

**2016 College Savings Mississippi
5/29 Baby
OFFICIAL RULES**

PROMOTION DESCRIPTION: The Mississippi Affordable College Savings (MACS) program has partnered with participating hospitals to offer the 529 Baby Promotion (the "Promotion") to award the first baby born at or after 5:29 a.m. and the first baby born at or after 5:29 p.m. at a participating hospital on Saturday, May 29, 2016 \$529 towards a MACS account.

PROMOTION SPONSOR AND ADMINISTRATOR: College Savings Mississippi, a division of the Office of the Mississippi State Treasurer is the "Promotion Sponsor" and is located at 501 North West Street, Suite 1101, Jackson, MS 39201; 601-359-5255. Promotion Sponsor, together with TIAA-CREF are referred herein as "Promotion Entities." TIAA-CREF Tuition Financing, Inc. (TFI), Program Manager for the MACS program (the "Sponsor"), 4625 Lindell Blvd., Suite 501, St. Louis, MO 63108; 888-842-0162.

ELIGIBILITY: Promotion is open only to mothers, at least eighteen (18) years of age or older, who gave birth at participating hospitals on May 29, 2016. 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, the Mississippi Office of the State Treasurer, and participating hospitals (collectively the "Promotion Entities") are not eligible. Void where prohibited.

WINNER SELECTION/VERIFICATION: The first baby at a participating hospital born at or after and closest to 5:29 a.m. and the first baby born at or after and closest to 5:29 p.m. on Saturday, May 29, 2016, will be awarded \$529 towards a MACS account. Winner will be required to complete, execute, and return by December 31, 2016, an Affidavit of Eligibility, Liability/Publicity Release and a HIPAA compliant authorization form for release of information or the prize will be forfeited.

PRIZES / APPROXIMATE RETAIL VALUE (ARV): One (1) prize of \$529.00 will be awarded to the winner of the Promotion. The prize will be in the form of a MACS Account for the benefit of the designated newborn. If the first baby born on May 29, 2016 is a twin or other multiple births, \$529 will be awarded to each newborn in the form of a MACS Account for each newborn. If two newborns are born at the exact same time – the first babies born on May 29, 2016 – the MACS program will award both \$529 in the form of a MACS Account, for the designated newborn. The appropriate contract purchaser according to the MACS rules and regulations will be listed as the owner of the account and will be required to fill out the necessary paperwork in order to claim the prize.

AGREEMENT TO THE OFFICIAL RULES: Promotional 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 Promotion.

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.

GENERAL PRIZE RESTRICTIONS: The MACS Account Owner will be responsible for all federal, state, and local taxes applicable to acceptance and use of the Prize, including income taxes, if any, and will be required to provide his/her Social Security Number or Federal Taxpayer Identification Number for tax reporting purposes. Any and all costs associated with acceptance and use of the Prize will be the sole responsibility of the winner. Sponsor will file an IRS Form 1099 with the Internal Revenue Service for the fair market value of prize. No transfer or substitution of the Prize permitted, except by Sponsors who reserve the right to substitute the Prize, in whole or in part, for one of comparable or greater value.

AGREEMENT TO THE OFFICIAL RULES: By participating in the Promotion, each Entrant fully and unconditionally agrees to and accepts these Official Rules and the decisions of the Sponsor and the Administrator, which are final and binding in all matters related to the Promotion.

RELEASE: By participating, Entrants and their parents or legal guardians agree to release and hold harmless the Promotion Entities, and their respective trustees, directors, officers, agents, affiliates, and employees (collectively, "Released Parties") from any and all liability for any claims, costs, injuries, losses, or damages of any kind caused by their participation in the Promotion, including, but not limited to, the unauthorized or illegal access to personally identifiable or sensitive information. All Entries become the property of the Sponsor and will not be acknowledged nor returned under any circumstances. Upon request of Sponsor, Entrant will provide an Affidavit of Eligibility, Publicity Release and MACS application as required above. The winner will grant to Sponsor and its designees the right, except where prohibited by law, to use their and their child's name, age, grade, likenesses, pictures, addresses (cities and states), voices, biographical information, and/or written or oral statements, for advertising, promotional, and online voting purposes in promoting the Sponsor, its products, Websites, and/or this Promotion, or succeeding Promotion, in any and all media now or hereafter known throughout the world in perpetuity, without additional compensation, notification or permission. Entries not complying with all rules are subject to disqualification.

WINNER/RULES: For the name of the winner and/or a copy of these Official Rules, mail a stamped, self-addressed envelope to: College Savings Mississippi Savings 529 Baby, PO Box 120, Jackson, MS 39205. Specify "Winner's List" or "Official Rules" on request.

Limitations: Neither Sponsor nor any other Promotion Entity is responsible for any:

- Lost, late, damaged, incomplete, illegible, misdirected, undeliverable, or postage due mail;
- Email, network, electronic, software, equipment, service, processing, accessibility, or other errors, failures or issues;
- Unauthorized access, tampering, hacking, theft, or destructions; or
- Other technical or human error related to the Promotion, execution, or administration of the Promotion.

Violations: Sponsor may, in its sole determination, disqualify anyone it believes has not complied with the Rules, may be tampering or acting in a non-sportsmanlike, disruptive, abusive, harassing, or threatening manner.

Changes: Sponsor may, in its sole determination, cancel or modify any aspect of the Promotion or Rules for any reason which the Sponsor, in its sole opinion, deems affects the Promotion, execution or administration of the Promotion (whether tampering, technical, or human error, application of new or existing laws/regulations, or other issues).

Consider the investment objectives, risks, charges, and expenses before investing in a MACS or MPACT Plan. Please visit www.treasurerlynnfitch.com for Disclosure Booklets and to find out more information

about MACS and MPACT. Read it carefully. Investments in the MACS plan are neither insured nor guaranteed and there is the risk of investment loss.