

Terms and Conditions

Offer Description: The Minnesota 529 College Savings Plan ("MNSAVES") is a 529 college savings plan offered by the state of Minnesota and managed by TIAA-CREF Tuition Financing, Inc. ("TFI"). To receive a \$50 bonus deposit ("the Bonus Deposit"), eligible individuals must:

- a) Open a new MNSAVES account (for a new account owner/beneficiary combination) online at www.mnsaves.org between May 20, 2025 at 12:01 AM Central Time (CT) and May 31, 2025 at 10:59 PM CT with an initial deposit of at least \$50 to be contributed and invested at the time the new MNSAVES account is opened;
- b) Enter the Promotional code "529Day25" in the Promotion Code field of the online account opening application;
- c) Establish recurring contributions for the new MNSAVES account of at least \$50 per month at the time the new MNSAVES account is opened and shall be maintained at minimum through November 30, 2025.

The Bonus Deposit will be made to the eligible MNSAVES account on or before January 31, 2026. Limit: one (1) Bonus Deposit per new MNSAVES account per unique account owner/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 May 20, 2025 and have a social security number or federal taxpayer identification number and excludes the following: (a) employees of the Minnesota Office of Higher Education and their immediate family members if the employee is directly involved with the management of the Minnesota 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; 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 MNSAVES account cannot be a beneficiary of an existing MNSAVES account for that account owner.

Miscellaneous: TFI and MNSAVES (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. To receive the Bonus Deposit, the MNSAVES account must be open with a dollar balance greater than zero on the day the Bonus Deposit is made.

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.

Offer limited to accounts opened online only.

To learn more about the Minnesota College Savings Plan, its investment objectives, risks, and charges and expenses see the Plan Description at mnsaves.com before investing. Read it carefully. Investments in the Plan are neither insured nor guaranteed and there is the risk of investment loss. Prior to investing, 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. TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, underwriter and distributor.