

Terms and Conditions
2026 “529 Day” Promotion

Offer Description: The Quest529 Education Savings Plan (“Quest529”) is a 529 college savings plan administered by the Kansas State Treasurer, and managed by TIAA-CREF Tuition Financing, Inc. (“TFI”). To receive a \$50 bonus deposit (“the Bonus Deposit”), eligible individuals must **(a) open a new Quest529 account online at www.Quest529.com between May 20, 2026 at 12:00 AM Central Time (CT) and May 31, 2026 11:59 PM Central Time (CT) with an initial deposit of at least \$50 to be contributed and invested at the time the new Quest529 account is opened, (b) enter the Promotional code, 529Day26, in the Promotion Code field of the online account opening application, (c) establish recurring contributions for the new Quest529 account of at least \$50 per month at the time the new Quest529 account is opened and maintain such recurring contributions at minimum through 11:59 PM Central Time on November 30, 2026.** The Bonus Deposit will be made to the eligible Quest529 account on or around December 30, 2026.

Limitations of Promotion: (i) One (1) Bonus Deposit per new Quest529 account (maximum of one (1) Bonus Deposit per beneficiary); (ii) Beneficiary for the new Quest529 account must be 18 years of age or younger as of May 20, 2026 and cannot be a beneficiary of an existing Quest529 account for that account owner; and (iii) to receive the Bonus Deposit, the Quest529 account must have a dollar balance greater than zero on the day the Bonus Deposit is made.

The Administrators reserves the right at any time, at their sole discretion, to resolve any questions as to eligibility and to disqualify, modify, suspend, or terminate this promotion/offer for any or all account owners / participants. The Administrator may rescind any Bonus Deposit they deem to have been awarded to an ineligible account under the Terms and Conditions of this promotion. The Administrators will terminate this offer/promotion should any technical failure, unauthorized human intervention, gaming of the promotion, or other causes beyond Administrators’ reasonable control, corrupt or adversely affect the security, administration, or proper and intended conduct of this offer/promotion. The Administrators 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 May 20, 2026 and have a social security number or federal taxpayer identification number and excludes the following: (i) members, officers, and employees of the Kansas State Treasurer’s Office; 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 the Kansas State Treasurers Office (the “Administrators”) 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 Administrators have the right to withdraw and otherwise terminate the offer at any time during the promotion period.

For more information about the Quest529 Education Savings Plan, call [1-800-579-2203](tel:1-800-579-2203) or click here for a [Plan Description](#), which includes investment objectives, risks, charges, expenses and other important information. Read and consider it carefully before investing.

Please note: Before you invest, consider whether your or the beneficiary's home state offers any state tax or other state benefits such as financial aid, scholarship funds and protection from creditors that are available only for investments in that state's qualified tuition program. You should also consult your legal or tax professional for tax advice based on your own circumstances. Investments in the plan are neither insured nor guaranteed and there is the risk of investment loss.

The Quest529 Education Savings Plan is offered by the Kansas State Treasurer. TIAA-CREF Tuition Financing, Inc. (TFI), Plan Manager. TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributor and underwriter for the Quest529 Education Savings Plan.