

Terms and Conditions

Offer Description: The ScholarShare 529 College Savings Plan ("ScholarShare 529") 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 Instacart gift card ("the Instacart gift card"), eligible individuals must **(a) open a new ScholarShare 529 account (for a new beneficiary) online at www.ScholarShare529.com between December 3, 2025 at 12:01 AM Pacific Time (PT) and December 12, 2025 at 8:59 PM PT with an initial deposit of at least \$50 to be contributed and invested at the time the new ScholarShare 529 account is opened, (b) enter the Promotional code, "Instacart", in the Promotion Code field of the online account opening application, (c) establish recurring contributions for the new ScholarShare 529 account of at least \$50 per month at the time the new ScholarShare 529 account is opened and shall be maintained at minimum through 8:59 PM PT on May 31, 2026.** The Instacart gift card will be mailed to the eligible ScholarShare 529 account owner by June 30, 2026.

Limitations of Promotion: (i) One (1) Instacart gift card per new ScholarShare 529 account per unique accountholder/beneficiary combination, with a maximum of up to five (5) Instacart gift cards per accountholder household; (ii) Beneficiary for the new ScholarShare 529 account must be 25 years of age or younger as of December 3, 2025 and cannot be a beneficiary of an existing ScholarShare 529 account for that accountholder; and (iii) to receive the Instacart gift card, the ScholarShare 529 account must have a dollar balance greater than zero on the day the Instacart gift card is mailed.

The Sponsors will determine, in their sole discretion the new accounts awarded an Instacart gift card.

Sponsors reserve the right at any time, at their sole discretion, to disqualify, modify, suspend, or terminate this promotion/offer for any or all accountholders/participants. Sponsors shall rescind any Instacart gift card they deem to have been awarded to an ineligible Account Owner under the Terms and Conditions of this promotion. 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.

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 December 3rd, 2025 and have a social security number or federal taxpayer identification number and excludes the following: (i) 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 (ii) FINRA affiliated customers. All taxes and other costs associated with this promotion are solely the responsibility of the recipient and/or beneficiary.

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.

*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.

To learn more about California's ScholarShare 529, its investment objectives, risks, charges and expenses see the Plan Description at ScholarShare529.com. 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, is the distributor and underwriter for ScholarShare 529. 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 Tuition Financing, Inc. (TFI), Plan Manager. TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributor and underwriter for the California 529 College Savings Plan.