

Official Entry Form

The Utah Educational Savings Plan and Zions Bank Present

Make Your Mark BOOKMARK CONTEST

September 2-30, 2014

Utah students in kindergarten through 12th grade: You're invited to design a bookmark!

To enter:

1. Design your bookmark in the blank space at right. You may use any art medium.
2. Completely fill out the "Student Information" box below.
3. Submit your entry to the Utah Educational Savings Plan (UESP) office by 5:00 p.m. (MT), Tuesday, September 30, 2014. (See reverse side for details and official contest rules.)

Your bookmark design could be worth \$1,000!



Student Information

Must be complete to be considered

Student Name: _____

School Name: _____ School District: _____

Grade: _____ Age: _____ Gender: Boy Girl

Parent/Guardian Name: _____

Address: _____

City, State, Zip: _____

Phone: _____

E-mail: _____

I agree to the official rules of the 2014 "Make Your Mark" Bookmark Contest (see reverse).

Parent/Guardian Signature _____ Student Signature _____

Date: _____

Submit your entry to:

Utah Educational Savings Plan
2014 "Make Your Mark"
Bookmark Contest
PO Box 145100
Salt Lake City, UT 84114-5100



Utah Educational Savings Plan®

800.418.2551 | uesp.org

2014 "Make Your Mark" Bookmark Contest: Official Contest Rules

How to Enter the Contest

- Submit your entries between Tuesday, September 2, and Tuesday, September 30, 2014. UESP and Zions Bank are not responsible for lost, misdirected, or late-arriving mail.
- Bookmark designs must be submitted on the official Utah Educational Savings Plan (UESP) and Zions First National Bank (Zions Bank) entry form (available at uesp.org/bookmark).
- All entries must be received at the UESP office by 5:00 p.m. (MT), Tuesday, September 30, 2014.
- Entries can be submitted two ways:

Mail to:

UESP
2014 "Make Your Mark"
Bookmark Contest
PO Box 145100
Salt Lake City, UT 84114-5100

Overnight or hand delivery:

UESP
The State Board of Regents Building
Gateway 2
60 South 400 West
Salt Lake City, UT 84101-1284



Judging and Winners. A panel of judges will award eight winners a \$1,000 UESP college savings scholarship account from UESP and Zions Bank. Winners will include:

- Two kindergarten through 3rd grade students
- Two 4th through 6th grade students
- Two 7th through 8th grade students
- Two 9th through 12th grade students

Winners will be notified by telephone, e-mail, or U.S. mail by Monday, October 27, 2014. All decisions by the judges and UESP are final.

Eligibility. Contest participants must be:

- Utah residents
- Either (1) enrolled in kindergarten through 12th grade at a Utah school or (2) school-age students who are home schooled

The following are ineligible to enter the contest:

- Employees, directors, and agents of the Utah State Board of Regents (USBR), Utah Higher Education Assistance Authority (UHEAA), UESP, Zions Bank, and their respective affiliates, parents, subsidiaries, and advertising agencies; and the immediate family members of all such persons (spouses, parents, siblings, and children)
- Past winners of the "Make Your Mark" Bookmark Contest

Participants are not required to own a UESP or Zions Bank account to enter the contest.

Restrictions. Limit one entry per person. Each winner may only win one scholarship account. The UESP scholarship account may not be used in conjunction with, or as a match, for any other UESP promotion.

Ownership Rights. Submitted materials become the property of UESP and will not be returned. UESP will receive ownership and all copyrights for all submitted entries. Winning designs may be printed and used by UESP and Zions Bank.

Disclosure of Identifying Information. Winners' first names, ages, and school districts may be displayed on the UESP website (uesp.org) along with their artwork. Other personal information, such as last names or phone numbers, is used strictly for UESP internal purposes. By entering the contest, each participant acknowledges that the participant's mailing address and/or e-mail address may be used by UESP for UESP notifications.

Disqualification. Entries will be disqualified if they:

- Are not submitted on the official entry form
- Do not provide sufficient contact information
- Contain material protected by copyright or trademark
- Are not the original work of the submitting student
- Are submitted by previous contest winners

Information. Scholarship accounts are designed so the principal and any related earnings must be used for qualified higher education expenses. Earnings, if any, will not be subject to federal or Utah state income taxes. However, it is possible that future changes in law may

cause a scholarship account to be taxable, or that the Internal Revenue Service may take the position that a scholarship account is taxable in the year it is awarded or distributed. A participant should consult his or her own tax adviser for more information. Payment of all federal, state, and local taxes, if any, that result from winning the 2014 "Make Your Mark" Bookmark Contest is the sole responsibility of each winner. All federal, state, and local laws apply. Odds of winning depend on the number of qualified entries. The contest is void where prohibited by law.

Scholarship Accounts. Information about the beneficiary required to open the scholarship account must be submitted to UESP no later than three months following the award date. Scholarship accounts may not be converted to cash nor may non-qualified withdrawals of money be made from scholarship accounts.

Scholarship accounts are invested in the FDIC-insured investment option. Qualified withdrawals from a scholarship account can be used for tuition, fees, books, or required supplies and equipment, but may not be used to pay for room and board. Scholarship account funds may be used at any eligible educational institution, which is any college, university, or technical school that participates in federal financial aid programs for students, not just at institutions in Utah. (Visit fafsa.ed.gov for a list of eligible schools.) Withdrawals from a scholarship account will be sent only to the eligible institution designated on the withdrawal form. UESP reserves the right to request documentation to verify that withdrawn funds were used for qualified higher education expenses. Qualified withdrawals from the scholarship account must start before the beneficiary turns age 22. All withdrawals from the scholarship account must be completed within four years of the initial withdrawal. Unused funds in the scholarship account will be forfeited by the beneficiary.

UESP Account Investments. Additional money from a winner's parents/guardians, friends, or family members may not be contributed to a scholarship account; however, individual UESP accounts opened for the beneficiary may receive such contributions. Each account owner or contributor should carefully read the UESP Program Description for more information and consider all investment objectives, risks, charges, and expenses before investing. Investments are not guaranteed by any federal or state agency. However, Federal Deposit Insurance Corporation (FDIC) insurance is provided for the FDIC-insured accounts. The Program Description includes more information about the FDIC-insured accounts. An investment could lose value.

Official Rules and Winners List. To obtain the official contest rules and the list of winners for 2014, go to uesp.org/bookmark or send a self-addressed, stamped envelope to the UESP mailing address listed above.