

**2023 PATH2COLLEGE 529 PLAN
NEWBORN SWEEPSTAKES
OFFICIAL RULES**

NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE OR PAYMENT OF ANY KIND DOES NOT INCREASE YOUR CHANCE OF WINNING. VOID WHERE PROHIBITED.

SWEEPSTAKES DESCRIPTION: Georgia's Path2College 529 Plan Newborn Sweepstakes (the "Sweepstakes") consists of one (1) random drawing which will be conducted after the conclusion of the Sweepstakes. One (1) prize will be awarded to the winning Entrant, on behalf of his or her newborn child or grandchild and one (1) additional prize will be awarded to the Georgia hospital where that child was born. The sweepstakes begins on 12:00 AM Eastern Time ("ET") on 1/1/2023 and runs through 11:59 PM ET 4/15/2024. Sweepstakes details and entry form are available online at www.path2college529.com/newborn.

SPONSOR: Path2College 529 Plan (the "Sponsor").

ADMINISTRATOR: TIAA-CREF Tuition Financing, Inc. (TFI), Program Manager for the Path2College 529 Plan (the "Administrator").

ELIGIBILITY: Sweepstakes is open to any U.S. citizen or resident alien with a valid Social Security Number or taxpayer identification who is at least eighteen (18) years of age, who is also the parent, legal guardian or grandparent of a child born during 2023 at a Georgia hospital ("Entrant"). Employees, directors, officers, trustees and agents, and their respective immediate families (spouses and siblings, parents and children and their spouses) and household members of TFI, TIAA-CREF Individual & Institutional Services, LLC, Inc., or Teachers Insurance and Annuity Association (TIAA) and its affiliates, their respective parent companies, affiliates, subsidiaries, owners, divisions, advertising and promotion agencies, the Georgia Office of the State Treasurer, Georgia Student Finance Commission (collectively the "Sweepstakes Entities") are not eligible. Persons who won a prize in a previous year's version of the Path2College 529 Plan Newborn Sweepstakes are also not eligible.

HOW TO ENTER: To enter, visit www.path2college529.com/newborn, complete the entry form and submit online as directed. All entries must be received by 11:59 PM ET on 4/15/2024. Only eligible Entrants may enter the Sweepstakes, hospitals need not enter. **Limit:** One (1) entry per eligible Entrant per eligible newborn; a given eligible Entrant may only enter once per eligible newborn, but more than one (1) eligible Entrant may enter for the same eligible newborn. Multiple Entrants for the same newborn are not permitted to share the same email address. In the event more than the stated number of allowable entries are received for one person or email address, the first entry processed will be considered the only valid entry received. Multiple entries generated by a script, macro or other automated means will be disqualified. Entries that are incomplete or ineligible are void.

WINNER SELECTION/VERIFICATION: The Newborn Prize winner will be randomly selected from all eligible entries received during the promotion, after the promotion ends on 4/15/2024 and will be notified by phone and/or e-mail to confirm their eligibility. Newborn Prize winner will be required to provide confirmation of a 2023 birth within an indicated time period. If selected Newborn Prize winner does not meet the eligibility requirements (including timely provision of acceptable confirmation of a 2023 birth), he/she will be disqualified, and an alternate winner will be randomly selected and notified. Newborn Prize winner will be required to complete, execute, and return within, ten (10) business days, an Affidavit of Eligibility and Liability/Publicity Release or the prize will be forfeited and awarded to an alternate. Drawing will be conducted by Administrator, an independent judging organization. The odds of winning the Newborn Prize depends on the number of eligible entries received during the Promotion.

PRIZES / APPROXIMATE RETAIL VALUE (ARV): One (1) "Newborn Prize" - \$5,529 to be awarded in the form of a contribution to the Entrant's Path2College 529 Plan account, which names the applicable newborn born during 2023 as beneficiary of the account. (ARV \$5,529); One (1) "Hospital Prize" - \$1,529 to be awarded via check to the Georgia hospital where birth of the winning newborn took place (ARV \$1,529).

GENERAL PRIZE RESTRICTIONS: For the Hospital Prize, if check is not redeemed by the winning hospital within ninety (90) days of issue, the check becomes void. Winner will be responsible for all taxes (federal, state, local and/or income) and all expenses not listed but incurred as a result of acceptance and use of Newborn Prize; this includes any and all expenses in conjunction with establishing a Path2College 529 Plan for the applicable newborn. No transfer or substitution of prize permitted, except by Sponsor who reserves the right to substitute prize for one of comparable or greater value as solely determined by Sponsor. The winner will be required to provide his/her Social Security number, as well as the child's Social Security Number, when establishing Path2College 529 Plan for newborn. The value of the award may be reported to the IRS on an IRS Form 1099-MISC or as otherwise required by law, and/or to state taxing authorities. Hospital Prize will be awarded directly to Hospital by Sponsor, subject to Hospital administration's acceptance of same by signing any documents required by Sponsor and/or furnishing any required consents/approvals. Sponsor reserves the right to approve/deny the Hospital Prize if it deems the birth did not take place in that hospital; such decision of Sponsor is final and binding.

CONDITIONS / RELEASE: By accepting the Newborn Prize, winner grants to Sponsor, Administrator, and their affiliated companies the right, except where prohibited by law, to use winner and newborn name, likeness, picture, address (city and state), e-mail address, voice, biographical information, written or oral statements, for advertising and promotional purposes in promoting the Sponsor, its products, Website, and/or this Sweepstakes or succeeding Sweepstakes, without compensation unless required by law. Winner shall have no right of approval, no claim to compensation, and no claim (including, without limitation, claims based on invasion of privacy, defamation, or right of publicity) arising out of any use, blurring, alteration, or use in composite form of your name, picture, likeness, address (city and state), e-mail address, biographical information, or entry. The rights granted under this paragraph shall extend to Sponsor and its affiliated companies, agencies, or marketing partners.

AGREEMENT TO THE OFFICIAL RULES: By participating in the Sweepstakes, the Entrant fully and unconditionally agrees to and accepts these Official Rules and the decisions of the Sponsor and the Administrator, which are final and binding in all matters related to the Sweepstakes.

ENTRANT'S PERSONAL INFORMATION: Information collected online from Entrants is subject to the Path2College 529 Plan Privacy Policy (<https://www.path2college529.com/help/privacy.shtml>).

WINNER(S)/RULES: To receive Sweepstakes results or an additional copy of these Official Rules, send an email with the Subject line "GA Newborn Sweepstakes" to Emclaughlin@tiaa.org. Results will be available after 5/15/2024.

To learn more about Georgia's Path2College 529 Plan, its investment objectives, risks, charges, and expenses please see the Plan Description at path2college529.com. Read it carefully. Investments in the Plan are neither insured nor guaranteed and there is the risk of investment loss. TIAA-CREF Tuition Financing, Inc. (TFI), Plan Manager. TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributor and underwriter for Georgia's Path2College 529 Plan.