

**OFFICIAL RULES OF THE MAKE A SPLASH – SAVE FOR COLLEGE SWEEPSTAKES
SPONSORED BY THE OKLAHOMA DEPARTMENT OF LIBRARIES AND THE OKLAHOMA
COLLEGE SAVINGS PLAN**

NO PURCHASE OR COMPLETION OF SUMMER READING PROGRAM NECESSARY TO ENTER OR WIN. A PURCHASE DOES NOT INCREASE YOUR CHANCE OF WINNING. VOID WHERE PROHIBITED.

SWEEPSTAKES DESCRIPTION: The Make a Splash – Save for College Sweepstakes (the “Sweepstakes”) begins at 12:00 AM Central Time (“CT”) on June 1, 2010 and ends at 12:00 AM CT on July 31, 2010 (the “Sweepstakes Period”). Sweepstakes details and entry is available at participating Libraries throughout Oklahoma and online at www.ok4saving.org.

SPONSOR: Oklahoma Department of Libraries (ODL) and the Oklahoma College Savings Plan (OCSP)

ADMINISTRATOR: Oklahoma College Savings Plan (OCSP)

ELIGIBILITY: Entry in the Sweepstakes is limited to legal residents of the state of Oklahoma (“OK”) who are at least 21 years of age or older (“Entrant”) and are the parent, legal guardian or grandparent of a child participating in the Oklahoma Department of Libraries 2010 Summer Reading Program. Employees, directors, officers, trustees and agents, and their respective immediate household and family members (spouses and children, parents and siblings and their spouses) of TIAA-CREF Tuition Financing, Inc., TIAA-CREF Individual & Institutional Services, LLC, Teachers Insurance and Annuity Association of America (TIAA) and its affiliates, the Oklahoma Department of Libraries, the participating Libraries and their respective parent companies or agencies, affiliates, subsidiaries, owners, divisions, advertising and promotion agencies (collectively the “Sweepstakes Entities”) are not eligible. No purchase or completion of Summer Reading Program necessary to enter or win. Void where prohibited.

AGREEMENT TO THE OFFICIAL RULES: By participating in the Sweepstakes, each Entrant fully and unconditionally agrees to accept these Official Rules and the decisions of the Sponsors, which are final and binding in all matters related to the Sweepstakes.

HOW TO ENTER: Each parent, legal guardian or grandparent who has a participating child in the Oklahoma Department of Libraries 2010 Summer Reading program can receive one (1) Sweepstakes entry form at a participating Library. You may also request an entry form at any time from a participating library if one was not provided at the time of enrollment in the Summer Reading Program. Complete the Official Entry Form (providing all requested information) and submit the entry form to the librarian, mail the entry form directly or submit entry online at www.ok4saving.org. **Limit of one (1) entry per eligible person per eligible child.** Multiple entries from the same person for the same child in contravention of these Official Rules, or entries generated by a script, macro or other automated means will be disqualified. Entries that are incomplete are void. **ENTRIES MUST BE POSTMARKED BY JULY 31, 2010 AND RECEIVED BY AUGUST 10, 2010 OR SUBMITTED ONLINE BY JULY 31, 2010.**

WINNER SELECTION/VERIFICATION: One (1) child winner and one (1) teen winner (age 13 - 18) will be selected in a random drawing conducted by the Oklahoma College Savings Plan on or around August 10, 2010. Each winner will be notified by phone and must confirm his/her eligibility. If a selected winner does not meet the eligibility requirements, he or she will be disqualified, and an alternate winner will be randomly selected and notified as per the procedures outlined above. Winners will be required to complete, execute and return within a specified time a Declaration of Eligibility and Liability Release or the Prize (defined below) will be forfeited and awarded to an alternate winner. The odds of winning the Sweepstakes depend on the number of eligible entries received.

PRIZES / APPROXIMATE RETAIL VALUE (ARV): One of two (2) Grand Prizes of \$2,529 will be awarded to the parent, legal guardian or grandparent of each winner. Check will be payable to the winner’s parent, legal guardian or grandparent, who will have the option to use all or a portion of the prize to open an Oklahoma College Savings Plan account. The library of the child and teen winner will each receive \$1,000 to be used for its children’s and teen’s department.

GENERAL PRIZE RESTRICTIONS: The winner will be responsible for all federal, state and local taxes, applicable to acceptance and use of the Prize, including income taxes, if any, and may be required to provide his/her Social Security Number or Federal Taxpayer Identification Number for tax reporting purposes. Any and all costs associated with acceptance and use of

the Prize will be the sole responsibility of the winner. No transfer or substitution of the Prize permitted, except by Sponsors who reserve the right to substitute the Prize, in whole or in part, for one of comparable or greater value due to unavailability for any reason, as solely determined by Sponsors.

CONDITIONS / RELEASE: By participating in the Sweepstakes, Entrants: (a) release the Sweepstakes Entities 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 the Prize; and (b) acknowledge that the Sweepstakes Entities 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 the Prize including, but not limited to, its quality or availability. By accepting a Prize, the winner grants to Sponsors and their affiliated companies the right, except where prohibited by law, to use his or her name, likeness, picture, address (city and state), voice, biographical information, written or oral statements, for advertising and promotional purposes in promoting the Sponsors and their products, Websites, the Event, and/or this Sweepstakes or succeeding Sweepstakes, without compensation unless required by law. The winner shall have no right of approval, no claim to compensation, and no claim (including, without limitation, claims based on invasion of privacy, defamation, or right of publicity) arising out of any use, blurring, alteration, or use in composite form of his or her name, picture, likeness, address (city and state), biographical information, or Official Entry Form. The rights granted under this paragraph shall extend to Sponsors, OCSP and their affiliated companies, agencies or marketing partners with respect to all Entrants in the Sweepstakes, including non-winners and the winner. **CAUTION: ANY ATTEMPT BY A SWEEPSTAKES ENTRANT OR ANY OTHER INDIVIDUAL TO TAMPER WITH THE RANDOM SELECTION PROCESS, OR OTHERWISE UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES MAY BE A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSORS RESERVE THE RIGHT TO COOPERATE IN THE PROSECUTION OF ANY SUCH INDIVIDUAL(S) AND TO PURSUE ALL REMEDIES TO THE FULLEST EXTENT PERMITTED BY LAW.** Failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. If for any reason the Sweepstakes is not capable of being executed as planned, or unauthorized intervention, fraud, action of Entrants, technical failures or any other causes which in the sole opinion of Sponsors, corrupt or affect the administration, security, fairness, integrity, or proper conduct of this Sweepstakes, Sponsors reserve the right at their sole discretion to disqualify any suspect entry or Entrant and to cancel, terminate, modify or suspend the Sweepstakes. In the event of any cancellation, termination or suspension, notice thereof will be posted at www.ok4saving.org and the selection of a winner may be made from among all eligible, non-suspect entries received as of the date of the termination, cancellation or suspension, as Sponsors determine in their sole discretion. Entries not complying with all rules are subject to disqualification.

DISPUTES: Entrants agree that: (a) any and all disputes, claims and causes of action arising out of, or connected with, the Sweepstakes or the Prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the United States District Court of Oklahoma or the appropriate Oklahoma state court; (b) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Sweepstakes but in no event attorneys' fees; and (c) under no circumstances will Entrant be permitted to obtain awards for, and Entrant 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 LIMITATION 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, Entrant's rights and obligations, or the rights and obligations of the Sponsors in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of the State of Oklahoma, without giving effect to any choice of law or conflict of law rules (whether of the State of Oklahoma or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of Oklahoma.

ENTRANT'S PERSONAL INFORMATION: Information collected from official entry forms will only be used for the purpose of contacting any eligible winners, unless entrant opts-in to receive Oklahoma College Savings Plan information.

WINNER / RULES: To receive Sweepstakes results (list of winner(s)) or an additional copy of these Official Rules, send an email with the Subject line "Make a Splash" to mlehman@tiaa-cref.org. Requests must be received by 9/30/10.

Consider the investment objectives, risks, charges and expenses before investing in the Oklahoma College Savings Plan. Please visit www.ok4saving.org for a Disclosure Booklet containing this and other information. Read it carefully. Investments in the plan are neither insured nor guaranteed and there is the risk of investment loss.