

**PATH2COLLEGE SWEEPSTAKES
OFFICIAL RULES**

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

SWEEPSTAKES TIMING: The Path2College Sweepstakes (the “Sweepstakes”) begins on 9/01/2019 and ends on 11/01/2019 at 11:59 p.m. ET (the “Sweepstakes Period”).

SWEEPSTAKES SPONSOR AND ADMINISTRATOR: The Path2College 529 Plan.

SWEEPSTAKES DESCRIPTION: The Path2College Sweepstakes is an online sweepstakes that will award eight (8) \$1,529 Path2College 529 Plan contributions. One (1) \$1,529 Path2College 529 Plan Contribution will be awarded to a winner from each region in Georgia: Southwest Georgia, Metro Atlanta, Eastern Georgia, Western Georgia, Middle Georgia, Southeast Georgia, South Georgia, and North Georgia.

ELIGIBILITY: Sweepstakes is open only to Path2College 529 Plan account owners (regardless of state of residency) and Non-Path2College 529 Plan account owners who are Georgia residents age twenty-one (21) years of age or older. All entrants must be a parent, legal guardian or grandparent of a child age eighteen (18) or under (at the time of entry) who is a Georgia resident and a) attending a Georgia elementary, middle or high school or b) is a homeschooled child, or c) a child not yet old enough to be eligible to be enrolled in school.

Limit of One (1) Entry per eligible entrant per eligible child during the Sweepstakes period. In the event that more than one (1) Entry is received from any one entrant for the same child, the first Entry submitted will be considered the only valid Entry received and the subsequent entries from the same person for the same child will be disqualified.

Employees and the immediate family members of employees of the following entities are not eligible: TIAA-CREF Tuition Financing, Inc. (TFI); TIAA-CREF Individual & Institutional Services, LLC; TIAA-CREF Personal Investor Services, Inc., Teachers Insurance and Annuity Association (TIAA), their respective parent companies, affiliates, subsidiaries, owners, divisions, advertising, promotion and public relations agencies as well as employees and the immediate family members of the Georgia Student Finance Commission, and the Georgia Office of the State Treasurer (collectively the “Sweepstakes Entities”) are not eligible.

Sponsor is not responsible for late, lost or misdirected entries due to computer or downloading problems.

HOW TO ENTER: Submit the Official Path2College Sweepstakes online Entry Form (providing all requested information). Entry form is posted at **www.path2college529.com**. Multiple entries from the same person per eligible child in contravention of these Official Rules, or entries generated by a script, macro or other

automated means will be disqualified. Entries that are incomplete are void. ENTRIES MUST BE SUBMITTED ONLINE BY November 1, 2019 .

PRIZES / APPROXIMATE RETAIL VALUE (ARV): Eight (8) Grand Prizes of \$1,529 will be awarded in the form of a contribution to a Path2College 529 College Savings Plan account (ARV \$1,529).

WINNER SELECTION: The Path2College 529 Plan has assigned Georgia counties into eight (8) regions noted below. One (1) winner from each of the eight regions will be randomly selected from among all eligible entries received in a drawing on or around November 1, 2019.

Region #1: Southwest Georgia
Region #2: Metro Atlanta
Region #3: Eastern Georgia
Region #4: Western Georgia
Region #5: Middle Georgia
Region #6: Southeast Georgia
Region #7: South Georgia
Region #8: North Georgia

Refer to Exhibit 1 for the list of counties comprising Region 1, Region 2, Region 3, Region 4, Region 5, Region 6, Region 7, and Region 8.

WINNER VERIFICATION: Winners will be notified by phone and/or email and must confirm his/her eligibility within five (5) business days of winner notification. If the selected winner does not respond with five (5) business days or does not meet the eligibility requirements, he or she will be disqualified, and an alternate winner will be selected and notified. Decisions of the sponsor are final and binding in all matters related to the Sweepstakes.

Each Grand Prize winner must confirm his/her eligibility by completing, and returning a notarized Affidavit of Eligibility/Publicity Release within five (5) business days, or the Prize (defined above) will be forfeited and awarded to an alternate winner. The odds of winning the Sweepstakes depend on the number of eligible entries received.

GENERAL PRIZE RESTRICTIONS: For the Path2College Sweepstakes Prize, if the check is not redeemed by the winner within ninety (90) days of issue, the check becomes void and will not be reissued to Sponsor. For the Path2College Sweepstakes, if winner 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 day period. Each winner will be responsible for any federal, state and local taxes, applicable to acceptance and use of the Prize, including income taxes, if any, and may be required to provide his/her Social Security Number or Federal Taxpayer Identification Number for tax reporting purposes. Any and all costs associated with acceptance and use of the Prize will be the sole responsibility of the winner. Prizes may not be transferred or assigned. No substitution may be made, except by the Sponsor, who reserves the right to substitute a prize in whole or in part with another prize of comparable or greater value.

CONDITIONS/RELEASE: By participating in the Sweepstakes, Entrants: (a) release the Sweepstakes Entities from any and all liability for any claims, costs, injuries, losses or damages of any kind caused by their participation, including the unauthorized or illegal access to personally identifiable or sensitive information or the acceptance, possession, use, or misuse of the Prize; and (b) acknowledge that the Sweepstakes Entities have neither made nor are in any manner responsible or liable for any warranty, representation or guarantee, expressed or implied, in fact or in law, relative to the Prize including, but not limited to, its quality or availability. By accepting a Prize, the winner grants to Sponsors and their affiliated companies the right, except where prohibited by law, to use his or her name, likeness, picture, address (city and state), voice, biographical information, written or oral statements, for advertising and promotional purposes in promoting the Sponsors and their products, Websites, the Event, and/or this Sweepstakes or succeeding Sweepstakes, without compensation unless required by law. The 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 his or her name, picture, likeness, address (city and state), biographical information, or Official Entry Form. The rights granted under this paragraph shall extend to Sponsor and their affiliated companies, agencies or public relations and marketing partners with respect to all Entrants in the Sweepstakes, including non-winners and the winner. **CAUTION: ANY ATTEMPT BY A SWEEPSTAKES ENTRANT OR ANY OTHER INDIVIDUAL TO TAMPER WITH THE RANDOM SELECTION PROCESS, OR OTHERWISE UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES MAY BE A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSORS RESERVE THE RIGHT TO COOPERATE IN THE PROSECUTION OF ANY SUCH INDIVIDUAL(S) AND TO PURSUE ALL REMEDIES TO THE FULLEST EXTENT PERMITTED BY LAW.** Failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. If for any reason the Sweepstakes is not capable of being executed as planned, or unauthorized intervention, fraud, action of Entrants, technical failures or any other causes which in the sole opinion of Sponsors, corrupt or affect the administration, security, fairness, integrity, or proper conduct of this Sweepstakes, Sponsors reserve the right at their sole discretion to disqualify any suspect entry or Entrant and to cancel, terminate, modify or suspend the Sweepstakes. In the event of any cancellation, termination or suspension, notice thereof will be posted at **www.path2college529.com** and the selection of a winner may be made from among all eligible, non-suspect entries received as of the date of the termination,

cancellation or suspension, as Sponsors determine in their sole discretion. Entries not complying with all rules are subject to disqualification.

DISPUTES: Entrants agree that: (a) any and all disputes, claims and causes of action arising out of, or connected with, the Sweepstakes or the Prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the United States District Court of Georgia or the appropriate Georgia state court; (b) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Sweepstakes but in no event attorneys' fees; and (c) under no circumstances will Entrant be permitted to obtain awards for, and Entrant hereby waives all rights to claim, punitive, incidental and consequential damages and any other damages, other than out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. **SOME JURISDICTIONS DO NOT ALLOW THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE MAY NOT APPLY TO YOU.** All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, Entrant's rights and obligations, or the rights and obligations of the Sponsors in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of the State of Georgia, without giving effect to any choice of law or conflict of law rules (whether of the State of Georgia or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of Georgia.

WINNER / RULES: To receive Sweepstakes results (list of winner(s)) or an additional copy of these Official Rules, send an email with the Subject line "Path2College Sweepstakes" to keller.hoak@tiaa.org. Requests must be received by 11/30/19.

Consider the investment objectives, risks, charges and expenses before investing in the Path2College 529 Plan. Please visit www.path2college529.com for a Disclosure Booklet containing this and other information. Read it carefully. Investments in the plan are neither insured nor guaranteed and there is the risk of investment loss.

Check with your home state to learn if it offers tax or other benefits for investing in its own 529 plan. Investments in the Plan are neither insured nor guaranteed and there is the risk of investment loss.

TIAA-CREF Tuition Financing, Inc., Program Manager. TIAA-CREF Individual & Institutional Services, LLC, member FINRA, distributor and underwriter for the Path2College 529 Plan.

937403

EXHIBIT 1

Southwest Georgia	Atlanta Metro	Eastern Georgia	Western Georgia
Dougherty Mitchell	Fulton DeKalb	Screven Jenkins	Muscogee Harris

Lee
Terrell
Randolph
Calhoun
Quitman
Clay
Early
Baker
Miller
Worth
Seminole
Decatur
Grady
Colquitt
Sumter
Crisp
Turner
Tift

Gwinnett
Cobb
Douglas
Coweta
Fayette
Clayton
Rockdale
Henry
Paulding
Cherokee
Forsyth
Newton

Emanuel
Trentlen
Hancock
Columbia
Richmond
McDuffie
Lincoln
Wilkes
Warren
Glascock
Taliaferro
Johnson
Burke
Jefferson
Greene
Hart
Madison
Elbert
Oglethorpe
Clarke
Oconee

Talbot
Taylor
Marion
Chattahoochee
Stewart
Webster
Schley
Troup
Meriwether
Pike
Heard
Spalding
Upson
Carroll

Middle GA

Bibb
Monroe
Lamar
Crawford
Peach
Houston
Twiggs
Jones
Macon
Wilkinson
Bleckley
Dooly
Pulaski
Dodge
Wilcox
Washington
Laurens
Jasper
Putnam
Baldwin
Butts

SE Georgia

Chatham
Effingham
Bulloch
Bryan
Liberty
McIntosh
Long
Evans
Tattnall
Candler
Toombs
Wayne
Brantley
Glynn
Camden
Charlton
Montgomery
Wheeler

South Georgia

Thomas
Lowndes
Berrien
Cook
Brooks
Ben Hill
Irwin
Telfair
Jeff Davis
Coffee
Atkinson
Clinch
Echols
Lanier
Ware
Appling
Bacon
Pierce

North Georgia

Dade
Walker
Catoosa
Whitfield
Murray
Fannin
Gilmer
Chattooga
Gordon
Floyd
Polk
Haralson
Bartow
Pickens
Dawson
Lumpkin
Union
Towns
Rabun
Habersham
White
Stephens
Hall
Banks
Jackson
Barrow
Franklin
Walton
Morgan

