

2025 EDVEST 529 COLLEGE SAVINGS MONTH \$50 BONUS TERMS & CONDITIONS

PROMOTION TIMING: The Edvest 529 College Savings Plan (“Edvest”) / TIAA-CREF Tuition Financing, Inc. (TFI) College Savings Month Promotion (the “Promotion”) begins on 9/8/25 at 12:01 AM Central Time (CT) and ends on 9/26/25 at 10:59 PM Central Time (CT) (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 Edvest 529 account (for a new unique Account Owner/Beneficiary combination) online during the Promotion Period, and input the promo code, **CSM25**, during the enrollment process.
2. With total contribution(s) during the Promotion Period greater than or equal to \$50,

AND

3. Establish a recurring contribution (from a bank account or by payroll direct deposit) for the new account of at least \$30 per month,

AND

4. Be maintained at a minimum through 10:59 PM CT on March 31, 2026.

The Promotion Deposit will be made to the eligible account on or around April 30, 2026. Limit: Only one Promotion Deposit per new Edvest 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 August 8, 2025, 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 August 8, 2025, and who has a social security number or federal taxpayer identification number. To receive the Promotion Deposit, the Edvest 529 College Savings Plan account must be during the Promotion Period. The following are excluded: (a) employees of the Wisconsin Department of Financial Institutions and their immediate family members if the employee is directly involved with the management of the Edvest 529 College Savings Plan; 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; (b) FINRA affiliated customers; (c) beneficiaries over 18 years old as of August 8, 2025. 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 Wisconsin's Edvest 529 College Savings Plan, its investment objectives, risks, charges and expenses, see the Plan Description at [Edvest.com](https://www.edvest.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 Edvest 529 College Savings Plan.