

**OFFICIAL RULES OF THE
2017 TAX TIME SWEEPSTAKES
SPONSORED BY THE GEORGIA STUDENT FINANCE AUTHORITY &
PATH2COLLEGE 529 PLAN**

NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE DOES NOT INCREASE YOUR CHANCE OF WINNING. ODDS OF WINNING DEPEND ON THE NUMBER OF ELIGIBLE ENTRIES RECEIVED. VOID WHERE PROHIBITED.

SWEEPSTAKES DESCRIPTION: The 2017 Tax Time Sweepstakes (the “Sweepstakes”) (campaign targeting state licensed Pre-K Programs) begins at 12:00 AM Eastern Time (“ET”) on March 15, 2017 and ends at 11:59 PM ET on April 15, 2017. Sweepstakes details and entry is available online at www.georgia529.com.

SPONSOR: Georgia Student Finance Commission (GSFC) and Path2College 529 Plan

ADMINISTRATOR: Path2College 529 Plan

ELIGIBILITY: Parents entering the Sweepstakes must be a legal resident of the State of Georgia (“GA”) who are at least 21 years of age or older (“Entrant”) and the parent or legal guardian of a Georgia Pre-K student at one of the Pre-K programs listed in Exhibit A. Only one entry per eligible parent per eligible student allowed. Directors, officers, trustees, agents, and employees and their respective immediate household and family members (spouses and children, parents and siblings and their spouses) of the Path2College 529 Plan, TIAA-CREF Tuition Financing, Inc., TIAA-CREF Individual & Institutional Services, LLC, Teachers Insurance and Annuity Association of America (TIAA) and its affiliates and the Georgia Student Finance Authority, Georgia Student Finance Commission, The Georgia Office of the State Treasurer and their respective parent companies or agencies, affiliates, subsidiaries, owners, division, advertising and promotion agencies (collectively the “Sweepstakes Entities”) are not eligible. No purchase necessary to enter or win. Void where prohibited.

Eligible Pre-K programs: Refer to Exhibit A on pages 3-5

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

HOW TO ENTER:

Sweepstakes Entry Process

Each parent or legal guardian may submit entry online at <https://www.georgia529.com>.

- Each parent, legal guardian or grandparent who has a child enrolled in one of the Pre-K programs listed in Exhibit A may submit entry online at www.georgia529.com. Limit of one (1) entry per eligible person, per eligible child. Multiple entries from the same person for the same 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 BETWEEN 12:00 AM EASTERN TIME (“ET”) ON MARCH 15, 2017 AND 11:59 PM ET ON APRIL 15, 2017.**

PRIZES / APPROXIMATE RETAIL VALUE (ARV):

Prize- One (1) Grand Prize of \$1,529 towards a Path2College 529 Plan account will be awarded to a participating parent, legal guardian, or grandparent who has a child at one of the participating Pre-K programs.

WINNER SELECTION:

Prize- One entry will be selected via a random drawing from among all eligible Sweepstakes entries and awarded \$1,529 towards a Path2College 529 Plan account for the benefit of their child or grandchild.

WINNER VERIFICATION: Winners will be notified by phone and/or email. Winner must confirm his/her eligibility within five (5) business days of notification. If the selected winner does not meet the eligibility requirements, the entry will be disqualified, and an alternate winner will be randomly selected and notified as per the procedures outlined above. Winner will be required to complete, execute and return within five (5) business days an Affidavit of Eligibility 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: Each winner will be responsible for all federal, state and local taxes, applicable to acceptance and use of the Prize, including income taxes, if any, and will 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. No transfer or substitution of the Prize permitted, except by the Sponsor who reserves the right to substitute the Prize, in whole or in part, for one 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 parent/child name, likeness, picture, address (city and state), voice, biographical information, written or oral statements, for advertising and promotional purposes in promoting the Sponsor 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 parent/child name, picture, likeness, address (city and state), biographical information, or Official Entry Form. The rights granted under this paragraph shall extend to Sponsor, Georgia Student Finance Authority and Path2College 529 Plan and their affiliated companies, agencies or 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.georgia529.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.

ENTRANT'S PERSONAL INFORMATION: Information collected from official entry forms will only be used for the purpose of providing future information about the Path2College 529 Plan and contacting eligible winners.

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 "2017 Tax Time Sweepstakes" to mlehman@tiaa.org. Requests must be received by 4/21/17.

EXHIBIT A

A.A.I.M.S. Montessori School
 ABC Early Learning Center
 All About Kids
 Amazing Hearts Child Development Center
 Andrew & Walter Young Family YMCA and Preschool
 Arthur M. Blank Family Youth YMCA
 Banks County Head Start/Pre-K
 Bennings Hill Head Start
 Bibb County Schools
 Bright Start Corporate Division
 Brookwood Learning Center
 Chattahoochee Head Start Academy
 Childcare Network #137
 Childcare Network #147
 Childcare Network #184
 Childcare Network #206
 Childcare Network #209
 Childcare Network #21
 Childcare Network #211
 Childcare Network #216
 Childcare Network #219
 Childcare Network #221
 Childcare Network #222
 Childcare Network #227
 Childcare Network #233
 Childcare Network #235
 Childcare Network #252
 Childcare Network #266

Childcare Network #29
Childcare Network #30
Childcare Network #32
Childcare Network #50
Childcare Network #89
Childcare Network 100
Childcare Network 101
Childcare Network 131
Childcare Network 167
Childcare Network 224
Childcare Network 230
Childcare Network 231
Childcare Network 267
Childcare Network 33
Childcare Network 36
Children's Academy of Newnan
Children's Courtyard #3214
Children's Courtyard #3215
Children's Learning Center
Childtime Childcare #1101
Childtime Childcare #1102
Childtime Childcare #1104
Childtime Childcare #1107
Childtime Childcare #1110
Childtime Childcare #1112
Childtime Childcare #1115
Childtime Childcare #1117
Childtime Childcare #1121
Childtime Childcare #1122
Childtime Childcare #1150
Cobb County Head Start
Coweta County Schools
Dacula Academy
Dean Rusk YMCA Head Start Academy
Discovery Point Child Development Centers # 59
Discovery Point Child Development Centers # 65
Discovery Point Child Development Centers #53
Discovery Zone Kids
Duncan Creek Academy
Economic Opportunity Authority of Chatham/Effingham County (Head Start/Pre-K)
First Presbyterian Church Child Development Center
Forsyth County Head Start/ Pre-K
Gilmer Head Start/Pre-K

Hambersham Head Start/Pre-K
Inverness CDC
Kids 4 Kompany Learning Academy
Kids 4 Kompany Learning Academy
La Petite Academy 7413 - Williams
La Petite Academy 7415 - Lee
La Petite Academy 7417 - Mundy's Mill
La Petite Academy 7419 - Shallowford
La Petite Academy 7420 - Steeplechase
La Petite Academy 7421 - Taylor
La Petite Academy 7425 - Hwy. 138
La Petite Academy 7429 - Panola
La Petite Academy 7432 - Crooked Creek
La Petite Academy 7433 - Indian Trails
La Petite Academy 7435 - Scenic
Little Angel's Pre-School & Child Care Center Inc.
Little Einstein's Learning Academy
Little Miracles Learning Center
Lowndes County School System
Lumpkin County Head Start/Pre-K
Maggie's Morning School
Meliora School #2
Meliora School at Bouldercrest
Muscogee County School System
Norcross Head Start/ Pre-K
Oakwood School
Paulding Pre School LLC
Peachtree Academy Early Childhood Education
Pickens County Head Start/Pre-K
PR Carter, Inc. DBA Tickle Me Pink Daycare and Learning Center
Precious Ones - a Meliora School
Pride and Joy Daycare Learning Academy
Rabun County Head Start/Pre-K
Reflections Learning Academy
Rosebud CDC
Sheltering Arms
Small Wonders Playcare Center
South Dekalb Child Care Academy
South Dekalb YMCA Lithonia Academy
Stephens County Head Start/Pre-K
Sugar Hill CDC
Sunshine House Early Learning Academy #96
The Sunshine House #167

The Sunshine House #36
The Sunshine House #54
The Sunshine House #63
The Sunshine House #73
The Sunshine House #78
The Sunshine House #80
The Sunshine House #94
The Sunshine House 104
The Sunshine House 178
The Sunshine House Early Learning Academy # 08
The Sunshine House Early Learning Academy #161
The Sunshine House Early Learning Academy #79
The Sunshine House Early Learning Academy 103
The Sunshine House Early Learning Academy 92
Towns County Head Start/Pre-K
Tutor Time 6038
Valdosta City Schools
West Georgia Children's Academy
West Georgia Children's Academy at Cedarcrest
White County Head Start/Pre-K
Will send addresses to each of the 25 sites she oversees
YMCA of Coastal Georgia
UMCA Paulding Early Learning Child Development Academy

Consider the investment objectives, risks, charges and expenses before investing in the Path2College 529 Plan. Please visit www.path2college529.com for a Plan 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.

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

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