

OFFICIAL RULES OF THE
UGLY SWEATER CONTEST
SPONSORED BY THE 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 OR OTHERWISE RESTRICTED BY LAW.

CONTEST DESCRIPTION: The Path2College Ugly Sweater Contest “Contest” begins at 12:00 AM Eastern Time (“ET”) December 1, 2021, and ends at 11:59 PM ET on December 21, 2021.

SPONSOR: Path2College 529 Plan

ADMINISTRATOR: Path2College 529 Plan

ELIGIBILITY: Entry in the Contest is limited to legal residents of the State of Georgia (“GA”) who are at least 21 years of age or older (“Entrant”) and are the parent, legal guardian or grandparent of a child who resides in Georgia. Directors, officers, trustees, contractors, agents, and employees and their respective immediate household and family members (including spouses, children, parents siblings and each of their respective spouses) of the Path2College 529 Plan (“Path2College”), TIAA-CREF Tuition Financing, Inc., TIAA-CREF Individual & Institutional Services, LLC, Teachers Insurance and Annuity Association of America (“TIAA”) and its affiliates, the Georgia Student Finance Commission, Georgia Office of the State Treasurer (collectively the “Contest Entities”) are not eligible. No purchase necessary to enter or win. Void where prohibited or otherwise restricted by law.

AGREEMENT TO THE OFFICIAL RULES: By participating in the Contest, 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 Contest.

HOW TO ENTER: Each eligible parent, legal guardian or grandparent can share a picture of their child, ward, or grandchild in an Ugly Holiday themed sweater or a picture of their family in their Ugly Holiday themed sweaters on Facebook, Twitter, or Instagram, tag Path2College, and use the hashtag #P2CUglySweater for a chance to win One Hundred and No/100 Dollars (\$100) deposited directly into the child’s, ward’s or grandchild’s Path2College 529 account. If your Facebook profile is private, you may post directly to the Path2College Facebook page, just be sure to include hashtag #P2CUglySweater. If your Instagram or Twitter profile is private, please set it to public for 24 hours upon posting in order to enter your photo. **Limit of one (1) entry per eligible child.** Multiple entries 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 inappropriate, incomplete, ineligible, or fail to comply with the Official Rules, as determined by the Sponsor in its sole discretion, are void.

ENTRIES MUST BE SUBMITTED ONLINE VIA FACEBOOK, TWITTER OR INSTAGRAM BY 11:59 PM ET Tuesday, December 21, 2021.

PRIZES / APPROXIMATE RETAIL VALUE (ARV):

Three (3) entries will be randomly selected to win a \$100 Path2College 529 contribution (“Prize”).

WINNER SELECTION: Three (3) winners will be randomly selected to win a \$100 Path2College 529 contribution (“Prize”).

Winners will be selected on or after December 21st, 2021 and contacted via the social media platform used for the promotion entry.

WINNER VERIFICATION: Winners will be notified via the social media platform used for the Promotion entry and must confirm his/her eligibility within five (5) business days of notification. If a selected winner does not meet the eligibility requirements or the deadline for confirming their eligibility, the entry will be disqualified, and an alternate winner will be randomly selected and notified as per the procedures outlined above. Winners will be required to complete, execute, and submit to a Path2College representative within five (5) business days of responding to the notification an Affidavit of Eligibility or the Prize (defined above) will be forfeited and awarded to an alternate winner. Decisions of the Sponsors are final and binding in all matters related to the Contest. The odds of winning depend on the number of eligible entries received.

GENERAL PRIZE RESTRICTIONS: Once the completed Affidavit of Eligibility is submitted to a Path2College representative, winners will need to provide a Path2College account number to a Path2College representative. If the winner does not have a Path2College 529 account, they will be provided instructions on how to open a Path2College 529 College Savings Account. After the account is opened, winners will need to provide their account numbers to a Path2College representative. Once the winners' account number is provided to a Path2College representative, their account will be funded electronically within 20 business days via direct deposit. 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. 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 Contest, Entrants: (a) unconditionally and fully release, discharge and covenant not to sue the Contest Entities, and each of their respective direct and indirect affiliates, divisions, officers, employees, contractors, representatives, managers, members, directors, agents, insurers, attorneys, predecessors, successors, and assigns thereof from any and all liability for any claims, expenses, fees, costs, injuries, losses or damages of any kind caused by their participation, including but not limited to the unauthorized or illegal access to personally identifiable or sensitive information or the acceptance, possession, use, or misuse of the Prize or other matters arising out of, involving or relating to their participation in the Contest in any way; and (b) acknowledge and agree that the Contest's Entities have neither made nor are in any manner responsible or liable for any promise, 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, individually and on behalf of his or her child, ward, or grandchild, grants to Sponsors and their affiliated companies the right, except where prohibited by law, to use his or her and their child, ward, or grandchild's 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 Contest or succeeding Contest, 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 or their child, ward, or grandchild's name, picture, likeness, address (city and state), biographical information, or Official Entry Form. The rights granted under this paragraph shall extend to Sponsor, Path2College 529 Plan and their affiliated companies, agencies or marketing partners with respect to all Entrants in the Contest, including non-winners and the winner. **CAUTION: ANY ATTEMPT BY A CONTEST'S ENTRANT OR ANY OTHER INDIVIDUAL TO TAMPER WITH THE RANDOM SELECTION PROCESS, OR OTHERWISE UNDERMINE THE LEGITIMATE OPERATION OF THE CONTEST 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 RIGHTS, REMEDIES, CLAIMS, AND DEFENSES 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 Contest 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 Contest, Sponsors reserve the right at their sole discretion to disqualify any suspect entry or Entrant and to cancel, terminate, modify or suspend the Contest. 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 (but Sponsor shall retain the option of cancelling the Contest and not selecting any winners). Entries not complying with all rules are subject to disqualification. Sponsor is not responsible for problems with Contest's entries, including but not limited to, entries which are lost, late, misdirected, damaged, incomplete, illegible, or cannot be completed due to electronic or technical difficulties, even if the problem is the result of the sole or partial negligence of Sponsor.

DISPUTES: Entrants agree that: (a) any and all disputes, claims and causes of action arising out of, or connected with, the Contest or the Prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the United States District Court for the Northern District of Georgia or the Superior Court of Fulton County, Georgia; (b) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Contest but in no event attorneys' fees; and (c) under no circumstances will Entrant be permitted to obtain awards for, and Entrant hereby irrevocably 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 Contest, 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 entries will only be used for the purpose of providing future information about the Path2College 529 Plan and contacting eligible winners.

RULES CHANGES AND INTERPRETATIONS. Sponsor reserves the right in its sole discretion to supplement or make changes to these Official Rules as well as the rules of any contest at any time without notice. Sponsor reserves the right in its sole discretion to interpret the rules of any contest, and such interpretation shall be binding upon all participants.

WINNER / RULES: To receive Contest's results (list of winner(s)) or an additional copy of these Official Rules, send an email with the Subject line "Path2College Ugly Sweater Contest" to brianm@gsfc.org. Requests must be received by 02/28/2022.

To learn more about the Path2College 529 Plan, its investment objectives, tax benefits, risks and costs, 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.