

# YOU START IT, WE MATCH IT

## National 529 Day is coming!

For one day only, on May 29, 2015, open a ScholarShare 529 College Savings Plan Account with \$50 and ScholarShare will match your \$50!

**Open a new ScholarShare 529 Plan account (and sign up for ongoing automatic contributions of \$25 or more per month) on May 29, 2015, anytime from 12:01 a.m. to 11:59 p.m. (PST) to participate.**

Visit **ScholarShare.com/529day** for official rules and prize details.

**Void where prohibited or restricted by law. Sponsored by ScholarShare.**



**SCHOLARSHARE**

CALIFORNIA'S 529 COLLEGE SAVINGS PLAN

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Consider the investment objectives, risks, charges and expenses before investing in the ScholarShare College Savings Plan. Please visit [www.ScholarShare.com](http://www.ScholarShare.com) for a Plan Disclosure Booklet containing this and other information. Read it carefully. Investments in the Plan are neither insured nor guaranteed and there is the risk of investment loss.

Before investing in a 529 plan, consider whether the state you or your beneficiary reside in or have taxable income in has a 529 plan that offers favorable state income tax or other benefits that are only available if you invest in that state's 529 plan. TIAA-CREF Tuition Financing, Inc. (TFI) Plan Manager C22944



## **Terms and Conditions**

**Offer Description:** The ScholarShare College Savings Plan (the “ScholarShare Plan”) is a 529 college savings plan administered by the ScholarShare Investment Board (“SIB”), an instrumentality of the state of California, and managed by TIAA-CREF Tuition Financing, Inc. (“TFI”). To receive a \$50 matching deposit (“the Matching Deposit”), eligible individuals must (a) open a new ScholarShare Plan account (for a new beneficiary) online at [www.ScholarShare.com](http://www.ScholarShare.com) on May 29, 2015 between 12:01 AM Pacific Time (PT) and 11:59 PM PT with an initial deposit of at least \$50 to be contributed and invested at the time the new ScholarShare Plan account is opened, and (b) establish an automatic investment plan for the new ScholarShare Plan account of at least \$25 per month at the time the new ScholarShare Plan account is opened and shall be maintained at minimum through 11:59 PM PT on November 15, 2015. The Matching Deposit will be made to the eligible ScholarShare Plan account on or before 11:59 PM PT on December 15, 2015. Limit: one (1) Matching Deposit per new ScholarShare Plan account opened for a new beneficiary. Void where prohibited or restricted by law.

**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 29, 2015 and have a social security number or federal taxpayer identification number and excludes the following: (a) members, officers, and employees of SIB; 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 ScholarShare Plan account cannot be a beneficiary of an existing ScholarShare account for that account owner.

**Miscellaneous:** TFI and SIB (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.

**Plan Investment:** If you or the designated beneficiary are not California residents, you may want to consider, before investing in the ScholarShare Plan, whether your state or the designated beneficiary’s home state offers its residents a 529 college savings plan with alternate state tax benefits or advantages

Consider the investment objectives, risks, charges and expenses before investing in the ScholarShare College Savings Plan. Please visit [www.ScholarShare.com](http://www.ScholarShare.com) for a Plan Disclosure Booklet containing this and other information. Read it carefully. Investments in the Plan are neither insured nor guaranteed and there is the risk of investment loss.

***Before investing in a 529 plan, you should consider whether the state you or your designated beneficiary reside in or have taxable income in has a 529 plan that offers favorable state income tax or other benefits that are only available if you invest in that state’s 529 plan.***

***The tax information contained herein is not intended to be used, and cannot be used, by any taxpayer for the purpose of avoiding tax penalties. Taxpayers should seek advice based on their own particular circumstances from an independent tax advisor. Non-qualified withdrawals may be subject to federal and state taxes and the additional federal 10% tax.***

The ScholarShare College Savings Plan is offered by the State of California. TIAA-CREF Tuition Financing, Inc. (TFI) is the Plan Manager.