

## **Frequently Asked Questions – 529 Plan Referral Program**

### **Who is eligible?**

Existing Account Owners in a 529 college savings plan targeted by this advertising campaign are eligible to participate in the Program. You must be of legal age (at least 18 years old) in your respective state to qualify for this Program. Employees, officers and directors of the respective 529 college savings plan, members of certain firms, and certain other individuals (see Program terms and conditions for a full listing) are not eligible to participate in this Program.

### **How does the referral program work?**

You will be provided a reward, to be deposited into your 529 account, for each qualified referral you make, up to a maximum of \$500 total for all rewards. A qualified referral means that an individual who you refer successfully opens and funds an account within the 529 plan for which you received this offer. To be eligible to receive the referral reward, the individuals you refer must meet all other eligibility criteria and be new participants in that 529 plan. By participating in the Program, you agree that your participating 529 plan shall make the final determination as to whether any referral meets all requirements to be considered a qualified referral.

### **When will I receive my reward?**

Referral reward(s) will be deposited into your 529 plan, and the new account of the person you referred, within 60 days of establishment of the new account.

### **What if I have additional questions?**

We encourage you to review the full terms and conditions for the referral program of your participating state's 529 plan. If you have additional questions, please contact the plan at the e-mail address included in the terms and conditions.