

2026 PATH2COLLEGE REFER-A-FRIEND \$25 BONUS TERMS & CONDITIONS

PROMOTION TIMING: The Path2College 529 College Savings Plan ("Path2College") Refer-A-Friend Promotion (the "Promotion") begins on 9/15/26 at 12:01 AM Eastern Time (ET) and ends on 9/30/26 at 11:59 PM eastern Time (ET) (the "Promotion Period").

PROMOTION SPONSOR AND ADMINISTRATOR: Path2College 529 College Savings Plan and TIAA-CREF Tuition Financing, Inc. (TFI) ("Sponsor")

PROMOTION DESCRIPTION:

To receive the \$25 promotion deposit ("the Promotion Deposit"), eligible individuals must:

1. Open a new Path2College account (for a new unique Account Owner/Beneficiary combination) online during the Promotion Period, and input the promo code, **REFER26**, during the enrollment process.
2. Contribute at least \$25 in total contribution(s) during the Promotion Period.
3. Maintain the account through 11:59 PM ET on September 30, 2026.

The Promotion Deposit will be made to the eligible account on or around October 15, 2026. Limit: Only one Promotion Deposit per new Path2College 529 account per beneficiary.

ELIGIBILITY: Promotion open to legal residents of the 50 United States who are at least 18 years of age or older as of September 15, 2026, and have a social security number or federal taxpayer identification number. Account must be opened with a beneficiary who is 18 years of age or younger as of September 15, 2026, and who has a social security number or federal taxpayer identification number. To receive the Promotion Deposit, the Path2College 529 College Savings Plan account must be opened during the Promotion Period. 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, (collectively the "Sweepstakes Entities") are not eligible. All taxes and other costs associated with the Promotion are solely the responsibility of the recipient and/or beneficiary. The beneficiary for the new account cannot be a beneficiary of an existing account for that account owner.

MISCELLANEOUS: Sponsors reserve the right at any time, at their sole discretion, to disqualify, modify, suspend, or terminate this promotion/offer for any or all account owners/participants. Sponsors will terminate this offer/promotion should any technical failure, unauthorized human intervention, gaming of the promotion, or other causes beyond Sponsors' reasonable control, corrupt or adversely affect the security, administration, or proper and intended conduct of this offer/promotion. Sponsors may disqualify any individual or group who tampers with or otherwise abuses the offer/promotion process.

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. TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributor and underwriter for the Path2College 529 Plan.