

Enter to Win \$529 In Your 6th, 7th, or 8th Grader's College Savings Account



NEST will deposit \$529 into NEST 529 College Savings Plan accounts for 18 lucky middle school students, six in each of Nebraska's three congressional districts selected randomly among all entrants. See below for instructions on how to enter your NEST account by May 31, 2018.

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

See below for complete rules and eligibility requirements.

EducationQuest Middle School 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 have reached the age of majority at the time of entry ("Entrant").

Employees of First National Bank of Omaha ("Sponsor"), EducationQuest Foundation, Inc., College Possible, Inc., 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 (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 the Drawing or win a Prize. Each Entrant, by participating in the Drawing, agrees to be bound by these Official Rules and Sponsor's decisions. The Drawing is subject to all applicable federal, state, and local laws and regulations. Void where prohibited or restricted by law.

2. To Enter: Drawing begins at 12:00:00 a.m., Central Time ("CT"), on August 21, 2017 and ends at 11:59:59 p.m., CT, on May 31, 2018 ("Entry Period").

During the Entry Period, go to www.NEST529.com/middleschool and provide the NEST Direct College Savings Plan or NEST Advisor College Savings Plan (each a "Plan") account ("Account") information requested, including Account owner name, phone number, email listed on the Account (if applicable), name and zip code for Beneficiary (as defined in Section 5), and congressional district of Beneficiary's residence.

If you do not have a NEST Account, one can be opened as follows:

- a. When opening a new Account online (Direct Plan only):
 - i) New Account Owners: Select "Enroll" at www.NEST529.com and complete "New Account Owners" information; or
 - ii) Existing Account Owners for new Beneficiaries: Select "Enroll" at www.NEST529direct.com. Complete "Existing Account Owners" login

information and open and contribute to a new Account for a new Beneficiary during the Entry Period; or

- b. When opening an Account by paper:
 - i) Direct Plan only: At www.NEST529.com, select "Manage", select "Forms", locate the Enrollment Form, download the PDF, print, complete and mail to the address on the Enrollment Form.
 - ii) Advisor Plan only: Your financial advisor will assist with completing the Enrollment Form and mail to the address on the Enrollment Form.

When opening an Account by paper, the Enrollment Form must be postmarked during the Entry Period and received by June 8, 2018.

Accounts must be "in good order" (all required information must be provided) to qualify for the Drawing.

After opening the new Account under a., b., or c., Entrant can go to the website listed above in Section 2 and enter the information requested to be entered into the Drawing.

To enter by mail, hand-print in ink the Beneficiary's name and zip code, congressional district of Beneficiary's residence, NEST Account owner name and phone number, and email listed on the NEST account, if applicable, and the words "EducationQuest Middle School Drawing" on a 3" X 5" card, and mail in a stamped #10 envelope to: First National Bank of Omaha, Attn: "EducationQuest Middle School Drawing", 1620 Dodge St., Stop 1105, Omaha, NE 68197-1105. Entries must be postmarked during the Entry Period and received by June 8, 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 Entrant's consent to participate in the Drawing, and consent for Sponsor to obtain and use the Entrant's and Beneficiary's information for the purpose of administering this Drawing. The Drawing is not a recommendation to invest in the Plan.

3. Winner Selection: On or about June 15, 2018, eighteen (18) winners will be selected by 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 Beneficiary's congressional district of residence (each a "Drawing Group", collectively the "Drawing Groups"). Sponsor will draw six (6) Winners out of each of the Drawing Groups for a total of eighteen (18) 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 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 eighteen (18) selected Winners will each receive \$529 in the form of a contribution into a Plan account ("Prize") for the benefit of the Winner's Beneficiary. Beneficiary is defined as someone who, at the time of entry in the Drawing, is currently attending a Nebraska school, in grades six through eight, and intends to have qualified higher education expenses at an eligible educational institution. That institution does not need to be located in Nebraska. 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 (1) Prize per Beneficiary. The total Actual Retail Value ("ARV") for all Prizes is \$9,522.

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 will be notified by telephone, email or U.S. mail. It is anticipated that the Winners will be notified by June 30, 2018. The Prize will be deposited directly into each Winner's Plan account. Allow 6-8 weeks following the date of the actual drawing for confirmation of a Prize. A Plan account is required to be opened in order to win the Prize, but 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 Sponsor. The Winner may need to sign a form acknowledging the Official Rules. 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 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 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 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, 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, 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 grant to Sponsor and its designees the right to publicize each Entrant's and Beneficiary'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 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 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, 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 Sponsor 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 31, 2018), send your request, and a separate, self-addressed, stamped envelope, to: First National Bank of Omaha, Attn: EducationQuest Middle School 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, 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, Inc. 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

