

Did you know...

- You can change your beneficiary at any time.
- A beneficiary can be any age; adults can set up an account for their own retraining, vocational certification, or advanced studies at any eligible school.⁶
- You can change your future investment allocation at any time.
- Your beneficiary can attend any eligible school in the country — not just those in Idaho.

⁶ Eligible schools generally include all post-secondary institutions that participate in Federal student aid programs.

Enroll today!
Call 866-433-2533
or visit idsaves.org



Ugift® — Give College Savings

Invite family and friends to help you save by celebrating holidays, birthdays, graduations, and other milestones with the gift of college savings. An easy, online three-step process lets you create and send out invitations. Contributions sent in are transferred into your IDeal account.

Take advantage of Ugift by enrolling in IDeal today at idsaves.org.



Upromise®

This free service is designed to help families save more for college. You can earn college savings on eligible everyday purchases when you shop online, dine out, and much more. And, the extra money from your Upromise account can add up over time when it is automatically transferred to your IDeal account on a periodic basis.

To learn more, visit idsaves.org and click on the Upromise logo.⁷



⁷ Upromise is an optional service offered by Upromise, Inc., is separate from IDeal, and is not affiliated with the State of Idaho. Specific terms and conditions apply. Participating companies, contribution levels and conditions subject to change without notice. Transfers subject to a \$25 minimum.



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For more information about IDeal—Idaho College Savings Program, call 866-433-2533 or visit www.idsaves.org to obtain an Enrollment Kit. The Enrollment Kit includes a Disclosure Statement that 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 Enrollment Kit 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 effecting transactions and 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.

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



**Make an IDeal decision
for your child**



This is an IDEal opportunity to make a difference in your child's future.

Whether an infant coming home for the first time, a kindergartner smiling on the first day of school, or a middle school graduate walking across the stage to shake hands with the principal, all children deserve a future full of possibilities. With IDEal—Idaho College Savings Program, you can start saving now to help the child you care about have the future they deserve.

IDEal offers the following benefits to help you save:

- **Start with as little as \$25.** Open an IDEal account with as little as \$25 (\$15 per pay period through payroll deduction, if offered by your employer). You can make additional contributions of \$25 or more to your account whenever you like.¹
- **Save on taxes.** Your account grows tax deferred, and withdrawals used for qualified educational expenses are tax free.² You can also receive an Idaho state income tax deduction of up to \$4,000 per year (\$8,000 if married, filing jointly).³
- **Manage your account with ease.** You have access to your accounts any time with our online services.
- **Choose from a variety of investments.** You can create an investment allocation that matches your goals and risk comfort level.
- **Use assets at schools around the country.** You can apply your IDEal assets to any eligible college, university, vocational school, or institution of higher education—not just schools in Idaho.
- **Invite family and friends to help.** Ugift®—Give College Savings lets you invite the special people in your life to celebrate with a gift contribution to your IDEal account.
- **Save even more.** The free Upromise® service can help you earn college savings on your eligible everyday purchases.⁷

¹ A plan of regular investment cannot assure a profit or protect against a loss in a declining market.

² 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.

³ You will be required to include the entire amount of a non-qualified distribution in your Idaho taxable income. You will be required to include the amount of a transfer to another state's 529 plan in your Idaho taxable income up to the amount of your total contributions to your IDEal account in the twelve (12) months preceding the date of the rollover.

What are 529 college savings plans?

529 college savings plans are state-sponsored programs that help you save for college tuition, certain room and board costs, books, supplies, and other qualified higher education expenses.

How does IDEal work?

When you enroll in IDEal, you choose to invest in one or more of nine different investment options based on your investing preferences and risk tolerance. Each investment option is either age-based or a fixed asset allocation, and is comprised of mutual funds offered by The Vanguard Group, Inc.

All contributions made to your account grow tax deferred. When it is time to pay for qualified higher education expenses, distributions are federally² and Idaho state tax free.

Anyone can open and contribute to an account on behalf of a future student. The account owner retains control of the account.

Did you know...

A degree can mean higher earnings.

A recent study showed that the average college graduate can earn an average of 61% more than a high school graduate over their working life - that translates to nearly \$800,000 more!⁴

⁴ The College Board, *Education Pays*, 2007.

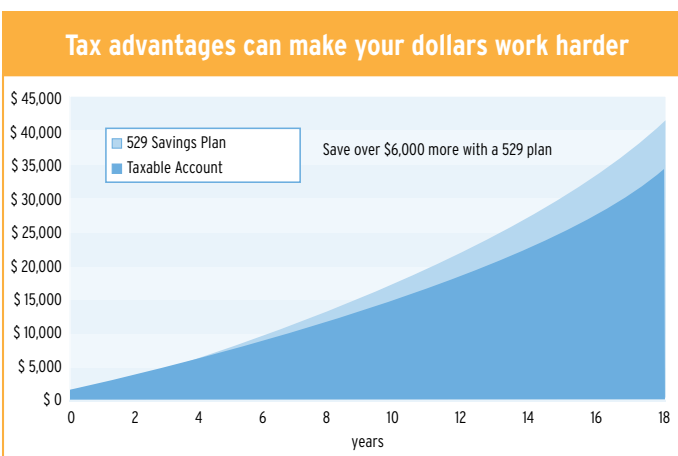
What are the fees associated with IDEal?

IDEal has no commissions, loads, or sales charges. The total annual asset-based fee is 0.75% (\$7.50 per \$1,000 invested), and there is a \$20 annual account fee if neither the account owner nor the beneficiary is an Idaho resident.

Why Invest in a 529 Plan?

Named after Section 529 of the Internal Revenue Code, 529 plans were specifically designed to help families save for college. Because they allow your savings to grow tax deferred and the withdrawals used for qualified educational expenses are tax free,² your money has the potential to stretch further than it could with a savings method that doesn't offer these same tax advantages.

The example below illustrates the power of tax-free savings with a 529 plan. In both cases, it begins with an initial investment of \$2,500 and continues with monthly contributions of \$100. After 18 years, the tax-free account is worth more.⁵



⁵ Assumptions: \$2,500 initial investment with subsequent monthly investments of \$100 for a period of 18 years; annual rate of return on investment of 5% and no funds withdrawn during the time period specified; taxpayer is in the 30% federal income tax bracket for all options at the time of contributions. This hypothetical is for illustrative purposes only. It does not reflect an actual investment in any particular 529 plan or any taxes or penalties payable/due upon a non-qualified distribution. A plan of regular investment cannot assure a profit or protect against a loss in a declining market.

