

**OFFICIAL RULES OF THE  
PATH TO FINANCIAL LITERACY 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:** In an effort to increase financial literacy across Georgia, the Georgia Student Finance Authority (GSFA) is introducing an online financial literacy module to help educate employees of the State of Georgia about the importance of college savings and how Georgia's Path2College 529 Plan can help families accomplish their college savings goals.

The financial literacy module will be made available to all State of Georgia employees from April 1 – April 30, 2016.

Each employee may enter the Path to Financial Literacy Sweepstakes (the "Sweepstakes") for a chance to win. Link to the entry form can be found at the end of the module. Completion of the module is not required for entry.

**SPONSOR:** Georgia Student Finance Authority (GSFA) and Path2College 529 Plan

**ADMINISTRATOR:** Path2College 529 Plan

**ELIGIBILITY:** State of Georgia employees 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 work for a state agency listed on this website: <http://georgia.gov/agency-list>. 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, 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.

**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 employee may submit entry online at <https://www.path2college529.com/getsmartga/> upon completion of the Path to Financial Literacy online module. Completing the module is not required for sweepstakes entry.

**Limit of one (1) entry per employee.** Multiple entries from the same person 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 APRIL 1, 2016 and 11:59 PM ET on April 30, 2016.**

**PRIZES / APPROXIMATE RETAIL VALUE (ARV):**

**Prize-** Three (3) Grand Prizes of \$1,529 towards a Path2College 529 Plan account will be awarded to three (3) randomly selected participating State of Georgia employees on or around Monday, May 9, 2016.

**WINNER SELECTION:**

**Prizes-** Three employees will be selected via a random drawing from among all Sweepstakes entries and awarded \$1,529 towards a Path2College 529 Plan account. Winner to designate the beneficiary of the Path2College 529 Plan account.

**WINNER VERIFICATION:** Winners will be notified by phone and/or email. Employee winners 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. Employee winners 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 <https://www.path2college529.com/getsmartga/> 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 "Path to Financial Literacy Sweepstakes" to [mlehman@tiaa.org](mailto:mlehman@tiaa.org). Requests must be received by 5/30/16.

**Consider the investment objectives, risks, charges and expenses before investing in the Path2College 529 Plan. Please visit [www.path2college529.com](http://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., Plan Manager. TIAA-CREF Individual & Institutional Services, LLC, member FINRA, distributor and underwriter for the Path2College 529 Plan.