

## **“Holiday Offer 2024” Terms and Conditions**

**Offer Description:** ScholarShare 529 College Savings Plan (“ScholarShare 529”) is a 529 college savings plan administered by the ScholarShare Investment Board (“SIB”), an instrumentality of the state of California, and managed by TIAA-CREF Tuition Financing, Inc. (“TFI”). Eligible individuals must (a) open a new ScholarShare 529 account (for a new beneficiary) online at [www.ScholarShare529.com](http://www.ScholarShare529.com) between 12:01 AM Pacific Time (PT) on December 4, 2024, and 8:59 PM PT on December 13, 2024 with an initial deposit of at least \$50 to be contributed and invested at the time the new ScholarShare 529 account is opened, and (b) establish recurring contributions for the new ScholarShare 529 account of at least \$50 per month at the time the new ScholarShare 529 account is opened and shall be maintained at minimum through 8:59 PM PT on May 31, 2025, to receive a \$50.00 Target Gift Card. The Target Gift Card will be mailed to the account owner on or before 8:59 PM PT on June 30, 2025. Limit: one (1) Target Gift Card per new ScholarShare 529 unique account owner/beneficiary combination. Void where prohibited or restricted by law.

**Eligibility:** Offer open to individuals who are legal residents of the 50 states of the United States who are at least 18 years of age or older as of December 4, 2024 and have a social security number or federal taxpayer identification number and excludes the following: (a) members, officers, and employees of SIB; TFI and its parent, subsidiaries, affiliates, owners, members, directors, managers, officers, employees, trustees, agents; and their respective immediate family members (spouse, domestic partner, parents, legal guardians, grandparents, grandchildren, siblings, children and “step” of each) and those individuals living in their same household; and (b) FINRA affiliated customers. All taxes and other costs associated with this promotion are solely the responsibility of the recipient and/or beneficiary. Beneficiary for the new ScholarShare 529 account cannot be a beneficiary of an existing ScholarShare 529 account for that account owner.

**Miscellaneous:** TFI and SIB (the “Sponsors”) are not responsible for errors, omissions, interruptions, deletions, defects, or delays in operation or transmission of information, in each case whether arising by way of technical or other failures or malfunctions or computer hardware or software, communications devices, data corruption, theft, unauthorized access to or alteration of offer materials, or otherwise. Sponsors reserve the right (a) to modify, suspend, or terminate this offer should any technical failure, unauthorized human intervention, or other causes beyond Sponsors’ reasonable control corrupt or adversely affect the security, administration, or proper conduct of this offer; and (b) to disqualify any individual who tampers with the offer process.

\*NOTE: This promotion is offered on a first come first served basis for a limited time, and the Sponsors have the right to withdraw and otherwise terminate the offer at any time during the promotion period.

**To learn more about California’s ScholarShare 529, its investment objectives, risks, charges and expenses see the Plan Description at [ScholarShare529.com](http://ScholarShare529.com). 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, is the distributor and underwriter for ScholarShare 529. Check with your home state to learn if it offers tax or other benefits such as financial aid, scholarship funds or protection from creditors for investing in its own 529 plan.**