

You could win **\$529** just by saving for college!

(and you've got 20 chances to win!)



529 College Savings Day® is May 29, but IDeal — Idaho College Savings Program (IDeal) is celebrating all month!

20 lucky account owners will each win a \$529 contribution to their IDeal account.*

Here's how to enter

- If you're an Idaho resident, visit idsaves.org/529
- Open an IDeal account or contribute to an existing IDeal account from May 1, 2011 to May 31, 2011
- You'll automatically be entered into the contest

IDeal: The flexible, affordable way to save

- **Tax smart:** Earnings grow tax deferred and qualified withdrawals are tax free**
- **Special state benefit:** Idaho taxpayers can deduct up to \$4,000 (\$8,000 if married, filing jointly) from their state adjusted gross income for IDeal contributions***
- **Flexible:** Use for any eligible 2- or 4-year college or vocational/technical school around the country — not just in Idaho

Visit idsaves.org/529 and invest in a child's future. (and maybe win \$529, too!)



529 College Savings Day sponsors, DeBest, Norco, Citi, 'Go On' Idaho, St. Alphonsus Health System, and IDeal want to encourage all Idaho residents to start saving now for higher education.

* No purchase necessary. Alternative means of entry available. See Official Drawing Rules for details.

** Earnings on non-qualified withdrawals are subject to federal income tax and may be subject to a 10% federal penalty tax, as well as state and local income taxes. The availability of tax or other benefits may be contingent on meeting other requirements.

*** Contributions to the IDeal are deductible from Idaho state income tax, subject to recapture in certain circumstances, such as a non-qualified withdrawal or a rollover to another state's qualified tuition program in the year of the rollover and the prior tax year.

For more information about IDeal, call 866-433-2533 or visit www.idsaves.org to obtain a Disclosure Statement. The Disclosure Statement discusses investment objectives, risks, charges, expenses, and other important information. Because investing in IDeal is an important decision for you and your family, you should read and consider the Disclosure Statement carefully before investing. Upromise Investments, Inc. Distributor and Underwriter.

If you are not an Idaho taxpayer, consider before investing whether your or the beneficiary's home state offers any state tax or other benefits that are only available for investments in that state's qualified tuition program.

IDeal is administered by the Idaho College Savings Program Board. Upromise Investments, Inc., serves as program manager and Upromise Investment Advisors, LLC, provides investment advisory services and recordkeeping and administrative services. Upromise Investments, Inc. and Upromise Investment Advisors, LLC, have overall responsibility for the day-to-day operations, including marketing and distribution of IDeal. The Vanguard Group, Inc., serves as Investment Manager for IDeal. IDeal's portfolios, although they invest in mutual funds, are not mutual funds.

Investment returns are not guaranteed, and you could lose money by investing in IDeal.

Official Drawing Rules

Prizes donated by DeBest, Norco, Citi, 'Go On' Idaho, St. Alphonsus Health System, and IDeal – Idaho College Savings Program (IDeal).

NO PURCHASE NECESSARY. A PURCHASE OR PAYMENT OF ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING. ALL ENTRIES MUST BE POSTMARKED BY 11:59 P.M. ET ON TUESDAY, MAY 31, 2011. VOID WHERE PROHIBITED BY LAW.

1. Eligibility: Participation is open only to individual legal residents of the State of Idaho who are at least 18 years of age and have otherwise reached the age of majority in their state of residence as of the date of entry, have a valid Social Security number or tax identification number, and an address that is not a P.O. Box. Void outside of the State of Idaho, and where prohibited or restricted by local law. Employees, officers and directors, and their immediate families (parents, children, siblings, and spouse) and members of their household (whether or not related) of IDeal – Idaho College Savings Program (the "Sponsor"), the Idaho College Savings Program Board, Upromise Investments, Inc., and any other FINRA member are not eligible to participate in the Drawing. The Drawing may only be entered in or from the State of Idaho. Entries originating from any other jurisdiction are not eligible for the Drawing.

2. How to Enter: Eligible individuals who validly open and fund (\$25 minimum) an IDeal account or make a valid contribution of \$100 or more to their existing IDeal account via any acceptable contribution method between May 1, 2011 and May 31, 2011 will be automatically entered in the Drawing. Eligible individuals may also enter the Drawing by mailing a post card or letter, including entrant's name, address, and telephone number, to "IDeal – Idaho College Savings Program 529 College Savings Day Drawing," c/o Upromise Investments, Inc., Marketing, P.O. Box 55697, Boston, MA 02205. Entry must be postmarked by May 31, 2011 to qualify. Limit: One (1) entry per account. The Sponsor is not responsible for lost, late, corrupted, or misdirected entries, whether due to technical or computer malfunctions or otherwise.

3. Random Drawing/Odds: Twenty (20) winners will be selected on or about June 10, 2011 in a random drawing from among all eligible entries received by the Sponsor. Odds of winning a Prize depend upon the number of eligible entries received.

4. Prize: Twenty (20) Drawing winners selected randomly by the Sponsor will each receive five hundred and twenty-nine U.S. dollars (\$529) in the form of a contribution to the winner's IDeal account (the "Prizes"). All potential winners are subject to eligibility verification by the Sponsor, whose decisions are final and binding in all matters related to the Drawing. An entrant is not a winner of any Prize unless and until the entrant's eligibility has been verified and the entrant has been notified that verification is complete. The Prize is non-transferable. The Sponsor is responsible only for 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 IDeal. Each winner should consult his or her own tax advisor about tax implications, if any, associated with contributions and/or withdrawals from the IDeal account. The Prize may be considered income, and any and all taxes associated with a Prize are the responsibility of the winner.

5. Notification: Winners will be notified by telephone or U.S. mail, and the Prize will be deposited directly into each winner's IDeal account. Allow 8-12 weeks following the date of the actual Drawing for confirmation of a Prize. In the event the winner does not have an existing IDeal account, the winner will be required to complete documentation necessary to open an account, including an enrollment form with investment instructions. (An IDeal account is required to be opened in order to deposit the Prize, but the selected winner is not required to deposit any additional monies into the account in order to receive the Prize.) The Prizes may be awarded to alternate winners (selected in a random drawing from among all remaining eligible entrants) if (i) the IDeal account documentation is not returned in good order within fourteen (14) days after mailing to the winner; (ii) the winner is not eligible to open an IDeal account; (iii) the winner does not provide investment instructions; (iv) the Prize notification letter is returned as undeliverable; or (v) three (3) 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 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 Prize claims.

6. Miscellaneous and Conditions of Participation: This Drawing is void where prohibited or restricted by law, and is subject to all applicable federal, state, and local laws and regulations. Taxes and fees, if any, are the sole responsibility of the winner(s). By entering the Drawing, entrants fully and unconditionally agree to be bound by these Drawing Rules and the decisions of the Sponsor, which will be final and binding on all matters relating to this Drawing, and warrant that (s)he is eligible to

participate in this Drawing. The Sponsor reserves the right to disqualify any entrant if these Drawing Rules are not followed, and to change, alter, or amend these Drawing Rules or to alter, modify, suspend, or terminate the Drawing, as necessary, in its sole discretion, to ensure the fair administration of the Drawing or to comply with applicable law. The Drawing is not a recommendation to invest in IDeal.

7. Release: Each entrant agrees, except where prohibited by law, to release and discharge, hold harmless and indemnify the Sponsor, its employees, agents and representatives, officers and directors and their immediate families, successors and assigns, 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 receipt, ownership, use or misuse of the Prize or while traveling to, preparing for, or participating in any Drawing related activity.

8. Publicity: Except where prohibited by law, by entering the Drawing or by winning, entrants grant to the Sponsor the right to publicize the entrant's name, photograph, image, likeness, voice, statements, and biographical information in all manner and media, worldwide, in perpetuity, for advertising, trade, and promotion purposes without compensation and without opportunity for review.

9. Limitations of Liability: The Sponsor, its employees, agents and representatives, officers and directors and their immediate families, successors and assigns, and all others associated with the development and execution of this Drawing shall have no responsibility or liability for (i) any incorrect or inaccurate information, whether caused by entrants, printing errors or by any of the equipment or programming associated with or utilized in the Drawing; (ii) technical failures of any kind, including, but not limited to, malfunctions, interruptions or disconnections in telephone lines or network hardware or software; (iii) unauthorized human intervention in any part of the entry process or the Drawing; (iv) technical or human error which may occur in the administration of the Drawing; or (v) failed, incomplete, garbled, jumbled, corrupted or delayed computer transmissions which may limit an individual's ability to enter the Drawing, including any injury or damage to entrant's or any other person's computer relating to or resulting from entering the Drawing or downloading any materials related to the Drawing.

10. Entrant's Personal Information: Information collected from entrants will be maintained by the Sponsor and its representatives in accordance with applicable federal and state consumer privacy laws, rules and regulations.

11. Copy of Rules/List of Winners: For a copy of these rules and/or a list of winners' names, send your request and a self-addressed envelope to the address listed below.

12. Sponsor: IDeal – Idaho College Savings Program, P.O. Box 219944, Kansas City, MO 64121.

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