

TIAA "What's Your Financial IQ?" Rules

TIAA "WHAT'S YOUR FINANCIAL IQ?" CHALLENGE SWEEPSTAKES

NO PURCHASE NECESSARY TO ENTER OR WIN. PURCHASE DOES NOT INCREASE YOUR CHANCE OF WINNING.

CONTEST DESCRIPTION / TIMING: The TIAA "What's Your Financial IQ?" Challenge Sweepstakes ("Sweepstakes" or "Promotion") is offered in the 50 United States and District of Columbia ("U.S."). Promotion begins at 12:00 AM Eastern Time ("ET") on 10/09/2017 and ends on 10/23/2017 at 11:59 PM ET ("Promotion Period"). Administrator's computer is the official time keeping device for the Promotion.

SPONSOR: Teachers Insurance and Annuity Association of America (TIAA), 730 Third Avenue, New York, NY 10017.

ADMINISTRATOR: Exposure Marketing & Promotions, Inc., 1000 North Opdyke Rd, Auburn Hills, MI 48326.

ELIGIBILITY: Open only to legal residents of the fifty (50) United States or the District of Columbia (U.S.) who are at least eighteen (18) years of age (and not a minor in his/her state of residence) . The Promotion is not open to employees (and the immediate families [spouses and parents, in-laws, siblings and children and their respective spouses, regardless of where they reside] and members of the same household of such employees (whether related or not) of TIAA ("Sponsor"), its parent, divisions, affiliates, subsidiaries and advertising and sweepstakes/contest agencies, including Exposure Marketing & Promotions, Inc. and companies, including the Eastern Michigan administrator, involved in the implementation and execution of the Promotion (collectively the "Promotion Entities"). Promotion is void in Puerto Rico, and U.S. Territories and jurisdictions (including overseas military installations) and where prohibited. State or local public officials may be subject to gift laws or rules that prohibit their participation and/or their acceptance of prizes. TIAA will not offer prizes to disqualified individuals. Among others, public officials authorized to make, or to participate in the making of decisions as part of their official duties that impact the interests of TIAA are disqualified. The ability of a participant to accept a prize will be determined exclusively according to TIAA's internal compliance processes.

AGREEMENT TO THE OFFICIAL RULES: By participating in the Promotion, you fully and unconditionally agree to and accept these Official Rules and the decisions of the Sponsor and the Administrator, which are final and binding in all matters related to the Promotion and not subject to appeal. Winning a prize is contingent upon fulfilling all requirements set forth herein.

HOW TO ENTER THE SWEEPSTAKES: To enter, visit <https://www.whatsyourfinancialiq.org/wyfiq/?quiz=emich/Quiz1&next=preview> ("Website"). Complete registration form with all required information (including your email address) to create your account

and to access the "What's Your Financial IQ?" Quiz ("Quiz"). The Quiz consists of seventy-five (75) questions in total and is divided into fifteen (15) different sessions comprised of five (5) questions each. Each session focuses on a particular aspect of personal finance (e.g., retirement planning, investment decisions). Each day, from 10/09/2017 to 10/23/2017 of the Promotion Period, the Website will feature a new session. Complete each session, answering each question to the best of your ability within approximately sixty (60) seconds, based on your computer's timer. Each time that you complete a session by answering all five (5) questions, during the Promotion Period, you will receive one (1) entry in the random drawing ("Entry"). If you do not complete session(s) of the Quiz in their entirety on the day(s) that they first are available on the Website, you can make up the missed session(s), or parts thereof, at any time thereafter prior to the end of the Promotion Period. Persons can make up more than one (1) missed session during the same sitting and may make up missed sessions in sequential order, as long as this is done prior to the end of the Promotion Period. WHETHER (OR NOT) THE QUESTIONS ARE ANSWERED CORRECTLY WILL NOT AFFECT YOUR ABILITY TO ENTER THE RANDOM DRAWING; YOU ARE ONLY REQUIRED TO ANSWER THE QUESTIONS IN ORDER TO ENTER THE DRAWING.

Limit: One (1) registration/account and a maximum of fifteen (15) Entries per person. Any violation of this limit will result in disqualification. Use of any automated system to participate in the Promotion is prohibited and will result in disqualification. In the event of a dispute as to the identity of a participant, the authorized account holder of the email address used to register for the Promotion will be deemed the participant. The authorized account holder of an email address is the natural person who is assigned to the email address by the institution where he/she is employed.

WINNER DETERMINATION: Winners will be selected in a random drawing from among all eligible Entries received. The drawing will be conducted on or about 10/23/2017 by Administrator, an independent judging organization. Odds of winning a prize depend on the number of eligible Entries received. Potential winners will be contacted by the Administrator by telephone and email and will be required to complete and return an Affidavit of Eligibility and Liability Release and except where prohibited by law, a Publicity Release Form ("Affidavit/Release") within five (5) business days of receipt to be eligible to claim the prize. If a potential Prize winner fails to timely execute and return the Affidavit/Release or if he/she is otherwise ineligible to receive the prize or a potential Prize winner cannot be contacted after reasonable effort as determined by Administrator in its sole discretion, an alternate will be selected from among all remaining eligible Entries received for the drawing.

PRIZES (3): Apple® iPad®** tablet computer, with Wi-Fi. Approximate Retail Value ("ARV"): \$399 each. Total ARV of all prizes: \$1,197. Winner is solely responsible for all expenses related to acceptance and use of prize which are not specified herein . Prizes may not be transferred or assigned. No cash or other substitution may be made, except by the Sponsor, who reserves the right to substitute the prize with another prize of comparable or greater value if the intended prize is not available for any reason as determined by Sponsor in its sole discretion. Winners will be solely responsible for all applicable taxes (not limited to federal, state, local and/or income) on prize, which will be reported to applicable governmental authorities as required by law. Winners will be required

to provide his/her Social Security number or tax ID# for tax reporting purposes for prizes valued over \$600; Sponsor will file an IRS Form 1099 with the Internal Revenue Service for the fair market value of prize. LIMIT OF ONE (1) PRIZE PER PERSON IN THIS OR ANY OTHER PROMOTION SPONSORED BY TIAA WITHIN A SIX (6) MONTH PERIOD. Except where prohibited by law, acceptance of a prize constitutes permission for Sponsor and its designees to use winner's name, hometown, likeness, statements, and other personally identifiable information for promotional, advertising and marketing purposes in any media throughout the world without additional prize, incentive, consideration, consent or review; and upon request, winner will provide written consent to such use.

GENERAL CONDITIONS / RELEASE: By participating, entrants (a) release Promotion Entities, their respective directors, officers, agents and employees (collectively the "Released Parties") from any and all liability for any claims, costs, injuries, losses or damages of any kind caused by their participation, including the unauthorized or illegal access to personally identifiable or sensitive information or the acceptance, possession, use, or misuse of any prize; and (b) acknowledge that Sponsor and Administrator have neither made nor are in any manner responsible or liable for any warranty, representation or guarantee, expressed or implied, in fact or in law, relative to a prize including, but not limited to the prize quality or availability. Neither Released Parties nor any service providers are responsible for any incorrect or inaccurate information supplied by entrants while participating in the Promotion, incorrect or inaccurate transcription of registration or Quiz-related information, or for any human or other error, lost data, omission, interruption, deletion, defect, any other error or malfunction or late, lost, damaged, misdirected answers/Entries, or otherwise related to or resulting from participation in this Promotion. CAUTION: ANY ATTEMPT BY AN PARTICIPANT OR ANY OTHER INDIVIDUAL TO DELIBERATELY TAMPER WITH THE ENTRY PROCESS, OR OTHERWISE UNDERMINE THE LEGITIMATE OPERATION OF THE PROMOTION (INCLUDING THE QUIZ) MAY BE A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO COOPERATE IN THE PROSECUTION OF ANY SUCH INDIVIDUAL(S) AND TO PURSUE ALL REMEDIES TO THE FULLEST EXTENT PERMITTED BY LAW. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. If for any reason the Promotion is not capable of being executed as planned, tampering, unauthorized intervention, fraud, action of participants, technical failures or any other causes which in the opinion of Administrator and/or Sponsor, corrupt or affect the administration, security, fairness, integrity, or proper conduct of the Quiz and/or this Promotion (in whole or in part), Administrator reserves the right at its sole discretion to disqualify any suspect Entry/Entrant and to cancel, terminate, modify or suspend the Promotion. In the event of any cancellation, termination or suspension, notice thereof will be posted at Website, and winners will be determined in a manner of Administrator's sole choosing which Administrator deems to be fair, appropriate and consistent with these Official Rules.

GOVERNING LAW/JURISDICTION/DISPUTES: Participants agree that (a) any and all disputes, claims and causes of action arising out of, or connected with, the Promotion or prizes awarded shall be resolved individually, without resort to any form of class action, and exclusively by the United States District Court for the Eastern District of Michigan or the appropriate Michigan State Court

located in Oakland County, Michigan; (b) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with participating in this Promotion but in no event attorneys' fees; and (c) under no circumstances will participant be permitted to obtain awards for, and participant hereby waives all rights to, claim punitive, incidental and consequential damages and any other damages, other than out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. SOME JURISDICTIONS DO NOT ALLOW THE LIMITATIONS OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE MAY NOT APPLY TO YOU. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, participant's rights and obligations, or the rights and obligations of the Sponsor in connection with the Promotion, shall be governed by, and construed in accordance with, the laws of State of Michigan, without giving effect to any choice of law or conflict of law rules (whether of the State of Michigan or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than State of Michigan.

WINNERS: To receive Promotion results (winners list), visit www.promodetails.com and enter the Promo Code "emichquiz1". Winners' list will be available after 10/23/2017.

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