



# Young Beneficiary New Account \$100 Bonus Official Rules



Be one of the first 200 individuals to open and contribute to a new account for a child who is eight years old or younger between May 29 and October 31, 2015 with Promo Code "YOUNG2015", and receive a \$100 Bonus contribution into your new account.

See below for complete rules and eligibility requirements.

## Young Beneficiary New Account \$100 Bonus ("Bonus") Official Rules

- Eligibility:** Participation is open only to individual, U.S. residents of the 50 United States and the District of Columbia who have reached the age of majority as of the date of opening a new NEST Direct College Savings Plan ("Plan") account ("New Account Owner") and are one of the first two hundred (200) individuals to open a New Account during the Bonus Period.  
Employees of First National Bank of Omaha ("Sponsor"), 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 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 receive the Bonus. Each New Account Owner, by participating in the Bonus offer agrees to be bound by these Official Rules and the Sponsor's decisions.  
This Bonus is subject to all applicable federal, state, and local laws and regulations. Void where prohibited or restricted by law.
- Opening a New Account:** To receive the Bonus you must be one of the first 200 individuals to open and contribute to a new NEST Direct College Savings Plan account ("New Account") between 12:00:00 a.m., Central Time ("CT"), on May 29, 2015 and 11:59:59 p.m., CT, on October 31, 2015 ("Bonus Period") on behalf of a beneficiary ("Beneficiary") who intends to have qualified higher education expenses at an eligible educational institution. The Beneficiary on the New Account must be 8 years old or younger as of October 31, 2015. In addition:
  - The Promo Code "YOUNG2015" must be entered into the Promo Code field:
    - Online – New Account Owners – Select "Enroll Now" at [www.NEST529.com](http://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](http://www.NEST529.com). Select Enroll Online and log into your existing account. Enter the Promo Code at the bottom in Your New Account Type section; or
    - By paper – At [www.NEST529.com](http://www.NEST529.com), select "Forms", locate the Enrollment Form, download the PDF, print, complete and include the Promo Code at the bottom of the first page, and mail to the address on the Enrollment Form.
  - The New Account must be "in good order" to qualify (all required information must be provided); and
- Bonus:** An initial contribution for either \$100, or \$25 if the initial contribution is via the Automatic Investment Plan (AIP), must be made into the New Account between May 29, 2015 and October 31, 2015.  
Plan accounts opened prior to May 29, 2015 ("Existing Account") are not eligible, but a New Account for a different Beneficiary opened by the same Plan account owner with an Existing Account is eligible.  
Funds transferred from an Existing Account into the New Account do not qualify as a contribution but a Plan account created as a rollover from another state's 529 plan does qualify as a New Account.  
The New Account Owner may only open one (1) New Account per Beneficiary. The Bonus is not a recommendation to invest in the Plan. Investment returns are not guaranteed and the New Account Owners could lose money by investing in the Plan. New Accounts may be subject to charges and expenses. New Account Owners should review all Plan documents prior to obtaining a New Account.
- Bonus:** By November 30, 2015 the Sponsor will deposit \$100 into the first 200 New Accounts that complied with the Official Rules. Limit of one (1) Bonus per New Account. The Bonus will not be paid out in cash, but will be invested in the New Account according to the standing investment allocation for the New Account. The Bonus is nontransferable. The total value of all Bonuses awarded will be \$20,000. There is no guarantee by opening a New Account that a person will receive the Bonus. There will be 200 Bonuses awarded and the Bonus Rules will be distributed on an unlimited basis until all 200 Bonuses are 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 account opening process, does not comply with the Official Rules, 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.
- Bonus Notification:** By December 31, 2015 the New Account Owner will be sent a confirmation statement indicating that the Bonus has been applied to the New Account.
- Sponsor:** The Young Beneficiary New Account \$100 Bonus is offered by First National Bank of Omaha, 1620 Dodge St., Stop 1105, Omaha, NE 68197-1105.

*The NEST Direct 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 a qualified tuition program 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](http://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.

