

2014 Financial Literacy Quiz Sweepstakes

OFFICIAL RULES

SWEEPSTAKES DESCRIPTION: The Mississippi Office of the State Treasurer is drawing at random one (1) \$529 Mississippi Affordable College Savings (MACS) account scholarship. Official online entry period begins 8:00 a.m. CDT September 1, 2014 and ends 12:00 noon CDT September 30, 2014. Sweepstakes quiz is available online at www.treasurerlynnfitch.com.

SPONSOR: Mississippi Affordable College Savings (MACS), a program of College Savings Mississippi, a Division of the Mississippi Office of the State Treasurer ("The Sponsor"), 501 North West Street, Suite 1101, Jackson, MS 39201; 601-359-5255.

ELIGIBILITY: Sweepstakes is open only to Mississippi Residents, at least eighteen (18) years of age or older. Employees, directors, officers, trustees and agents, and their respective immediate families (spouses and siblings, parents and children and their spouses) and household members of TIAA-CREF Tuition Financing, Inc., TIAA-CREF Individual & Institutional Services, LLC, TIAA-CREF Personal Investors Services, Inc., Teachers Insurance and Annuity Association (TIAA) and its affiliates, their respective parent companies, affiliates, subsidiaries, owners, divisions, advertising and promotion agencies, and the Mississippi Office of the State Treasurer, are not eligible. Void where prohibited.

HOW TO ENTER: To enter the sweepstakes, eligible entrants must complete the financial literacy quiz located at www.treasurerlynnfitch.com between 8:00 a.m. CDT September 1, 2014 and 12:00 noon CDT September 30, 2014. Only one entry per eligible entrant is allowed.

WINNER SELECTION/VERIFICATION:

One (1) PRIZE: \$529 to be awarded in the form of a check to open a MACS account for the designated beneficiary. Sweepstakes winner will be notified on or before October 15, 2014.

AGREEMENT TO THE OFFICIAL RULES: Sweepstakes winner unconditionally agrees to and accepts these Official Rules and the decisions of the Sponsor which is final and binding in all matters related to the sweepstakes.

GENERAL PRIZE RESTRICTIONS: Winner will be responsible for all taxes (federal, state, local and/or income) and all expenses not listed but incurred as a result of acceptance and use of prize. No transfer or substitution of prize permitted, except by Sponsor who reserves the right to substitute prize, in whole or in part, for one of comparable or greater value due to unavailability as solely determined by Sponsor. The winner will be required to provide his/her Social Security number for tax reporting purposes. Sponsor will file an IRS Form 1099 with the Internal Revenue Service for the value of all prizes.

Consider the investment objectives, risks and expenses before investing in the MACS Plan. Please review the MACS Disclosure Booklet with more information.