2013 Essay Contest

The Nebraska State Treasurer's Office and Omaha Storm Chasers are sponsoring the
11th Annual Essay Contest for 7th & 8th Grade Students

"Why I Want to Go to College"

In these essays, students are asked to reflect on the importance of a college education and what they hope to achieve through education. Three winners will be selected from each of Nebraska's three U.S. Congressional Districts. Three winners also will be selected from outside Nebraska and will receive contributions toward college savings plans.

Omaha Storm Chasers

Nebraska State Treasurer Program Trustee

NEST® Nebraska Educational Savings Trust

Prizes *(courtesy of the Omaha Storm Chasers & Nebraska State Treasurer's Office)*...

1st Place:
- $3,500 towards one of Nebraska's College Savings Plans
- 4 tickets to the Omaha Storm Chasers game at Werner Park with State Treasurer Don Stenberg on Sunday, May 19, 2013
- One-night stay at a premier hotel in the Omaha area

2nd Place:
- $1,000 towards one of Nebraska's College Savings Plans
- 4 tickets to the Omaha Storm Chasers game at Werner Park with State Treasurer Don Stenberg on Sunday, May 19, 2013

3rd Place:
- $500 towards one of Nebraska's College Savings Plans
- 4 tickets to the Omaha Storm Chasers game at Werner Park with State Treasurer Don Stenberg on Sunday, May 19, 2013

See back page for complete rules and eligibility requirements.
(Materials are available at www.treasurer.org, under "College Savings")

- Must include the required cover sheet.
- Must be a student in the 7th or 8th grade (Public, Private or Home School).
- Must be no more than 750 words.
- Must be the student's original work.
- To be judged on content.
- Must be submitted on 8 1/2 x 11 paper, double-spaced.

First National Bank Omaha
Program Manager

A teacher or school can submit essays individually or as a group.
All essays must be postmarked by Friday, April 5, 2013.
A committee will judge the essays. The winners will be notified in early May.

Please send the completed essay and cover sheet to:

Omaha Storm Chasers
Attn: Andrea Stava
12356 Ballpark Way
Papillion, NE 68046

NEST® Direct Plan
Nebraska Educational Savings Trust

NEST® Advisor Plan
Nebraska Educational Savings Trust

State Farm™

Official Rules

"Why I Want to Go to College" Essay Contest ("Contest")

NO PURCHASE NECESSARY. A PURCHASE OR PAYMENT OF ANY KIND WILL NOT INCREASE YOUR CHANCE OF WINNING.

1. Eligibility: Participation is open only to individual, legal residents of the fifty (50) United States and the District of Columbia who are enrolled in 7th or 8th Grade (public, private, or home school) as of the date of entry. Void where prohibited or restricted by law. The Contest is sponsored by The Nebraska State Treasurer's Office, [College Savings Division, Room 2005, State Capitol PO Box 94788, Lincoln, NE 68509-4788] and The Omaha Storm Chasers, [12356 Ballpark Way, Papillion, NE 68046] ("Sponsors"). Employees of First National Bank of Omaha ("Program Manager"), the Omaha Storm Chasers, the Nebraska State Treasurer, the Nebraska Educational Savings Plan Trust, the Nebraska Investment Council, Upromise Investments, Inc., and any other FINRA member, and each of their respective parents, related, subsidiary and affiliated companies, officers, directors, agents, and representatives (collectively "Releasees"), 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 enter or win. Each entrant, by participating in the Contest, agrees to be bound by these Official Rules and Sponsors' and Program Manager's decisions. The Contest is subject to all applicable federal, state, and local laws and regulations.

2. To Enter: Contest begins at 12:00:00 a.m., Central Time ("CT"), on January 22, 2013 and ends at 11:59:59 p.m., CT, on April 5, 2013 ("Contest Period"). During the Contest Period, you can enter by submitting a typed, double-spaced essay no longer than 750 words, explaining why you want to go to college and your goals and dreams for the future. Only essays written by the student will be eligible. No duplicate entries are permitted. Entries must be submitted by mail and include a cover sheet with the following information: the entrant's name, address and phone number, the entrant's school, and the entrant's U.S. Congressional District if a Nebraska resident. **Mailed essays and cover sheets are to be sent to [Omaha Storm Chasers, Attn: Andrea Stava, 12356 Ballpark Way, Papillion, NE 68046].** Entries must be postmarked by April 5, 2013. Limit one entry per person. Multiple entries will disqualify all related entries. Your contribution or submission of an entry constitutes your consent to participate in the Contest, your acceptance and consent to these Official Rules, and your consent for the Sponsors and Program Manager to obtain and use your name, photo, and certain non-identifying information for the purpose of administering this Contest. **The Contest is not a recommendation to invest in the Plan.**

3. Selection of Winners: Twelve winners will be selected on or about May 6, 2013, from among all eligible entries received by the Sponsors. A first, a second and a third place winner will be selected from each Nebraska Congressional District, and a first, a second and a third place winner will be selected from those eligible entries received from non-Nebraska residents. All entries will be judged based on the following criteria: [Creativity – 40%, Theme – 40% (including relevance to theme and adherence to these Official Rules), and Well-written Content – 20%]. In the event of a tie, the entries will be re-judged based solely on [creativity]. Winners will be judged under the direction of Sponsors whose decisions are final in all matters relating to the Contest.

4. Odds: The odds of winning depend upon the total number and quality of eligible entries received.

5. Prizes: The four 1st place winners will each receive $3,500 in the form of a contribution to a NEST account established for the benefit of the winner ("Beneficiary"). In addition the three first place winners who reside in the State of Nebraska will each receive 4 complimentary tickets to an Omaha Storm Chasers game at Werner Park on May 19, 2013 with State Treasurer Don Stenberg and a one-night stay in a premier Omaha hotel. The four 2nd place winners will each receive $1,000 in the form of a contribution to a NEST account established for the benefit of the winner/Beneficiary and the three second place winners who reside in the State of Nebraska will each receive 4 complimentary tickets to an Omaha Storm Chasers game at Werner Park on May 19, 2013 with State Treasurer Don Stenberg. The four 3rd place winners will each receive $500 in the form of a contribution to a NEST account established for the benefit of the winner/Beneficiary and the three third place winners who reside in the State of Nebraska will each receive 4 complimentary tickets to an Omaha Storm Chasers game at Werner Park on May 19, 2013 with State Treasurer Don Stenberg (collectively the "Prizes").

6. Prize Restrictions. In order for the Beneficiary to receive his/her contribution Prize, the Beneficiary's parent/guardian must (i) already have established an existing Nebraska Educational Savings Plan Trust ("Plan") account for the benefit of the Beneficiary or (ii) open a new Plan account for the benefit of the Beneficiary. The parent/guardian of the Beneficiary will be the owner of the account ("Account Owner"). The Program Manager will disburse the Prize funds only when the Account Owner provides the Program Manager with Plan account information. The Account Owner will be bound by all rules and obligations relating to ownership of the account. Any disbursement of funds may only be used for tuition and fees associated with qualified higher education expenses (other than room and board) at an eligible educational institution. All management of the account will be vested in the Account Owner. The Account Owner will have ownership rights, title, interest, and control over the account established for the Beneficiary. Access to the account shall be limited to the Account Owner who will administer the account for the benefit of the Beneficiary. All accounts held in the Plan for the Beneficiary, including any account established under the Contest, will be aggregated for purposes of the Plan's Maximum Account Balance Limit. All questions regarding the Plan and the Beneficiary's account should be directed to the Program Manager at the address listed below. Omaha Storm Chaser tickets and the Omaha area hotel room are subject to availability. Sponsors are not responsible for transportation to and from Werner Park or to and from the Omaha area hotel. The Omaha area hotel will be chosen at the sole discretion of the Sponsors. The Prizes may be considered income to the recipient, and any taxes resulting from the receipt of the Prizes are the responsibility of the recipient. Please consult your tax advisor regarding the tax consequences of accepting the Prizes.

7. Winner Notification: Each winner will be notified by telephone or U.S. mail. A winner need not be present at the time the winners are announced in order to win. Allow 3-4 weeks following the date of the award decisions for confirmation of the Prizes. In the event the winner does not have an existing Plan account, the parent/guardian will be required to provide all documentation necessary to open a NEST account (including name, address, social security number, date of birth and other identifying information for the designated Beneficiary). All potential winners are subject to eligibility verification by the Sponsors and Program Manager. An entrant is not a winner 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 winner will need to sign a form acknowledging the Contest Official Rules. The Prizes may be awarded to an alternate winner (selected from among remaining eligible entrants) if (i) the winner is not compliant with the Official Rules; (ii) the Plan account documentation is not returned in good order within 14 days after mailing to winner; (iii) the winner is not eligible to open a Plan account; (iv) the Prize notification letter is returned as undeliverable; or (v) three 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 made. 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 Rules to be available and/or claimed, the Sponsors reserve the right to award only the stated number of Prizes among all legitimate, un-awarded, eligible Contest claims.

8. Release: Each entrant agrees, except where prohibited by law, to release and discharge, hold harmless and indemnify Releasees and all others associated with the development and execution of this Contest, from any and all tax liability that may be imposed or associated with receipt or use of the Prizes, 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 Contest or acceptance, possession, use, misuse or non-use of a Prize.

9. Publicity: Except where prohibited by law, by entering the Contest, or by winning, entrants grant to Sponsors and Program Manager and their respective designees the right to publicize the entrant's name, photograph, image, likeness, voice, statements, and certain biographical information in all manner and media, worldwide and in perpetuity, for advertising, trade and promotion purposes, worldwide and in perpetuity, in any and all forms of media, now known or hereafter devised (including, without limitation, the Internet), without additional compensation, and without opportunity for review. Parents/guardians will be required to sign a release.

10. Limitations of Liability: Releasees are not responsible for technical, computer, mechanical, printing, typographical, human or other errors relating to, or in connection with the Contest, including, without limitation, errors which may occur in connection with the administration of the Contest, the processing of entries, the announcement of the Prizes or in any Contest-related materials; or for stolen, lost, late, misdirected, damaged, incomplete, inaccurate, undelivered, delayed or illegible entries or postage due entries or mail; or for electronic, computer, or telephonic malfunction or error, failure to enter into the processing system, or are processed, reported, or transmitted late or incorrectly, or are lost for any reason, including computer, telephone, paper transfer, or human or other error. If, in Sponsors' opinion, there is any suspected or actual evidence of tampering with any portion of the Contest, Sponsors, at their sole discretion, reserve the right to disqualify any individual who tampers with the Contest, and/or void any entries submitted fraudulently, to modify or suspend the Contest, or to terminate the Contest and conduct a random drawing to award the Prizes using all eligible, non-suspect entries received as of the termination date. As a condition of entering the Contest, entrants agree that: (i) under no circumstances will entrants be permitted to obtain awards for, and entrants hereby waive all rights to claim, punitive, incidental, consequential, or any other damages, other than for actual out-of-pocket expenses; (ii) all causes of action arising out of or connected with this Contest or the Prizes awarded, shall be resolved individually, without resort to any form of class action; and (iii) any and all claims, judgments, and awards shall be limited to actual out-of-pocket costs incurred and, in no event, shall entrant be entitled to receive attorneys' fees or other legal costs. Sponsors reserve the right to modify Prize award procedures. This Contest and these Official Rules shall be interpreted in accordance with the laws of the State of Nebraska, without regard to its principles of conflicts of law and jurisdiction, and venue shall be solely within the State of Nebraska.

11. Entrant's Personal Information: Information collected from entrants will be maintained by the Sponsors and Program Manager and their respective representatives in accordance with applicable federal and state consumer privacy laws, rules, and regulations.

12. Copy of the Official Rules/List of Winners: For a copy of the Official Rules or a list of winners' names (available after, on or about May 20, 2013 send your request, and a separate self- addressed, stamped envelope to: Nebraska State Treasurer's Office, PO Box 94788, Lincoln, NE 68509-4788.

13. Program Manager: First National Bank of Omaha, 1620 Dodge St., Stop 1029, Omaha, NE 68197-1029.