

Official Giveaway Rules

NO PURCHASE NECESSARY. A PURCHASE OR PAYMENT OF ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING. ALL ENTRIES MUST BE RECEIVED BY 11:59 P.M. CST ON NOVEMBER 30, 2014. VOID WHERE PROHIBITED BY LAW.

1. Eligibility: Participation is open only to individual legal residents of the State of Iowa who are at least 18 years of age as of the date of entry, have a social security number or a U.S. taxpayer identification number and have an address that is not a P.O. Box (the "Entrant"). The Entrant will designate an individual under the age of 18 with a social security number or U.S. taxpayer identification number (the "Winner"). Void outside of the State of Iowa, 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 the Iowa Educational Savings Plan Trust (the "Sponsor"), State of Iowa Treasurer's Office, Upromise Investments, Inc., The Vanguard Group Inc., Vanguard Marketing Corporation, and of any FINRA member are not eligible to participate in the Giveaway.

2. How to Enter: The Entrant must complete official online entry form available on the College Savings Iowa website (collegesavingsiowa.com). ALL ENTRIES MUST BE RECEIVED BY 11/30/2014 AT 11:59 pm, CENTRAL TIME. Limit: One (1) entry per person. The Sponsor is not responsible for lost, late, or corrupted entries, whether due to technical or computer malfunctions or otherwise.

3. Random Giveaway/Odds: The Winner will be selected on or about December 10, 2014 in a random drawing (the "Giveaway") from among all eligible entries received by the Sponsor. Odds of winning the Prize depend upon the number of eligible entries received.

4. Prize: The Winner will receive five thousand two hundred ninety U.S. dollars (\$5,290) in the form of a newly established College Savings Iowa (CSI) 529 account (the "Prize"). The account will be invested in accordance with the rules of CSI and investment expenses and losses may result. The administrator of CSI shall remain the owner of the account. Investment selection shall be made at the discretion of the administrator of CSI provided, however, that the administrator may, in its sole discretion, request and implement investment direction from the Winner (if over 18) or the Winner's parent or guardian. Account statements will be provided, upon request, to the Winner (if over 18) and/or the Winner's parent or guardian. Distributions may be used solely to pay tuition and fees at an accredited post-secondary educational institution in which the Winner is enrolled and in good standing. All distributions shall be made directly to the institution for the benefit of the Winner. In the event the Winner does not attend an accredited post-secondary educational institution, or otherwise does not request qualifying distributions from the CSI account, the Winner (if over 18) and/or the Winner's parent or guardian may designate a member of his or her family (as defined under Section 529) as alternate Winner. The Winner is subject to eligibility verification by the Sponsor, whose decisions are final and binding in all matters related to the Giveaway. A Winner is not a winner of the Prize unless and until the Winner and Entrant's eligibility has been verified and the Entrant has been notified that verification is complete. The Prize is non-transferrable. The Sponsor is responsible only for delivery of the Prize and is not responsible for Prize utility or otherwise. The Giveaway does not take into account the 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 CSI account. The Winner should consult his or her own tax advisor about tax implications, if any, associated with the Prize and withdrawals from the CSI account. The Prize may be considered income, and any and all taxes associated with the Prize are the responsibility of the Winner. All rules of CSI, to the extent deemed applicable by the administrator, shall be in effect. Account must be established

within two months of date of award and funds must be distributed prior to the Winner's 25th birthday.

5. Notification: The Entrant will be notified by telephone and the \$5,290 will be deposited directly into the newly established CSI account. Allow 8-12 weeks following the date of the actual Giveaway for confirmation of the Prize. The Entrant will be required to complete documentation necessary to open an account, including an enrollment form with investment instructions. A CSI account is required to be opened in order to deposit the Prize. The Prize may be awarded to an alternate Winner (selected in a random drawing from among all remaining eligible Entrants) if (i) the CSI account documentation is not returned in good order within fourteen (14) days after mailing to the Entrant; (ii) the Entrant and/or Winner is not eligible to open the CSI account; (iii) the Entrant does not provide investment instructions; (iv) the Prize notification letter is returned as undeliverable; or (v) three (3) good faith attempts to contact the Entrant live by telephone are unsuccessful (no messages will be left). Only one Prize 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 Giveaway 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. By entering the Giveaway, Entrants fully and unconditionally agree to be bound by these rules and the decisions of the Sponsor, which will be final and binding on all matters relating to this Giveaway, and each Entrant warrants that (s)he is eligible to participate in this Giveaway. The Sponsor reserves the right to disqualify any Entrant if these Giveaway rules are not followed, and to change, alter, or amend these Giveaway rules or to alter, modify, suspend, or terminate the Giveaway, as necessary, in its sole discretion, to ensure the fair administration of the Giveaway or to comply with applicable law. The Giveaway is not a recommendation to invest in a CSI 529 Plan account.

7. Release: Each entrant agrees, except where prohibited by law, to release and discharge, hold harmless and indemnify the Sponsor, its trustee, 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 Giveaway, from any and all tax liability that may be imposed on 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 Giveaway-related activity.

8. Publicity: Except where prohibited by law, by entering the Giveaway and by winning, the Entrant grants to the Sponsor the right to publicize the Entrant's and Winner'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 trustee, 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 Giveaway 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 Giveaway; (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 Giveaway; (iv) technical or human error which may occur in the administration of the Giveaway; or (v) failed, incomplete, garbled, jumbled, corrupted or delayed computer transmissions which may limit an individual's ability to enter the Giveaway, including any injury or damage to an Entrant's or any other person's computer relating to or resulting from entering the Giveaway or downloading any materials related to the Giveaway.

10. Entrant's and Winner'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/Name of Winner: For a copy of these rules and/or the Winner's name, send your request and a self-addressed, stamped envelope to the address listed below.

12. Sponsor: College Savings Iowa, PO Box 219219, Kansas City, MO 64121-7322.