



NEST will deposit \$529 into NEST 529 College Savings Plan accounts for 15 lucky summer readers, five in each of Nebraska's three congressional districts selected randomly among children registering for and completing the Nebraska "Summer Reading Program." Each Winner's library also wins \$250!

**Winners will receive contributions to a NEST 529 College Savings Plan account.**

See below for complete rules and eligibility requirements.

## NEST Read to Win \$529! Drawing ("Drawing")

**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 state of Nebraska who are between 3 and 18 years of age as of the date of entry ("Entrant"). Void where prohibited or restricted by law.

Each Entrant, by participating in the Drawing, agrees to be bound by these Official Rules and the First National Bank of Omaha ("Sponsor")'s decisions. The Drawing is subject to all applicable federal, state, and local laws and regulations.

- 2. To Enter:** Drawing begins at 12:00:00 a.m., Central Time ("CT"), on May 22, 2018 and ends at 11:59:59 p.m., CT, on August 22, 2018 ("Entry Period").

There are two (2) ways to enter the Drawing:

- A.** You are automatically entered in the Drawing if you meet all of the following criteria:

- 1) Participate in the Nebraska Summer Reading Program during the Drawing Period; and
- 2) Complete the Nebraska Summer Reading Program as determined by the Entrant's library's procedures and/or rules.

For more information on the Nebraska Summer Reading Program visit the Nebraska Library Commission's website at <http://nlc.nebraska.gov/youth/summerreading/> or contact your local library.

Or

- B.** An Entrant may enter the Drawing without participating in the Nebraska Summer Reading Program by having your parent or guardian (or with the help of your parent or guardian), hand-print in ink your name, address, city, state, ZIP code, day and evening phone numbers, age, local library name, congressional district and the words "NEST \$529 Read to Win! Drawing" on a 3" X 5" card, and mail in a stamped #10 envelope to: First National Bank of Omaha, Attn: "NEST Read to Win \$529! Drawing", 1620 Dodge St., Stop 1105, Omaha, NE 68197-1105. Entries must be postmarked during the Entry Period and received by August 29, 2018. No photocopies, computer generated facsimiles, mechanically reproduced, or mass entries permitted.

Limit one (1) entry per person. Multiple entries will disqualify all related entries. Submission of an entry constitutes the Entrant and Entrant's parent or guardian's consent to participate in the Drawing, and consent for the Sponsor to obtain and use the Entrant's first and last name, photo, and certain non-identifying information for the purpose of administering this Drawing. The Drawing is not a recommendation to invest in the NEST Direct College Savings Plan or NEST Advisor College Savings Plan (each a "Plan").

- 3. Winner Selection:** On or about September 24, 2018, fifteen (15) winners will be selected by the Sponsor in a random drawing from among all eligible entries (each a "Winner," collectively the "Winners"). Eligible entries will be separated into three separate drawing groups based on Entrant's congressional district of residence (each a "Drawing Group", collectively the "Drawing Groups"). Sponsor will draw five (5) Winners out of each of the Drawing Groups for a total of fifteen (15) Winners:

Drawing Group	Entrant's Congressional District of residence
1	Nebraska Congressional District 1
2	Nebraska Congressional District 2
3	Nebraska Congressional District 3

Drawing will be conducted under the direction of the Sponsor whose decisions are final and binding in all matters relating to the Drawing.

- 4. Odds:** The odds of winning depend upon the total number of eligible entries received in any given Drawing Group during the Entry Period.
- 5. Prizes:** The fifteen (15) selected Winners will each receive \$529 in the form of a contribution into a Plan account ("Prize") for the benefit of the Winner, who will be the beneficiary on the account ("Beneficiary"); and (2) a \$250 Prize awarded to the Winner's library (or that library's official "Foundation" or "Friends" organization). The Prize will not be paid out in cash to the Winner, but will be invested in the Winner's Plan account according to the standing investment allocation for the Plan account.

Limit of one (1) Prize per Entrant and/or library. The total Actual Retail Value ("ARV") for all eligible Prizes is \$11,685; however it is possible that not all Prizes will be awarded (for example if a Drawing Group receives less than 5 eligible entries or two Winners are from the same library).

The Sponsor is responsible only for the 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 the Plan. The Prize may be considered income, and any and all taxes and fees resulting from the receipt of a Prize are the responsibility of the Winner. Please consult your tax advisor regarding the tax consequences of accepting the Prize.

- 6. Winner Notification:** Each Winner and his or her parent or guardian will be notified by email or telephone conversation. It is anticipated that each Winner and his or her parent or guardian will be notified before October 1, 2018 by email or telephone conversation. In the event the Winner does not have an existing Plan account, the Winner's parent or guardian will be required to complete all documentation necessary to open a Plan account (including name, address, Social Security number, date of birth and other identifying information for both the parent/guardian and the Beneficiary). The Prize will be deposited directly into each Winner's Plan account. Allow 6-8 weeks following the later of the date of the actual drawing or the date the Winner and his or her parent or guardians has submitted all eligibility verification documentation and, if necessary, documentation required to open a Plan account for confirmation of a Prize. Although a Winner must have an existing Plan account or a Plan account is required to be opened in order to win the Prize, the Winner is not required to deposit any additional funds into the Plan account in order to receive the Prize. Any disbursement of funds may only be used for the Beneficiary's tuition and fees associated with qualified higher education expenses.

All potential Winners are subject to eligibility verification by the Sponsor. The Winner's parent or guardian may need to sign a form acknowledging the Official Rules and eligibility. An Entrant is not a Winner unless, and until, the Entrant's eligibility has been verified, an existing Plan account has been verified or a new Plan account is opened and the Entrant has been notified that verification is complete. The Prize is nontransferable.

The Prize may be awarded to an alternate Winner (selected in a random drawing from among all remaining eligible Entrants) if: (i) the Winner is not compliant with the Official Rules; (ii) the Plan account documentation or eligibility verification 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 or receive a Prize; or (iv) Sponsor is unable to engage in an email or telephone conversation with the Winner within a forty-eight (48) hour period from the first notification attempt. Although Sponsor may, in its sole discretion, choose to leave a message or messages on the potential Winner's voicemail service or answering machine, such messages are solely to facilitate contact within the forty-eight (48) hour period and do not constitute a "conversation" for purposes of these Official Rules. For conversations by email, the Winner must send a reply email from the email address provided with the entry. 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 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 Drawing claims.

- 7. Release:** Each Entrant agrees and his/her parent or guardian 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 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 Drawing or acceptance, possession, use, misuse or nonuse of the Prize.

- 8. Publicity:** Except where prohibited by law, by entering the Drawing, or by winning, Entrants and the Entrants' parents or guardians grant to the Sponsor and its designees the right to publicize each 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:** The Sponsor, Employees of the Nebraska Library Commission, the Nebraska State Treasurer, the Nebraska Educational Savings Plan Trust, the Nebraska Investment 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 (collectively "Releasees"), are not responsible for technical, computer, mechanical, printing, typographical, human or other errors relating to, or in connection with the Drawing, including, without limitation, errors which may occur in connection with the administration of the Drawing, the processing of entries, the announcement of the Prizes or in any Drawing-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 the Sponsor's opinion, there is any suspected or actual evidence of electronic or non-electronic tampering with any portion of the Drawing, 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 Drawing, the Sponsor, at its sole discretion, reserves the right to disqualify any individual who tampers with the entry process, and/or to void any entries submitted fraudulently, to modify or suspend the Drawing, or to terminate the Drawing and award the Prize(s) using all eligible, non-suspect transactions received as of the termination date. As a condition of entering the Drawing, 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 Drawing 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. Sponsor reserves the right to modify Prize award procedures. This Drawing 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 Nebraska Library Commission and Sponsor 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 November 30, 2018), send your request, and a separate, self-addressed, stamped envelope, to: First National Bank of Omaha, Attn: NEST \$529 Read to Win! Drawing, 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 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 Statement at [NEST529Direct.com](http://NEST529Direct.com), or [NEST529Advisor.com](http://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 state benefits such as financial aid, scholarship funds, and protection from creditors 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

