**2026 Oklahoma 529 REFER A FRIEND $50 BONUS TERMS & CONDITIONS**

**PROMOTION TIMING:** The Oklahoma College Savings Plan – Direct Plan ("Oklahoma 529") / TIAA-CREF Tuition Financing, Inc. (TFI) Refer A Friend Promotion (the "Promotion") begins on 9/15/26 at 12:01 AM Central Time (CT) and ends on 9/25/26 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 Oklahoma 529 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. With total monthly contribution(s) during the six-month Promotion Period being greater than or equal to $50.

**AND**

3. Maintain the account through 10:59 PM CT on March 25, 2027.

*The Promotion Deposit will be made to the eligible account on or around April 15, 2027. Limit: Only one Promotion Deposit per new Oklahoma 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 September 15, 2026, and have a social security number or federal taxpayer identification number. Accounts 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 Oklahoma 529 account must be opened during the Promotion Period. The following are excluded: (a) employees of the Office of the State Treasurer and their immediate family members if the employee is directly involved with the management of the Oklahoma 529; 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 September 15, 2026. 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 Oklahoma 529, its investment objectives, risks, charges and expenses see the Plan Description at oklahoma529.com before investing. 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, distributor and underwriter for Oklahoma 529.**