2026 MICHIGAN EDUCATION SAVINGS PROGRAM REFER A FRIEND $50 BONUS TERMS & CONDITIONS

PROMOTION TIMING: The Michigan Education Savings Program ("MESP") / TIAA-CREF Tuition Financing, Inc. (TFI) 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: TIAA-CREF Tuition Financing, Inc. (TFI) ("Sponsor")

PROMOTION DESCRIPTION:

To receive a $50 promotion deposit ("the Promotion Deposit"), eligible individuals must:

1. Open a new MESP 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. Set up recurring contributions of at least $50 per month for a minimum of six months.

The Promotion Deposit will be made to the eligible account on or around April 30, 2027. Limit one promotional deposit per beneficiary for each new MESP 529 account.

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 Michigan Education Savings Program account must be open with a dollar balance greater than zero on the day the Promotion Deposit is made. 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. 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 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 Education Savings Program.