

\$100 AIP BONUS

Increase your savings by
increasing your automatic
investment plan (AIP)

Bonus Disclosure



Be one of the first 100 account owners to start or increase your current monthly Automatic Investment Plan ("AIP") amount between November 1 and December 30, 2016, and receive a \$100 Bonus into your account.

(The increased contribution must post to the Plan account by December 30, 2016.)

See below for complete rules and eligibility requirements.

\$100 AIP Bonus ("Bonus") Bonus Disclosure

1. Eligibility: Participation is open only to individual, US residents of the 50 United States and the District of Columbia who have reached the age of majority at the time of entry who are account owners of a NEST Direct or NEST Advisor College Savings Account (each a "Plan") as of November 1, 2016 ("Participant") and are one of the first one hundred (100) account owners to increase the monthly AIP amount on their Plan account. Eligible Plan accounts must have a monthly contribution made to that account via the Automatic Investment Plan ("AIP") in 2016 prior to November 1, 2016. Limit one Bonus per Participant.

Employees of First National Bank of Omaha ("Sponsor"), the Nebraska State Treasurer ("Treasurer"), the Nebraska Educational Savings Plan Trust ("Trust"), the Nebraska Investment Council ("Council"), Ascensus College Savings Recordkeeping Services, LLC, and any other FINRA member, and each of their respective parents, related, subsidiary and affiliated companies, officers, directors, agents, and representatives 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 receive the Bonus. Each Participant, by participating in the Bonus offer agrees to be bound by the Bonus Disclosure and the Sponsor's decisions.

The Bonus is subject to all applicable federal, state, and local laws and regulations. Void where prohibited or restricted by law.

2. To Enter: To receive the Bonus, you must be one of the first 100 Participants to start AIP with a minimum of \$25 a month OR increase the AIP contribution amount by a minimum of \$25 from what had been established on the Plan account as of October 31, 2016, for your Plan account between 12:00:00 a.m., Central Time ("CT"), on November 1, 2016 and 11:59:59 p.m., CT, on December 30, 2016 ("Bonus Period") In addition:

- The new AIP or increase in AIP amount must be deposited into the Plan account prior to December 31, 2016. Change instructions must be received by the Plan at least three business days prior to the next date of the scheduled AIP contribution;

- The new increased AIP contribution amount must be active on the Plan account through December 30, 2016; and

Plan accounts that increased the AIP amount prior to November 1, 2016 are not eligible unless an additional increase in the AIP is made according to the Bonus Disclosure.

The Bonus is not a recommendation to invest in the Plan. Investment returns are not guaranteed and the winner could lose money by investing in the Plan.

3. Bonus: On or about January 31, 2017, the Sponsor will deposit \$100 into the first 100 Participants' Plan accounts that complied with the Bonus Disclosure. Limit of one (1) Bonus per Participant. The Bonus will not be paid out in cash, but will be invested in the Plan account according to the standing investment allocation for the Plan account. The Bonus is nontransferable.

The total value of all Bonuses awarded will be \$10,000. There is no guarantee that by increasing the AIP monthly contribution amount that a person will receive the Bonus. There will be 100 Bonuses awarded and this Bonus Disclosure will be distributed on an unlimited basis until all 100 Bonuses are determined valid and claimed.

The Sponsor's decisions are final and binding in all matters relating to the Bonus. The Bonus may be considered income to the recipient, and any taxes resulting from the receipt of the Bonus are the responsibility of the recipient. Consult your tax advisor regarding the tax consequences of the Bonus.

The Sponsor, at its sole discretion, reserves the right to disqualify any individual who tampers with the entry process, does not comply with the Bonus Disclosure, or if the Sponsor suspects fraud or abuse. The Sponsor also reserves the right to modify or suspend the Bonus offer at any time, for any reason.

4. Bonus Notification: By February 28, 2017 the 100 Participants who receive the Bonus will be sent a confirmation statement indicating that the Bonus has been applied to their Plan account.

5. Sponsor: The \$100 AIP Bonus is being offered by First National Bank of Omaha, 1620 Dodge St., Stop 1105, Omaha, NE 68197-1105.

The NEST Direct and NEST Advisor Plans (the "Plans") are sponsored by the State of Nebraska and administered by the Nebraska State Treasurer. The Plans offer a series of investment portfolios within the Nebraska Educational Savings Plan Trust, which offers other investment portfolios not affiliated with the Plans. The Plans are intended to operate as qualified tuition programs to be used only to save for qualified higher education expenses, pursuant to Section 529 of the U.S. Internal Revenue Code.

An investor should consider the Plans' investment objectives, risks, charges and expenses before investing. The Program Disclosure Statements at NEST529Direct.com, or NEST529Advisor.com, which contain more information, should be read carefully before investing.

Investors should consider before investing whether their or their beneficiary's home state offers any state tax or other benefits that are only available for investments in such state's qualified tuition program and should consult their tax advisor, attorney and/or other advisor regarding their specific legal, investment or tax situation.

Participation in the Plans does not guarantee that contributions and the investment return on contributions, if any, will be adequate to cover future tuition and other higher education expenses, or that a beneficiary will be admitted to or permitted to continue to attend an eligible educational institution.

Nebraska Educational Savings Plan Trust Issuer
Nebraska Investment Council Investment Oversight
First National Capital Markets, Inc. Distributor, Member FINRA, SIPC
First National Capital Markets and First National Bank of Omaha are affiliates.

Investments are not FDIC Insured* No Bank, State or Federal Guarantee May Lose Value
* Except the Bank Savings Individual Investment Option

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Nebraska State Treasurer, Trustee



Program Manager