

NEST^{on}_{the} Farm Scholarship

Planting the seeds for
Nebraska's future

Official Rules



Nebraska residents between 7 and 13 years old, living on a Nebraska farm, or who have a parent or guardian who works on a Nebraska farm, can submit an essay describing how being a member of a farming family will influence his or her future higher education.

Three winners will each receive \$2,500 and three runners up will each receive \$1,000.

See below for complete rules and eligibility requirements.

NEST on the Farm Scholarship ("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 Nebraska residents between 7 and 13 years of age as of July 7, 2014, who live on a Nebraska farm or who have a parent or guardian who works on a Nebraska farm. Winners or runners up of the 2013 NEST on the Farm Scholarship are not eligible to enter or win. Void where prohibited or restricted by law. Employees of First National Bank of Omaha ("Program Manager"), the Nebraska State Treasurer ("Treasurer"), the Nebraska Educational Savings Plan Trust ("Trust"), the Nebraska Investment Council ("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 a Prize. Each entrant, by participating in the Contest, agrees to be bound by these Official Rules and the 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 May 8, 2014 and ends at 11:59:59 p.m., CT, on July 7, 2014 ("Contest Period"). During the Contest Period, enter by submitting a typed essay, no longer than 750 words, describing how being a member of a farming family will influence your future higher education. Each essay must reflect the entrant's own research, writing and original thinking.

Entries can be submitted by email or mail and must include a cover sheet with the following information: the entrant's name, address, phone number, age as of July 7, 2014, and parent/guardian's name. Essays and cover sheets submitted via email are to be sent to NEST@fnni.com with the subject line reading "NEST on the Farm Scholarship." Essays that are submitted via email must be included as an attached document, preferably in Microsoft Word or Microsoft Word compatible format. Mailed essays and cover sheets are to be sent to First National Bank of Omaha, Attn: NEST on the Farm Scholarship, 1620 Dodge St., Stop 1105, Omaha, NE 68197. Entries must be postmarked by July 7, 2014 and received by July 14, 2014.

Limit one entry per person. Multiple entries will disqualify all related entries. No photocopies, computer-generated fax, mechanically reproduced or mass entries

permitted. Your contribution or submission of an entry constitutes your consent to participate in the Contest, and your consent for the Program Manager to obtain and use your first and last name, photo, and certain non-identifying information for the purpose of administering this Contest. The Contest is not a recommendation to invest in the NEST Direct College Savings Plan ("Plan").

Entrants and the entrants' parents or guardians represent that the entry described in these Official Rules is an original work of authorship personally created by the entrant to which the entrant is entitled copyright protection.

- 3. Winner Selection:** On or about August 4, 2014, three (3) winners and three (3) runners up will be selected from all eligible entries received by the Program Manager. One winner and one runner up will be selected who is between 7 and 9 years of age, one winner and one runner up who is between 10 and 11 years of age, and one winner and one runner up who is between 12 and 13 years of age as of July 7, 2014. Limit of one scholarship per person. The decision of the Program Manager is final in all matters relating to the Contest.
- 4. Odds:** The odds of winning depend upon the total number of eligible entries received.
- 5. Prizes:** Three (3) winners will each receive \$2,500 and three (3) runners up will each receive \$1,000 (the "Prize") in the form of a contribution into an account established by the Program Manager for the benefit of the winner, who will be the beneficiary on the account ("Beneficiary"). The Beneficiary of the account must be an individual that intends to have qualified higher education expenses at an eligible educational institution. That institution does not need to be located in Nebraska. The total Actual Retail Value ("ARV") for all Prizes is \$10,500.

The Trust will own the account established under this Contest and disburse the funds only when the beneficiary provides proof of enrollment at an eligible educational institution. 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. Any disbursement will be sent directly to the eligible educational institution where the Beneficiary is enrolled. Any refunds from the eligible educational institution and any unused funds remaining in the account will revert to the Trust. The account will be wholly

Investments are not FDIC Insured* | No Bank, State or Federal Guarantee | May Lose Value

* Except the Bank Savings Individual Investment Option

invested in the FDIC-insured Bank Savings Individual Investment Option unless the Program Manager is directed otherwise by the Council and Treasurer. The Beneficiary will have no ownership rights, title, interest in, or power or control over the account established in the Contest. Access to the account shall be limited to the Program Manager who will administer the account for the benefit of the Beneficiary with the permission of the Treasurer. Once an account is established, no change in Beneficiary is allowed and no transfer of account funds is permitted. All disbursements from the account must be made before the Beneficiary reaches 30 years of age. All accounts held in the Nebraska 529 College Savings Plan for the Beneficiary, including the account established under the Contest, will be aggregated for purposes of the Nebraska 529 College Savings Plan's Maximum Contribution Limit. All questions regarding the account should be directed to the Program Manager at the address listed below in Section 12.

The Prize may be considered income to the recipient. Any taxes resulting from the receipt of the Prize are the responsibility of the recipient. Consult your tax advisor regarding the tax consequences of accepting the Prize.

- 6. Winner Notification:** On or about August 7, 2014 each winner will be notified by telephone, email or U.S. mail. A winner need not be present in order to win the Contest. An award presentation, as well as a public announcement, will occur on Saturday, August 23rd at the Nebraska State Fair. The winner will be required to complete all documentation necessary to open an account (including name, residential street address, Social Security number, date of birth, and other identifying information for the winner). The winner is not required to open a Plan account in addition to the account established by the Program Manager as part of the Prize; however, the selected winner cannot deposit any additional dollars into the account established by the Program Manager. Therefore, the selected winner or the winner's parent or guardian or other individual is encouraged to open a different Plan account in order to contribute his/her own funds into an account for the Beneficiary.

The Contest 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 the Plan.

All potential winners are subject to eligibility verification by the Program Manager, whose decisions are final and binding in all matters related to the Contest. 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 Prize is nontransferable. The winner's parent or guardian will need to sign a form acknowledging the Official Rules.

The Prize may be awarded to an alternate 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 Program Manager reserves the right to award only the stated number of Prizes among all legitimate, un-awarded, eligible Contest claims.

- 7. 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 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 Contest or acceptance, possession, use, misuse or nonuse of the Prize.

- 8. Publicity:** Except where prohibited by law, by entering the Contest, or by winning, entrants and the entrants' parents or guardians grant the Program Manager and its designees the right to publicize the entrant's first and last name, photograph, image, likeness, voice, statements, and certain biographical information in all manner and media, worldwide and in perpetuity, for advertising, marketing, 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.
- 9. 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, fail 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 the Program Manager's opinion, there is any suspected or actual evidence of electronic or non-electronic tampering with any portion of the Contest, or if computer viruses, bugs, unauthorized intervention, fraud, or technical difficulties or failures compromise or corrupt or affect the administration, integrity, security, fairness, or proper conduct of the Contest, the Program Manager, at its sole discretion, reserves the right to disqualify any individual who tampers with the entry process, and/or void any entries submitted fraudulently, to modify or suspend the Contest, or to terminate the Contest and award the Prize(s) using all eligible, non-suspect transactions 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 Prize 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. Program Manager reserves 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.
- 10. Entrant's Personal Information:** Information collected from entrants will be maintained by the Program Manager and its representatives in accordance with applicable federal and state consumer privacy laws, rules, and regulations.
- 11. List of Winners:** For a copy of a list of winners' names (available on or about August 29, 2014), send your request, and a separate self-addressed, stamped envelope, to: First National Bank of Omaha, Attn: NEST on the Farm, 1620 Dodge St., Stop 1105, Omaha, NE 68197-1105.
- 12. Sponsor/Program Manager:** First National Bank of Omaha, 1620 Dodge St., Stop 1105, Omaha, NE 68197-1105.

The NEST Direct College Savings Plan (the "Plan") is sponsored by the State of Nebraska and administered by the Nebraska State Treasurer. The Plan offers a series of investment portfolios within the Nebraska Educational Savings Plan Trust, which offers other investment portfolios not affiliated with the Plan. The Plan is 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 Plan's investment objectives, risks, charges and expenses before investing. The Program Disclosure Statement at NEST529Direct.com, which contains 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 Plan 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 State Treasurer, Trustee



Program Manager