

Fantastic FUTURE Me TOUR

NEST[®] 529
COLLEGE SAVINGS
Nebraska Educational Savings Trust

Dream for Their
Fantastic Future
Save for those Dreams

Scholarships and bonuses
offered as a part of the
Fantastic Future Me Tour

NEW
Accounts
receive a **\$25**
bonus* and a
chance to win
\$1,000

Get info and promo code below!



Children dream of their future and together you can help them save for those dreams. The first 50 new NEST Direct and NEST Advisor College Savings Plan accounts that are opened using the city-specific Promo Code will receive a **\$25 bonus** contribution and a NEST Dream Bank. All new account owners will also be entered to win one **\$1000 scholarship** per city! That's a great way to jump start saving for your child's future.

See back for complete rules, eligibility requirements, and participating banks.

The NEST Direct and NEST Advisor Plans are sponsored by the State of Nebraska and administered by the Nebraska State Treasurer. The NEST Direct and NEST Advisor Plans offer a series of investment portfolios within the Nebraska Educational Savings Plan Trust, which offers other investment portfolios not affiliated with the NEST Direct or NEST Advisor Plans. The NEST Direct and NEST Advisor 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 www.NEST529.com or www.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 Plan does not guarantee that contributions and the investment return on contributions, if any, will be adequate to cover tuition and other higher education expenses, or that a beneficiary will be admitted to or permitted to continue to attend an eligible educational institution.



1 First National Bank Omaha

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

Nebraska State Treasurer,
Trustee

Program Manager

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Official Rules (updated May 11, 2015)

NEST Fantastic Future Me

\$25 Bonus (“Bonus”) and \$1,000 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 Nebraska who have reached the age of majority as of the date of entry (“Entrant”). Void where prohibited or restricted by law. Each Entrant, by participating in the Bonus and/or Drawing, agrees to be bound by these Official Rules and the decisions of First National Bank of Omaha (“Sponsor”). The Bonus and Drawing are subject to all applicable federal, state, and local laws and regulations.

2. To Enter: Each Bonus and Drawing period begins at 12:00:00 a.m., Central Time (“CT”), on the PROMO START date, and ends at 10:59:59 p.m., CT, on PROMO END date (“Promotion Period”) as determined by the EXHIBIT LOCATION below:

<u>EXHIBIT LOCATION (EXHIBIT DATES)</u>	<u>PROMO CODE</u>	<u>PROMO START</u>	<u>PROMO END</u>
Grand Island Public Library (5/22-9/1/2015)	FFMGI	May 22, 2015	September 31, 2015
Blair Public Library (9/4-11/20/2015)	FFMBL	September 4, 2015	December 20, 2015

For each Promotion Period, the Bonus is available to the first fifty (50) new NEST Direct College Savings Plan or NEST Advisor College Savings Plan (each a “Plan”) accounts (“New Account”) that meet the following criteria, and the Drawing is available to all New Accounts that meet the following criteria:

- The New Account must be opened in good order between the PROMO START date and the PROMO END date on behalf of a beneficiary who intends to have qualified higher education expenses at an eligible educational institution (“Beneficiary”), and;
- The PROMO CODE, specific to EXHIBIT LOCATION above, must be entered in the *Promo Code* field:
 - Online – New Account Owners – Select “Enroll Now” at www.NEST529.com. Select Enroll Online and enter the Promo Code;
 - Online – Existing Account Owners for new Beneficiaries – Select “Enroll Now” at www.NEST529.com. Select Enroll Online and log into your existing account. Enter the Promo Code at the bottom of the Your New Account Type section;
 - By paper – At www.NEST529.com, select “Forms”, locate the Enrollment Form, download the PDF, print, complete and include Promo Code at bottom of the first page, and mail the Enrollment Form; or
 - Through your financial advisor for a NEST Advisor Plan account.

To qualify as a New Account opened in good order, all required account information must be provided.

A Plan account opened prior to the PROMO START date (“Existing Account”) is not eligible for the Drawing, but a New Account for a different Beneficiary opened by the same Plan account owner with an Existing Account does qualify as a New Account.

A Plan account opened as result of an account owner or Beneficiary change or investment option change does not qualify, but a Plan account created as a rollover from another state’s 529 plan does qualify as a New Account.

To enter the Drawing without opening a New Account, hand-print in ink your name, address, city, state, ZIP code, day and evening phone numbers, and the words “NEST Fantastic Future Me Drawing” with one of the Exhibit Location’s PROMO CODE above on a 3”x 5” card, and mail in a stamped #10 envelope to: First National Bank of Omaha, Attn: “NEST Fantastic Future Me Drawing”, 1620 Dodge St., Stop 1105, Omaha, NE 68197-1105. Entries must be postmarked between the PROMO START date and the PROMO END date. Limit one (1) entry per person. Multiple entries will disqualify all related entries. No photocopies, computer generated facsimiles, mechanically reproduced, or mass entries permitted.

The Bonus and Drawing are not recommendations to invest in the Plan.

3. Bonuses: The first fifty (50) New Accounts per EXHIBIT LOCATION will automatically receive a \$25 Bonus, which will be deposited into your Plan account on or about forty-five (45) days after the PROMO END date. Limit one (1) Bonus per Plan Beneficiary account. 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 Plan account owner will be sent a confirmation statement indicating that the Bonus has been applied to the Plan account.

4. Drawings: One (1) winner per EXHIBIT LOCATION, for a total of five (5) total winners for the entire promotion, will be selected on or about fifteen (15) days after the PROMO END date in a random drawing from among all eligible entries received by the Sponsor. All drawings will be conducted under the direction of the Sponsor whose decisions are final and binding in all matters relating to the Drawing.

a. Odds: The odds of winning depend on the total number of eligible entries received during each Promotion Period.

b. Prizes: Two (2) winners will be selected at random (one (1) per Promotion Period) and will each receive \$1,000 in the form of a contribution to an account established by the Sponsor for the benefit of the winner’s Beneficiary (the “Prize”). The Actual Retail Value (“ARV”) of each Prize is \$1,000, with a total ARV for all Prizes of \$2,000. The Beneficiary must have a Social Security or taxpayer identification number and a residential street address. The Nebraska Educational Savings Plan Trust (“Trust”) will own the accounts established under the Drawing and disburse the funds only when the Beneficiary provides proof of enrollment at an eligible educational institution. That institution does not need to be located in Nebraska.

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 invested in the FDIC-insured Bank Savings Individual Investment Option unless the Sponsor is directed otherwise by the Nebraska Investment Council (“Council”) and Nebraska State

Treasurer (“Treasurer”). The Beneficiary will have no ownership rights, title, interest in, or power or control over the account established in the Drawing. Access to the account shall be limited to the Sponsor 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 Drawing, will be aggregated for the purpose of the Nebraska 529 College Savings Plan’s Maximum Contribution Limit. All questions regarding the account should be directed to the Sponsor at the address listed below in Section 10. The Prize may be considered income to the winner, and any taxes resulting from the receipt of the Prize are the responsibility of the winner. Please consult your tax advisor regarding the tax consequences of accepting the Prize.

c. Winner Notification: Each winner will be notified by telephone or U.S. mail. It is anticipated that the winner will be notified by thirty (30) days after the PROMO END. The winner will be required to complete all documentation necessary to open an account (including name, address, Social Security number, date of birth and other identifying information for the designated Beneficiary). The winner is not required to open a Plan account in addition to the account established by the Sponsor as part of the Prize; however, the selected winner cannot deposit any additional dollars into the account established by the Sponsor. Therefore, if the selected winner or other individual wants to contribute his/her own funds into an account for the Beneficiary, he/she will need to open a different Plan account.

All potential winners are subject to eligibility verification by the Sponsor. The winner may need to sign a form acknowledging the Official Rules. An Entrant is not a winner of a Prize unless and until the Entrant’s eligibility has been verified and the Entrant has been notified that verification is complete. The Prize is nontransferable.

A 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 is not returned in good order within fourteen (14) days after mailing to winner; (iii) the Beneficiary is not eligible for 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 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.

5. Release: Entrants agree, except where prohibited by law, to release and discharge, hold harmless and indemnify Sponsor, Treasurer, Trust, Council, and Ascensus College Savings Recordkeeping Services, LLC, (“Releasees”) and all others associated with the development and execution of this promotion, from any and all tax liability that may be imposed or associated with receipt or use of a Bonus or 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 promotion or acceptance, possession, use, misuse or nonuse of the Bonus or Prize.

6. Publicity: Except where prohibited by law, by entering the Bonus and/or Drawing, or by winning, Entrants grant to the Sponsor and its designees the right to publicize each winner’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, 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.

7. Limitations of Liability: Releasees are not responsible for technical, computer, mechanical, printing, typographical, human or other errors relating to, or in connection with the promotion, including, without limitation, errors which may occur in connection with the administration of the promotion, the processing of entries, the announcement of the Bonuses and Prizes or in any promotion 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 Sponsor’s opinion, there is any suspected or actual evidence of electronic or non-electronic tampering with any portion of the promotion, 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 promotion, the Sponsor, 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 promotion, or to terminate the promotion and conduct a random drawing to award the Prizes in the Drawing using all eligible, non-suspect transactions and write-in entries received as of the termination date. As a condition of entering the promotion, 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 promotion 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. The Sponsor reserves the right to modify prize award procedures. This promotion 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.

8. Entrant’s Personal Information: Information collected from Entrants, including information about their Beneficiary, will be maintained by the Sponsor and its representatives in accordance with applicable federal and state consumer privacy laws, rules, and regulations.

9. List of Winners: For a list of the winners’ name from the Drawing (available after, on or about sixty (60) days after the PROMO END date), send your request, and a separate self-addressed, stamped envelope, to: First National Bank of Omaha, Attn: NEST Fantastic Future Me Drawing-the exhibit location, 1620 Dodge St., Stop 1105, Omaha, NE 68197-1105.

10. Sponsor: First National Bank of Omaha, 1620 Dodge St., Stop 1105, Omaha, NE 68197-1105