

T.Rowe Price 529

T. Rowe Price 529 Incentive Program Account Momentum Program Terms and Conditions as of January 1, 2026

This document outlines the program terms and conditions for the T. Rowe Price 529 **Account Momentum Program (AMP)** established on January 1, 2026.

Account Momentum Program

The T. Rowe Price 529 **Account Momentum Program** is an incentive program established to encourage new account relationships in T. Rowe Price 529. New T. Rowe Price 529 account relationships funded with \$250 or more during the calendar year may be eligible for a \$250 incentive payment. To qualify, a unique account owner/beneficiary relationship must be new to T. Rowe Price 529—this means no previously existing account has or has had the same account owner with the same beneficiary—and the account must be funded by and on the last calendar day of the year. The Education Trust of Alaska has instituted a cap on the number of incentive payments a beneficiary can receive. A beneficiary may not qualify for more than \$1,000 (4 incentives) in their lifetime as beneficiary. The order of priority for the award will be based on the account that is open and funded first.

The contribution initially funding the qualifying account relationship may be a one-time contribution, a payment utilizing Recurring Contributions or Direct Deposit, a gift contribution, or a rollover-in from a 529 plan not offered by the Education Trust of Alaska. Transfers from another Education Trust of Alaska plan account, including Alaska 529, T. Rowe Price 529, or John Hancock Freedom 529, are not considered qualifying contributions.

There are no residency or age restrictions for the account owner or the beneficiary. There will be only one incentive paid per eligible account owner/beneficiary relationship; therefore, the incentive contributions will be applied in the same manner as your standing allocations on file for each eligible relationship.

Funding for this incentive program, as provided by the Education Trust of Alaska, is capped at \$2.5 million for calendar year 2026. If more qualifying account relationships are established during the calendar year than funding allows, the day and time the initial contribution was received for a qualifying relationship will be used to determine eligibility for the incentive. For accounts with the same day and time for the initial contribution, the priority of awards will be based on the beneficiary date of birth, with the youngest beneficiary receiving top priority.

Account Momentum Program Administration

The incentive will be paid to accounts in February of the year after the incentive is earned. A new account owner/beneficiary relationship may qualify for the **Account Momentum Program** incentive only in the year of its initial funding.

The Education Trust of Alaska will have ultimate authority on resolving any account owner disputes regarding eligibility and reserves the right to evaluate specific situations on a case-by-case basis.

The **Account Momentum Program** was created and is funded by the Education Trust of Alaska. Funding for the incentives will come from trust fees collected from Education Trust of Alaska 529 accounts and investment earnings on those fees.

The program and these guidelines may be changed or discontinued by the Education Trust of Alaska at any time.

Important Information

T. Rowe Price 529 is offered by the Education Trust of Alaska. You should compare this Plan with any 529 plan offered by your home state or your beneficiary's home state and consider, before investing, any state tax or other state benefits, such as financial aid, scholarship funds, or protection from creditors that are only available for investments in the home state's plan. Please read and/or download the ***Plan Disclosure Document***, which includes investment objectives, risks, fees, charges and expenses, and other information that you should read and consider carefully before investing, or call **1-866-521-1894** to request a paper copy. For other important legal information, please read the Plan's Privacy Policy.

T. Rowe Price Investment Services, Inc., Distributor/Underwriter.