

NEBRASKA'S 529 COLLEGE SAVINGS PLANS



Kids Savings Program NEST \$25 Bonus Official Rules



Show your child the importance of savings by encouraging them to make a deposit into their minor

savings account. Show them your commitment to saving for their college with a NEST Direct or NEST Advisor College Savings Plan account.

Visit a participating bank with your child on five different days to deposit \$5 or more per visit into his or her minor savings account within 12 months of your initial deposit (for a minimum total of \$25).

- After your first deposit, watch your mail for the automatic enrollment notification.
- After your fifth deposit, you will receive a Completion Packet in the mail with instructions on how to receive your child's Kids Savings Program NEST \$25 Bonus.

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.NEST529Direct.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.

This material is provided for general and educational purposes only, and is not intended to provide legal, tax or investment advice, or for use to avoid penalties that may be imposed under U.S. federal tax laws. This material is not an offer to sell or a solicitation of an offer to buy any securities. Any offer to sell units within the Plan may only be made by the Program Disclosure Statement and Participation Agreement relating to the Plan.

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.

Except for the Bank Savings Individual Investment Option, investments in the NEST Direct and NEST Advisor Plans are not guaranteed or insured by the FDIC or any other government agency and are not deposits or other obligations of any depository institution. Investments are not guaranteed or insured by the State of Nebraska, the Nebraska State Treasurer, the Nebraska Investment Council or First National Bank of Omaha or its authorized agents or their affiliates, and are subject to investment risks, including loss of the principal amount invested. FDIC insurance is provided for the Bank Savings Individual Investment Option up to the maximum amount set by federal law, currently \$250,000.

Nebraska Educational Savings Plan Trust Issuer

Nebraska State Treasurer Trustee

Nebraska Investment Council Investment Oversight

First National Bank of Omaha Program Manager

First National Capital Markets Principal Distributor, Member FINRA, Member 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

©2014 First National Bank of Omaha
KSPOR-0314



Trustee

First National Bank Omaha

Program Manager

Official Rules

Kids Savings Program NEST \$25 Bonus

1. The Kids Savings Program Nebraska Educational Savings Trust ("NEST") \$25 Bonus ("Bonus") offer is available to new and existing NEST Direct College Savings Plan and NEST Advisor College Savings Plan (each a "NEST Plan") account owners for whom the beneficiary on the NEST Plan account has completed the Kids Savings Program.
2. The Bonus will be awarded to NEST Plan accounts that comply with the Official Rules.
3. Kids Savings Program Rules:
 - a) The child must have a minor savings bank account at one of the following banks (each a "Bank"):
 - i) First National Bank of Omaha
 - ii) Farmers & Merchants State Bank
 - iii) First National Bank North Platte
 - iv) First State Bank
 - v) First National Bank Fremont
 - vi) Washington County Bank
 - vii) York State Bank
 - viii) First National Bank
 - b) The child will receive a no-cost Kids Savings Program wallet in the mail when the child makes a deposit into his/her minor savings bank account at a Bank listed above.
 - c) Each time a deposit is made into the minor savings bank account at a Bank, the child can enter his/her deposit on the wallet.
 - d) Deposits must be made by the child in person in the Bank or at the drive-through. Automatic deposits, ATM, or ACH deposits are not eligible.
 - e) After five (5) eligible deposits of at least \$5 each on five (5) different days within 12 months of your initial deposit, the child will receive a NEST \$25 Bonus Claim Form in the mail with instructions as to how to become eligible to receive the Bonus.
 - f) Limit of one (1) NEST \$25 Bonus Claim Form per child.
4. Kids Savings Program NEST \$25 Bonus Rules:
 - a) The NEST Plan account owner must complete, sign, and send the official NEST \$25 Bonus Claim Form using the envelope provided in the completion packet. The NEST Program Manager is not responsible for stolen, late, misdirected, damaged, incomplete, inaccurate, undelivered, delayed, or illegible entries.
 - b) The NEST Plan account must be opened in good order prior to sending in the NEST \$25 Bonus Claim Form.
 - c) The NEST Plan account beneficiary indicated on the NEST \$25 Bonus Claim Form must be for the same child that is named on the minor savings bank account into which deposits have been made as part of the Kids Savings Program.
 - d) Limit of one (1) Bonus per beneficiary, even if the beneficiary is the named beneficiary on multiple NEST Plan accounts.
 - e) The Bonus will be deposited into the NEST Plan account indicated on the NEST \$25 Bonus Claim Form within sixty (60) days after receipt of the NEST \$25 Bonus Claim Form.
 - f) The Bonus will not be paid out in cash, but will be invested in the NEST Plan account according to the standing investment allocation for the NEST Plan account.
 - g) The NEST Plan account owner will be sent a confirmation statement indicating that the Bonus has been applied to the NEST Plan account.
 - h) The Bonus is not eligible to claim as a deduction for Nebraska state income tax purposes.
 - i) Please consult your tax advisor regarding tax implications of this Bonus. The Banks do not provide tax advice.
 - j) The Bonus is being offered by First National Bank of Omaha ("FNBO"), the NEST Program Manager.
 - k) The Bonus is not a recommendation to invest in a NEST Plan.
5. FNBO reserves the right to stop this promotion offer at any time, for any reason, including availability of funds for the promotion. FNBO also reserves the right to disqualify any NEST Plan account from receiving the Bonus if FNBO suspects fraud or abuse of the promotion.
6. This promotion is subject to all applicable federal, state, and local laws and regulations.
7. Each entrant, by participating in this offer, agrees to be bound by these Official Rules and FNBO's decisions.