

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 December 31, 2019. 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"). Each Entrant must designate an individual under the age of 18 with a social security number or U.S. taxpayer identification number (the "Beneficiary"). There is a limit of one entry per person; provided that an Entrant may submit multiple entries if there are multiple Beneficiaries-one entry per Beneficiary. An Entrant will be entered a second time for each Beneficiary by "liking" College Savings Iowa on Facebook when they complete the official entry form as provided on the form. 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, Ascensus 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 the official online entry form available on the College Savings Iowa website (Iowa529Contest.com). ALL ENTRIES MUST BE RECEIVED BY 12/31/2019 AT 11:59 pm, CENTRAL TIME (the "Deadline"). The Sponsor is not responsible for lost, late, or corrupted entries, whether due to technical or computer malfunctions or otherwise.

3. Random Giveaway/Odds: One entry (the "Winner") will be selected on or about January 3, 2019 in a random drawing (the "Giveaway") from among all eligible entries received by the Sponsor by the Deadline. Odds of winning depend upon the number of eligible entries received.

4. Prize. Subject to these rules, the Winner will receive one thousand U.S. dollars (\$1,000) in the form of a newly established College Savings Iowa (CSI) 529 account or through the deposit of one thousand U.S. dollars (\$1,000) in an existing CSI account (the "Prize"). The account will be owned by and established in the name of the Winner as the Participant on the account (the "Participant") and the Participant will be responsible for investing the account in accordance with the rules of CSI and investment expenses and losses may result. Information with respect to ownership of an account can be found in the CSI Program Description at www.collegesavingsiowa.com. The Winner and the Beneficiary are 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's and Beneficiary's eligibility have been verified and the Entrant has been notified that verification is complete. The Prize is non-transferable although a CSI account may be transferred in accordance with CSI rules. 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 will be considered income, and any and all taxes associated with the Prize are the responsibility of the Winner. All rules of CSI shall apply to the account. The account must be established within six months of the date the Winner receives notice of winning.

5. Notification: After the drawing, the Sponsor will verify the eligibility of the Winner and the

Beneficiary. If eligibility is verified, the Winner will be notified by telephone/email within 4 weeks following the date of the Giveaway and will subsequently receive a confirmation letter from the Sponsor. Unless the Winner already has a CSI account, the Winner will be required to complete documentation necessary to open an account, including an enrollment form with investment instructions. If the Winner already has a CSI account, the Winner will need to provide the Sponsor with the account number. The Prize will only be deposited once the required documentation is completed and a CSI account is opened. The Prize may be awarded to an alternate Winner (selected in a random drawing from among all remaining eligible Entrants) if (i) the Winner and/or Beneficiary is not eligible; (ii) three (3) good faith attempts to contact the Winner via phone and/or email over the course of 14 days have been unsuccessful; (iii) the Prize confirmation letter is returned as undeliverable; or (iv) the CSI account documentation is not returned in good order within six (6) months after the Entrant receives notice of winning;. 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 Winner grants to the Sponsor the right to publicize the Winner's and Beneficiary's names, photographs, images, likenesses, voices, 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. Unless an Entrant opts out on the entry form, the Entrant may receive marketing information from CSI.

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.