

GIVE THE GIFT OF COLLEGE SAVINGS BEFORE YEAR-END

And you can get the gift of an Idaho state tax deduction.*



The holiday season is a great time to open an IDeal — Idaho College Savings Program account for a child or grandchild. To be eligible for an Idaho state tax deduction*, contributions to your new or existing account must be received by the plan on or before December 31.

Find helpful college savings tips and tools at idsaves.org

*Contributions to the IDeal - Idaho College Savings Program 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 — Idaho College Savings Program, 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., ("UII") is Distributor.

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 (Board). UII serves as program manager and Upromise Investment Advisors, LLC (UIA), provides investment advisory services and recordkeeping and administrative services. UII and UIA 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. Sallie Mae Bank serves as the Savings Portfolio Manager for IDeal. IDeal's Portfolios invest in either: (i) mutual funds offered or managed by Vanguard; or (ii) an FDIC-insured omnibus savings account held in trust by the Board at Sallie Mae Bank. Except for the Savings Portfolio, investments in IDeal are not insured by the FDIC. Units of the Portfolios are municipal securities and the value of units will vary with market conditions.

Investment returns will vary depending upon the performance of the Portfolios you choose. Except to the extent of FDIC insurance available for the Savings Portfolio, you could lose all or a portion of your money by investing in IDeal, depending on market conditions. Account Owners assume all investment risks as well as responsibility for any federal and state tax consequences.

Not FDIC-insured (except for the Savings Portfolio). No Bank, State or Federal Guarantee. May Lose Value. UIID MKT8515CB 1113

