

Arkansas Brighter Future 529 Plan

Arkansas Travelers “Enter to Win” Promotion

Official Promotion Rules

VOID WHERE PROHIBITED BY LAW. THE PROMOTION PERIOD BEGINS MAY 1, 2025, AND ENDS JULY 29, 2025.
NO PURCHASE NECESSARY.

- How to enter:** Eligible individuals (as described in Section 5 of these Official Promotion Rules) may submit an entry to participate in the Arkansas Travelers “Enter to Win” Promotion (“Promotion”) Drawing online at <https://brighterfuturedirect529.com/travelers> for receipt by midnight Central Time on July 29, 2025. Each eligible individual who enters shall hereinafter be referred to as an “Entrant.” Limit: one (1) entry per person, regardless of method of entry. Additional entries beyond the specified limit will be void. All entries become the exclusive property of the Sponsor and will not be acknowledged or returned. No mechanically reproduced, illegible, incomplete, forged or altered entries will be accepted. The Arkansas Brighter Future Direct Plan (the “Sponsor”) is not responsible for lost, late, corrupted, or misdirected entries, whether due to technical or computer malfunctions or otherwise.
- Selection of Winner/random drawing odds:** Two (2) winners (each a “Winner”) from the pool of Entrants will be selected on or about July 30, 2025, in a random drawing (“Drawing”) from all eligible online entries received by the Sponsor by midnight on Tuesday, July 29, 2025, Central Time. Odds of winning a Prize from the Drawing depend upon the number of entries submitted by the Entrants and received by the Sponsor for inclusion in the Drawing.
- Prizes:** - Subject to requirements outlined below, the Two (2) Winners selected by the Sponsor will each receive Five Hundred and Twenty-Nine U.S. Dollars (\$529.00) in the form of a contribution to the Winner’s account in the Arkansas Brighter Future Direct Plan (each a “Prize”), an education savings plan established by the State of Arkansas, designed to satisfy the requirements of Section 529 of the Internal Revenue Code. The MAXIMUM VALUE of each Prize is \$529.00. If a Winner does not have an established Arkansas Brighter Future Direct Plan account, they have until August 31, 2025, to establish one. Once the Winner has established the Arkansas Brighter Direct Plan account, the Prize will be deposited within thirty (30) days. All potential winners are subject to eligibility verification by the Sponsor, whose decisions are final and binding in matters related to the Drawings. An Entrant is not a Winner of any Prize unless and until the Entrant’s eligibility has been verified and the Entrant has been notified that verification is complete. The Prizes are non-transferrable. The Sponsor is responsible only for the delivery of the Prize. Promotion does not take into account the Winners’ 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 Arkansas Brighter Future Direct Plan. Winner should consult his or her own tax advisor about tax implications, if any, of an Arkansas Brighter Future Direct Plan account, and contributions to and/or withdrawals from an Arkansas Brighter Future Direct Plan account including consideration of a federal penalty tax on earnings for nonqualified withdrawals (as well as federal and state income taxes). Prize may be considered income, and any and all taxes associated with Prize are the responsibility of the Winner. Sponsor reserves the right to disqualify any Entrant if these Promotion rules are not followed.

Ten (10) entries will be randomly selected to receive ten (10) tickets each to the Arkansas Travelers game scheduled for July 25, 2025. The winners will be chosen through a random drawing. To facilitate communication with the ticket winners, contact information—including name, phone number, and email address—will be shared with the Arkansas Travelers.

- Notification and Receipt of Prize:** Winners will be notified via telephone or email, and the Prizes will be deposited directly into each Winner’s Arkansas Brighter Future Direct Plan account on or before September 1, 2025. In the event a Winner whose eligibility has been confirmed, does not have an existing Arkansas Brighter Future Direct Plan account, the Winner will be required to complete documentation necessary to open an Arkansas Brighter Future Direct Plan account, including an enrollment form with investment instructions in order to receive the Prize. No

additional consideration (fees, costs, charges) will be required from the Winner. An Arkansas Brighter Future Direct Plan account is required to be opened in order to deposit the Prize, but the selected Winner is not required to deposit any additional monies into the account in order to receive the Prize. The Prize may be awarded to an alternate Winner (selected in a random drawing from all remaining Entrants) if (i) the Arkansas Brighter Future Direct Plan enrollment form is not returned in good order within thirty (30) days following the close of the Drawing; or (ii) the Winner is not eligible to open the Arkansas Brighter Future Direct Plan account; or (iii) the Winner does not provide investment instructions; or (iv) the Winner is unable to be contacted by email or telephone after three (3) attempts; or (v) it is determined that the Entrant does not meet the eligibility requirements outlined in Section 5 below. No more than the stated number of Prizes will be awarded. In the event that the production, technical, seeding, programming, or any other reason causes more than the stated number of Prizes as set forth in these Official Promotion Rules to be available and/or claimed, the Sponsor reserves the right to award only the stated number of Prizes by a random drawing from all legitimate, un-awarded, eligible Prize claims.

5. **Eligibility:** Participation is open only to individual legal residents of the State of Arkansas, age 18 years or older as of the date of entry who are U.S. citizens or resident aliens, have a U.S. Social Security number or U.S. taxpayer identification number, and have a permanent U.S. address that is not a P.O. Box. The Promotion is not open to employees and their immediate families and members of the same household of: Sponsor, The Vanguard Group, Inc. and its affiliates, Ascensus Broker Dealer Services, LLC, the Arkansas Sections 529 Plan Review Committee, the Arkansas State Treasurer's Office, and the Arkansas Travelers under the ownership of Diamond Baseball Holdings, LLC.
5. **Miscellaneous and conditions of participation:** This offer is void where prohibited or restricted by law and is subject to applicable federal, state, and local laws and regulations. Taxes and fees, if any, are the sole responsibility of Winner. By participating in this Promotion, each Entrant agrees to be bound by these official rules and the decisions of the judges and warrants that he or she is eligible to participate in this Promotion. By Participating in the Promotion, each Entrant agrees, except where prohibited by law, to release and discharge, hold harmless, and indemnify Sponsor, its employees, agents, representatives, officers, and directors, and their immediate families, successors, and assigns, and all others associated with the development and execution of this Promotion ("Released Parties"), from any and all tax liability that may be imposed 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, or use of the Prize, or while traveling to, preparing for, or participating in any Promotion-related activity. Entrant further agrees that in any cause of action, the Released Parties liability will be limited to the cost of entering and participating in the Promotion, and in no event shall the Released Parties be liable for attorney fees. Entrant waives the right to claim any damages whatsoever, including, but not limited to, punitive, consequential, direct, or indirect damages. By entering the Promotion or by winning, Entrants grant to Sponsor the right to publicize the Entrant's name, photograph, image, likeness, voice, statements, and biographical information for advertising, trade, and promotional purposes without compensation and without opportunity for review in all manner and media, in perpetuity, except where prohibited by law.
6. **Governing Law and Jurisdiction.** The Promotion and these Official Promotion Rules shall be construed according to the laws of the State of Arkansas. Any legal proceedings in connection with this Promotion or the Official Promotion Rules shall be brought in the State of Arkansas' administrative or judicial forums and the rights and remedies of the parties shall be determined in accordance with such laws. Venue for all legal proceedings shall be Pulaski County, Arkansas.
7. The Promotion is not a recommendation to invest in the Arkansas Brighter Future Direct Plan. Sponsor reserves the right to change, alter, or amend these Official Promotion Rules or to alter, modify, or terminate the Promotion, as necessary, in its sole discretion, to help ensure the fair administration of the Promotion or to comply with applicable law. For the name of the Winners, mail your request and a self-addressed envelope to the address listed below.
8. **Sponsor:** Arkansas Brighter Future Direct Plan, P.O. Box 219376, Kansas City, MO 64121.

For more information about the Arkansas Brighter Future Direct Plan, call 1.800.587.7301 or visit brighterfuturesdirect529.com to obtain a Program Description and Participation Agreement, which includes investment objectives, risks, charges, expenses, and other information; read and consider it carefully before making an investment or sending money.

Please Note: Before you invest, consider whether your or the beneficiary's home state offers any state tax or other state benefits such as financial aid, scholarship funds, and protection from creditors that are only available for investments in that state's qualified tuition program. You should also consult your financial, tax, or another advisor to learn more about how state-based benefits (or any limitations) would apply to your specific circumstances.

The Arkansas Brighter Future Direct Plan is a college tuition savings program sponsored by the State of Arkansas and administered by the Arkansas Section 529 Plan Review Committee ("Committee"). Ascensus Broker Dealer Services, LLC, the Program Manager, and its affiliates have overall responsibility for the day-to-day operations, including investment advisory services, recordkeeping, administrative services, and marketing of the Arkansas Brighter Future Direct Plan. The Vanguard Group, Inc., serves as Investment Manager for the plan. The Arkansas Brighter Future Direct Plan's Portfolios invest in: (i) mutual funds; or (ii) an FDIC-insured omnibus savings account held in trust by the Committee at Sallie Mae Bank. Except for the Savings Portfolio, investments in the Arkansas Brighter Future Direct Plan 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 Arkansas Brighter Future Direct Plan 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 the Arkansas Brighter Future Direct Plan, 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.

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