

Michigan Education Savings Program College Savings Month **Terms and Conditions**

Offer Description: The Michigan Education Savings Program (MESP) is a 529 college savings plan administered by the Michigan Department of Treasury, and managed by TIAA-CREF Tuition Financing, Inc. (“TFI”). To receive a \$100 matching deposit (“the Matching Deposit”), eligible individuals must (a) open a new Michigan Education Savings Program (MESP) account (for a new beneficiary) online at www.MIsaves.com between September 1, 2023 at 12:01 AM Eastern Time (ET) and September 30, 2023 at 11:59 PM ET with an initial deposit of at least \$1,000 to be contributed and invested at the time the new Michigan Education Savings Program (MESP) account is opened. The initial \$1,000 deposit must be received within 10 business days after the account is established. The Matching Deposit will be made to the eligible Michigan Education Savings Program (MESP) account on or before 8:59 PM ET on January 31, 2024. To receive the Matching Deposit, the Michigan Education Savings Program (MESP) account must be open with a dollar balance greater than zero on the day the Matching Deposit is made. Limit: one (1) Matching Deposit per new Michigan Education Savings Program (MESP) account per unique accountholder/beneficiary combination.

Eligibility: Offer open to legal residents of the 50 states of the United States who are at least 18 years of age or older as of September 1, 2023 and have a social security number or federal taxpayer identification number. The following are excluded: (a) members, officers, and employees of the State of Michigan who are directly involved in the management of MESP; 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 the Promotion are solely the responsibility of the recipient and/or beneficiary. Beneficiary for the new account cannot be a beneficiary of an existing account for that account owner.

Miscellaneous: The Sponsor is 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 Promotion materials, or otherwise. Sponsors reserve the right (a) to modify, suspend, or terminate this Promotion 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 Promotion; and (b) to disqualify any individual who tampers with the Promotion 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 the Michigan Education Savings Program, its investment objectives, risks, charges and expenses please see the Program Description at MIsaves.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 the Michigan Educations Savings Program.