2024 PATH2COLLEGE 529 PLAN PATH FROM PRE-K TO COLLEGE 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's "Path from Pre-K to College Sweepstakes" (the "Sweepstakes") consists of four (4) random drawings which will be conducted after the conclusion of the Sweepstakes. One (1) prize will be awarded to each of the four winning Entrants, on behalf of his or her child or grandchild enrolled in a Georgia Pre-K Program and one (1) additional prize will be awarded to each of the four Pre-K programs that the winners attend. The sweepstakes begins on 12:00 AM Eastern Time ("ET") on 3/1/2024 and runs through 11:59 PM ET 3/31/2024. Sweepstakes details and entry form are available online at www.path2college529.com/Prek.

SPONSOR: Path2College 529 Plan & the Department of Early Care and Learning (DECAL) (the "Sponsor")

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

ELIGIBILITY: Entry in the Sweepstakes is limited to legal residents of the State of Georgia ("GA") who are at least 21 years of age or older ("Entrant") and the parent, legal guardian or grandparent of a Georgia Pre-K student enrolled in one of Georgia's Pre-K Programs for the 2023-2024 school year. 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, the Georgia Department of Early Care and Learning (DECAL), and child care programs licensed through (DECAL) (collectively the "Sweepstakes Entities") are not eligible. Persons who won a prize in a previous year's version of the Path2College 529 Plan Path from Pre-K to College Sweepstakes are also not eligible.

HOW TO ENTER: To enter, visit www.path2college529.com/prek, complete the entry form and submit online as directed. Each parent, legal guardian, or grandparent who has a child enrolled in one of Georgia's Pre-K Programs may submit an entry online at www.path2college529.com/PreK. All entries must be received by 11:59 PM ET on 3/31/2024. Only eligible Entrants may enter the Sweepstakes. Limit: One (1) entry per eligible Entrant per eligible child. A given eligible Entrant may only enter once per eligible child, but more than one (1) eligible Entrant may enter for the same eligible child. Multiple Entrants for the same child 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 Pre-K Sweepstakes Prize winners will be randomly selected from all eligible entries received during the promotion, after the promotion ends on 3/31/2024 and will be notified by phone and/or e-mail to confirm their eligibility. Pre-K Sweepstakes Prize winners must be enrolled in a Georgia Pre-K Program for the 2023-2024 School Year. Individual winners must confirm his/her eligibility within (10) business days of notification. If selected Pre-K Sweepstakes Prize winners do not meet the eligibility requirements, he/she will be disqualified, and an alternate winner will be randomly selected and notified. Pre-K Sweepstakes Prize winners will be required to complete, execute and return within ten (10) business days of eligibility verification, an Affidavit of Eligibility and Liability/Publicity Release or the prize will be forfeited and awarded to an alternate. Pre-K Program winners (i.e., the school or Pre-K program) will be required to submit a copy of their IRS Form W9 to a Path2College Representative within ten (10) business days of responding to the eligibility verification. Drawing will be conducted by the Administrator, an independent judging organization. The odds of winning the Pre-K Sweepstakes Prize depends on the number of eligible entries received during the Promotion.

The Path2College 529 Plan has assigned Georgia counties into four (4) regions noted below. One winner from each of the four regions will be randomly selected from among all eligible entries in a drawing conducted on or around April 1, 2024.

Region #1: Metro Atlanta

Region #2: Southeast Georgia

Region #3: North Georgia

Region #4 South Georgia

See Appendix below to view counties sorted by region.

PRIZES / APPROXIMATE RETAIL VALUE (ARV):

Four (4) "Pre-K Prizes" (one per region) - \$1,529 to be awarded in the form of a contribution to the Entrant's Path2College 529 Plan account, which names the Pre-K child/student enrolled in a Georgia Pre-K Program for the 2023-2024 school year as beneficiary of the account (ARV \$1,529).

Four (4) "Pre-K Program Prizes" (one per region)- \$1,529 to be awarded via check to the Pre-K programs that the sweepstakes winners attend.

GENERAL PRIZE RESTRICTIONS: Once the completed Affidavit is submitted to a Path2College representative, individual winners will be provided instructions to open their Path2College 529 Plan College Savings Account if they do not already have a Path2College account. Winners have (10) business days from the day they receive instructions to (1) open his or her Path2College Account and (2) provide his or her account number to a Path2College representative. If account number is not provided to a Path2College representative within (10) business days as described above, winners risk having the prize forfeited, at the sole discretion of Sponsor. Once the winners' account number is provided to a Path2College representative, their account will be funded electronically within twenty (20) business days via direct deposit. PreK Program winners will receive a check made payable to their Pre-K Program within 20 business days of the date Path2College receives a copy of their W-9. For the Pre-K Program Prize, if the check is not redeemed by winner within ninety (90) days of issue, the check becomes void and will NOT be reissued by Sponsor. If the winning Pre-K Program establishes to the satisfaction of Sponsor that the check has been lost or stolen (as determined in Sponsor's sole discretion) within ninety (90) days of issue, a replacement check will be issued by Sponsor; however, under no circumstances will a replacement check be issued after the conclusion of such ninety (90) day period. 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 Pre-K Sweepstakes Prize; this includes any and all expenses in conjunction with establishing a Path2College 529 College Savings Plan for the applicable child. 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 their child or grandchild. 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. Pre-K Program Prize will be awarded directly to Pre-K Program by Sponsor.

CONDITIONS / **RELEASE**: By accepting the Pre-K Sweepstakes Prize, winner grants to Sponsor, Administrator, and their affiliated companies the right, except where prohibited by law, to use winner and child 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/utility/privacy-policy).

WINNER(S)/RULES: To receive Sweepstakes results (list of winners) or an additional copy of these Official Rules, send an email with the Subject line "Path from Pre-K to College Sweepstakes" to Emclaughlin@tiaa.org. Results will be available after April 30, 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.

APPENDIX

Atlanta Metro Southeast Georgia North Georgia Carroll **Appling** Baldwin Atkinson Cherokee Banks Clayton Barrow Bacon Cobb Brantlev Bartow Coweta Bryan **Butts** Bulloch DeKalb Catoosa Douglas Burke Chattooga Fayette Camden Clarke Columbia Forsyth Candler **Fulton** Charlton Dade Gwinnett Chatham Dawson Henry Clinch Elbert Newton Coffee Fannin Paulding **Echols** Floyd Rockdale Effingham Franklin Emanuel Gilmer Evans

Glascock Glvnn Gordon Jeff Davis Greene Jefferson Habersham **Jenkins** Hall Johnson Hancock Lanier Haralson Laurens Hart Liberty Heard Long Jackson McIntosh Jasper Montgomery Lincoln Pierce Lumpkin Screven Madison Tattnall McDuffie Telfair Meriwether Toombs Morgan Murray Treutlen Ware Oconee Washington Oglethorpe Wayne Pickens Wheeler Pike

Polk

Wilkes

Ben Hill Berrien Bibb Bleckley **Brooks** Calhoun Chattahoochee Clay Colquitt Cook Crawford Crisp Decatur Dodge Dooly Dougherty Early Grady Harris Houston Irwin **Jones** Lamar Lee Lowndes Macon Marion Miller Mitchell Monroe Muscogee Peach Pulaski Quitman Randolph Schley Seminole Stewart Putnam Sumter Rabun Talbot Richmond Taylor Spalding Terrell Stephens **Thomas** Taliaferro Tift Towns Turner **Twiggs** Troup Union Upson Walker Webster Walton Wilcox Warren Wilkinson White Worth Whitfield

South Georgia

Baker