

NC 529 Dream Chaser Sweepstakes Official Rules

Please read the rules carefully. After reading all the rules, follow the instructions listed on the Rules and Entry page to enter.

OFFICIAL RULES

The NC 529 Plan's 2026 "Dream Chaser Sweepstakes" is a drawing in which one entrant will be awarded a \$5,529 prize (the "Prize") through a random drawing (the "Sweepstakes"). The Prize will be awarded in the form of a \$5,529 contribution to an existing NC 529 Plan Account owned by the entrant whose name is drawn ("NC 529 Account" or "Account"). Once a Participant has registered his or her Account to be eligible for the Sweepstakes (online or by mail), his or her name will be entered in the Sweepstakes, in relation to his/her NC 529 Account(s) between September 1, 2026, and October 13, 2026 (the "Entry Period").

A random drawing from the pool of all entrants' names will determine the winner of the Prize.

The Sweepstakes is sponsored by College Foundation, Inc. ("CFI"), a North Carolina non-profit corporation that is tax-exempt under Section 501(c)(3) of the Internal Revenue Code and is operating this Sweepstakes pursuant to North Carolina General Statutes §14-309.15. The Prize is funded by the North Carolina State Education Assistance Authority (the "Authority"). The NC 529 Plan is established and maintained by the Authority and administered by CFI. These entities are collectively referred to as "Sweepstakes Parties."

Entry Period

September 1, 2026, and October 13, 2026

Eligibility

This sweepstakes is open to Participants on NC 529 Account(s) who are not employees, officers, directors, or any other agents of Sweepstakes Parties or any immediate family members (spouse, parents, children, and siblings) of these employees, officers, directors, or other agents of Sweepstakes Parties. By participating in the Sweepstakes, each entrant agrees to be bound by these Official Rules and the Sweepstakes Parties' decisions.

To Register and Earn Entries

To enter the NC 529 "Dream Chaser Sweepstakes", entrants must register their Account to be eligible for the Giveaway on the entry page, www.cfnc.org/save-for-college/nc-529-promotion. During the Entry Period, entrants must complete at least one Qualifying Action set forth below in the list of "Entries" to earn an entry to the Giveaway. Accounts may be registered at any time during the Entry Period and will earn an entry for each qualifying action taken during the Entry Period.

Actions to Earn Drawing Entries during the Entry Period (Qualifying Action(s)):

- Two (2) entries for activating an NC 529 Account Gifting URL
- One (1) entry for each Contribution made to an existing NC 529 Account
- Two (2) entries for the first Contribution made to a new NC 529 Account

- Two (2) entries for setting up a new recurring contribution by Automatic Draft (ACH) or Payroll Deduction
- Two (2) entries for increasing a current recurring contribution by at least \$25.00 per Account
- One (1) entry for updating or adding a Successor Participant

To Register

To enter the NC 529 “Dream Chaser Sweepstakes”, entrants must register their Account to be eligible for the Sweepstakes on the entry page, CFNC.org/Save-for-College/nc-529-promotion.

NC 529 Account owners who have elected paper instead of electronic communication may register their Account to be eligible for the Sweepstakes by mailing a letter to the NC 529 “Dream Chaser Sweepstakes”, Attn: Michael Ochsenhirt, NC 529 Plan, P.O. Box 40877, Raleigh, NC 27629-0877. The letter must include (1) the request to enter the “Dream Chaser Sweepstakes”, (2) certification that the entrant has read and agrees to the Official Rules of the Sweepstakes, (3) the Account owner and Beneficiary name(s) and Account number(s) and (4) the owner’s address and telephone number in order that we may match Account information we have on file. Prospective entrants who do not currently have an account in the NC 529 Plan may enter the Sweepstakes by mailing a letter to the NC 529 “Dream Chaser Sweepstakes”, Attn: Michael Ochsenhirt, NC 529 Plan, P.O. Box 40877, Raleigh, NC 27629-0877. The letter must include (1) the request to enter the NC 529 “Dream Chaser Sweepstakes”, (2) certification that the entrant has read and agrees to the Official Rules of the Sweepstakes, (3) the name of the entrant (who will be the NC 529 Plan Account owner) and name of the future student (who will be the Beneficiary on the NC 529 Plan Account) and (4) the entrant’s address and telephone number. The online or paper entries will be accepted from September 1, 2026, through October 13, 2026, and must be received by CFI between these dates. An entrant only needs to register his or her Account for the Sweepstakes one time. After the Account owner registers for the Sweepstakes, the NC 529 Plan automatically increases the number of entries by the number (not the amount) of Entry Actions completed during the Entry Period and includes the entrant’s name in the Sweepstakes pool, the equivalent number of times. Any attempt to obtain more than one entry by using different or multiple email addresses, identities, logins, automatic entry software, or any other method is prohibited and may result in disqualification.

Odds

The odds of winning depend on the number of eligible entries received.

Winner Selection

A random drawing will be held on or about October 19, 2026, to determine the winner, and three alternatives (in first, second, and third order) will be drawn. On or about October 19, 2026, the winner will be notified using the contact information provided in his or her NC 529 Account(s). Upon notification, the winners will have:

- Two (2) days to respond to CFI by email or phone to accept the Prize.
- If the winners do not respond to CFI within two (2) business days after being contacted by CFI (by 5 p.m. two business days following email or call from CFI) to notify them of winning, then the first

alternates will be contacted and have two (2) business days to respond to CFI to accept the Prize (by 5 p.m. two business days following email or call from CFI).

- If neither the immediate winners nor the alternate(s) for the Prizes respond within the time requested, CFI, at its sole discretion, will decide whether to hold a new drawing for that Prize later or to cancel.

Before a Prize is awarded, its winners must:

- Open a new Account or have an existing Account in the NC 529 Plan with a designated Beneficiary for whom the Prize will be used for higher education and provide directions to the Program Administrator on allocating the Prize to Investment Options selected by the Account owner.
- Sign a full and complete release and indemnity agreement enabling the Sweepstakes Parties to reprint, distribute and/or use the winner's name, photograph, and other information related to his or her eligibility, educational plans for the NC 529 Plan Beneficiary, or other relevant personal information provided by the winner in any press releases, on websites operated by the NC 529 Plan or CFNC, on social media accounts, and in advertisements, promotions and promotional materials without any recourse against such Sweepstakes Parties, and each winner must agree to hold such Sweepstakes Parties harmless for such use.

The name of the winner of the Sweepstakes will be posted on the NC 529 savings home page at www.cfnc.org/save-for-college/nc-529-promotion and on the NC 529 Plan Facebook page and other social media accounts operated by the Sweepstakes Parties on or after October 19, 2026. To obtain the winner's name in print, you may send a self-addressed, stamped envelope marked "Attn: Dream Chaser Sweepstakes" to NC 529 Plan, P.O. Box 40877, Raleigh, NC 27629-0877.

Prize

A \$5,529 Prize will be awarded to an entrant through a random drawing and deposited into the winners' NC 529 Account(s) after the announcement.

- The Prizes will be awarded as a \$5,529 contribution to an existing NC 529 Account owned by the entrant whose name is drawn. If any of the winners own more than one NC 529 Account, the aforementioned winners may specify how to divide the \$5,529 contribution among his/her Accounts.
- The winners' individual prizes will be deposited into each of his or her existing NC 529 Accounts and allocated according to the current Investment Option allocation instructions on file.
- After the deposit of the \$5,529 Prize into an existing NC 529 Account, further contributions to that Account are the Account owner's personal decision and responsibility. Funds withdrawn from the NC 529 Account that are used for the Beneficiary's tuition and fees associated with qualified education expenses at an eligible institution will be considered qualified withdrawals.
- The earnings portion of a non-qualified withdrawal is subject to the additional federal income tax of 10% and, potentially, state income tax. The Program Administrator also may impose a \$50 transaction fee on Non-Qualified Withdrawals. The Prize may be considered as income to each winner, and any taxes resulting from the receipt of each aforementioned Prize are the responsibility of the winner. Winners are fully responsible for all applicable federal and state taxes and any other fees that may

occur. Winners are advised to consult with an attorney or tax advisor regarding tax or personal financial implications of accepting the Prize.

- Funds in a 529 account may have an impact on the Beneficiary's eligibility for financial aid.
- NC 529 Accounts and the funds therein are governed by the Program Description and the accompanying Enrollment and Participation Agreement. NC 529 Accounts themselves are not bank or credit union deposits and are not insured by the Federal Deposit Insurance Corporation or the National Credit Union Administration. Neither the Contributions nor the earnings thereon invested in Accounts are backed by the full faith and credit of the State of North Carolina or guaranteed by the State Education Assistance Authority, College Foundation, Inc., State Employees' Credit Union, or The Vanguard Group, Inc. Notwithstanding the foregoing, contributions and interest earned thereon invested in the Federally-Insured Deposit Account Investment Option are guaranteed by State Employees' Credit Union and insured by the National Credit Union Administration, which is backed by the full faith and credit of the United States Government, up to the applicable federal share insurance limits. The value of a Participant's Account will fluctuate depending on market conditions and the performance of the Investment Options selected. Account owners could lose money, including the Prize money, by investing in the NC 529 Plan.

Limitations of Liability and Release

Neither Sweepstakes Parties nor their respective employees, officers, directors, or other agents shall be liable for any injury, damage, or loss related to or resulting from entering or winning the NC 529 "Dream Chaser Sweepstakes". By entering the Sweepstakes, entrants release and hold Sweepstakes Parties and their respective employees, officers, directors, or other agents harmless from all damages and claims of any kind in connection with the Sweepstakes or resulting from acceptance, possession, or use of any Prize. By participating in the NC 529 "Dream Chaser Sweepstakes", entrant releases Sweepstakes Parties from all claims, damages or liabilities arising from or relating to such entrant's participation in the Sweepstakes. By accepting the Prize in the Sweepstakes, the winner agrees that Sweepstakes Parties shall not be liable for any injury, damage, or loss resulting from participation in the Sweepstakes, acceptance, or use of the Prize.

This promotion is in no way sponsored, endorsed, administered by, or associated with Facebook.

General

Sweepstakes Parties reserve the right at their sole discretion to cancel, terminate, modify, or suspend the Sweepstakes for technical, financial, or other business reasons without prior notice. The Sweepstakes is subject to all applicable federal, state, and local laws and regulations. This offer is void where prohibited by law.

Go back to the Rules and Entry page to enter.