

**2025 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 2025 Newborn Sweepstakes (the "Sweepstakes") consists of two (2) random drawings which will be conducted after the conclusion of the two Sweepstakes periods. Two (2) prizes will be awarded to the winning Entrants (one prize per winner), on behalf of the winning family's newborn child or grandchild. The sweepstakes consists of two separate time periods:

Child born during first part of year between 1/1/25 – 6/30/25	Sweepstakes begins on 12:00 AM Eastern Time ("ET") on 1/1/2025. Entry deadline: For babies born in first half of year, entries must be received by 11:59 PM ET 9/30/2025.	Winner will be drawn in October 2025
Child born during second part of year between 7/1/25 – 12/31/25	Sweepstakes begins on 12:00 AM Eastern Time ("ET") on 7/1/2025. Entry deadline: for babies born during second half of year, entries must be received by 11:59 PM ET 3/31/2026.	Winner will be drawn in April 2026

Sweepstakes entry form is available online at www.path2college529.com/program/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 2025 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, and the Georgia Office of the State Treasurer (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/program/newborn, complete the entry form and submit online as directed. All entries must be received by the deadlines specified above. Only eligible Entrants may enter the Sweepstakes. **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 winners will be randomly selected from all eligible entries received during the two promotion periods, after the respective time periods end in October 2025 and April 2026. Winners will be notified by phone and/or e-mail to confirm their eligibility. If selected Newborn Prize winner does not meet the eligibility requirements, an alternate winner will be randomly selected and notified. Once notified, Newborn Prize winner will be required to complete, execute, and return within, twenty (20) business days, an Affidavit of Eligibility and Liability/Publicity Release or the prize will be forfeited and awarded to an alternate. Drawings 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): Two (2) "Newborn Prizes" of \$5,529 each to be awarded in the form of a contribution to the Entrant's Path2College 529 Plan account, which names the applicable winning newborn as beneficiary of the account. (ARV \$5,529 each, \$11,058 total).

GENERAL PRIZE RESTRICTIONS: 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.

CONDITIONS / RELEASE: By accepting the Newborn Prize, winners grant 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 Entrants fully and unconditionally agree to and accept 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 (www.path2college529.com/utility/privacy-policy).

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 April 2025 for first half of year Sweepstakes, and April 2026 for second half of year Sweepstakes.

To learn more about Georgia's Path2College 529 Plan, its investment objectives, risks, charges and expenses see the Plan Description at path2college529.com before investing. Read it carefully. Investments in the Plan are neither insured nor guaranteed and there is the risk of investment loss. Prior to investing, check with your home state to learn if it offers tax or other benefits such as financial aid, scholarship funds or protection from creditors for investing in its own 529 plan. TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributor and underwriter for the Path2College 529 Plan.