portal, use the form to fill in the information on your own, just like you would to direct deposit your paycheck into a checking or savings account.
- Your employer will update the payroll direct deposit amount in the payroll system and will automatically send your contributions to IDeal.
- Be sure to inform your employer of any changes you wish to make to your direct deposit contributions.

Need help with your IDeal account? Visit **idaho529.org** or call **1-866-740-6120.**

IDeal is Idaho's 529 college savings program established by the state of Idaho in 2001. IDeal is designed to help individuals and families save for college in a tax-advantaged way and offers valuable benefits including tax-deferred growth, generous contribution limits, attractive investment options and professional investment management.

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.

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). Ascensus Broker Dealer Services, LLC. ("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 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.

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