ABLEnow Spring Into Savings $25 Offer Terms and Conditions

Commonwealth Savers Plan℠ (Commonwealth Savers℠), an independent state agency of the Commonwealth of Virginia with its principal office located at 9001 Arboretum Parkway, North Chesterfield, VA 23236, is sponsoring an account bonus offer. Commonwealth Savers will provide a twenty-five dollar ($25) bonus contribution into new or existing ABLEnow® accounts that have made an online contribution to the ABLEnow Account in the amount of at least $25 or more made between May 1, 2026 and June 1, 2026 (the Offer), subject to the following terms and conditions:

Offer Terms & Conditions

By participating in the Offer, each ABLEnow Account Owner or Authorized Individual fully and unconditionally agrees to and accepts the following Offer Terms & Conditions, which are final and binding in all matters related to the Offer:

Eligibility:

1. ABLEnow Account Owner must be a U.S. citizen or legal U.S. resident 18 years old or older at time of account opening or have an Authorized Individual over the age of 18 and meet all eligibility requirements to open an ABLEnow account set out in the ABLEnow Program Description including, but not limited to, only owning one qualified ABLE account (the ABLEnow Account).
2. Eligible ABLEnow Account must be an existing Account in good standing or a new Account opened and in good standing by June 1, 2026 at 11:59 pm ET.
3. Eligible ABLEnow Account Owners or Authorized Individuals must make a contribution to the ABLEnow Account online through the ABLEnow Consumer Portal (not by mailed in check) in the amount of at least $25 or more between May 1, 2026 and June 1, 2026 (Offer Term).
4. Eligible ABLEnow Account must remain in good standing and have a balance of at least $1 on June 1, 2026.
5. If an ABLEnow Account has reached the annual contribution limit ($20,000) prior to the date of Offer funding, then the ABLEnow Account is not eligible to receive the Offer.
6. If an ABLEnow Account has reached an account balance of $100,000 prior to the date of Offer funding, then it is not eligible to receive the Offer.
7. Employees of Commonwealth Savers, as well as their agents, successors and assignees, and their respective immediate family members (spouse; parents, siblings, children, and grandchildren and their spouses; and in-laws of the employees) and members of the same household (whether or not related) are not eligible to participate in the Offer as an ABLEnow Account Owner, Authorized Individual, or Designated Beneficiary of an ABLEnow Account participating in an Offer.

Offer Amount:

1. Commonwealth Savers will fund only one (1) twenty-five dollar ($25) Offer per ABLEnow Account. The value of each Offer is $25.00.
2. Commonwealth Savers will only contribute the full amount of an Offer to one (1) qualifying ABLEnow account and will not split an Offer between multiple ABLEnow Accounts.
3. Commonwealth Savers will fund up to an aggregate of $400,000 in Offers or 16,000 Offers total for all qualified ABLEnow Accounts (Offer Limit). If the Offer Limit is met before June 1, 2026, the Offer described herein will immediately terminate, and Commonwealth Savers will provide notification at ablenow.com that the Offer is no longer available.

Timing:

1. Visit ABLEnow.com to log into your ABLEnow Account and follow the steps to make an online contribution(not by mailed in check) to the ABLEnow Account in the amount of at least $25 or more between May 1, 2026 and June 1, 2026. Contributions that are less than $25 are not eligible towards a cumulative total, the $25 qualifying contribution must be made at one time.

2. The eligible ABLEnow Account must remain in good standing and have a balance of at least $1 on June 1, 2026.
3. Commonwealth Savers will contribute the Offer to qualifying ABLEnow Accounts on or about June 30, 2026. The qualifying ABLEnow Account must be in good standing and able to receive contributions on or about June 30, 2026 to receive the Offer.

Other Terms:

1. In no event will Commonwealth Savers be responsible or liable for any damages or losses of any kind for lost, late, misdirected, incomplete, or invalid online Account applications.
2. ABLEnow Accounts and the Offer funds are governed in accordance with the ABLEnow Program Description. The ABLEnow Program Description is available at ablenow.com, and Account Owners or Authorized Individuals are responsible for reviewing a copy of the document. By participating in the Offer and opening an ABLEnow Account, Account Owners or Authorized Individuals acknowledge that they have read and accepted the terms of the ABLEnow Program Description.
3. Account Owner will be solely responsible for any applicable local, state, and federal taxes on the Offer. Commonwealth Savers may not be required to report the Offer amount to the Account Owner via a 1099-MISC, and it is the Account Owner's or Authorized Individual's responsibility to consult a tax adviser concerning the tax implications of accepting this Offer.
4. The Account Owner and/or authorized representative understands and acknowledges that the Offer may be considered income or a resource for certain state or federal means-tested programs, and it is the Account Owner's responsibility to consult an adviser concerning the implications of accepting this Offer.
5. If, in Commonwealth Savers' sole discretion, an individual is found to be ineligible to open an ABLEnow account or not in compliance with these Offer Terms & Conditions, any Offer will be forfeited and returned to Commonwealth Savers in its sole discretion. Interpretation of and determinations on the correct application of these Offer Terms & Conditions shall be made by Commonwealth Savers in its sole discretion, and its decisions regarding these matters shall be final. In no event will Commonwealth Savers be responsible or liable for any damages or losses of any kind should an account owner be found ineligible for an Offer.
6. By participating in the Offer, each account owner and account contributor agrees to indemnify, hold harmless, and waive any claims against Commonwealth Savers, and any of the affiliates, employees, directors, officers, agents, representatives, and assigns of Commonwealth Savers, made by account owners, beneficiaries, or any other third parties arising directly or indirectly out of, or in any way connected with, this Offer or in connection therewith.
7. By participating in the Offer, each Account Owner and Authorized Individual agrees that the Offer shall be governed by, and construed in accordance with, the laws of the Commonwealth of Virginia without regard to any choice of law or conflict of law rules. Account Owner and Authorized Individual agrees that venue for any litigation arising out of or related to this Offer or these Offer Terms & Conditions shall be in state court located in Richmond, Virginia and hereby consents to same.
8. The Offer is subject to all applicable federal, state, and local laws. Void where prohibited.
9. Commonwealth Savers reserves the right to modify, extend, suspend, or terminate the Offer if it determines, in its sole discretion, that the Offer is technically impaired or corrupted or that fraud or technical problems, failures or malfunctions or other causes beyond Commonwealth Savers' control have destroyed or severely undermined or to any degree impaired the integrity, administration, security, and/or feasibility of the Offer as contemplated herein.
10. These Offer Terms and Conditions cannot be modified or amended in any way except in a written document issued in accordance with law by a duly authorized representative of Commonwealth Savers. The invalidity or unenforceability of any provision of these Offer Terms and Conditions shall not affect the validity or enforceability of any other provision. In the event that any provision is determined to be invalid or otherwise unenforceable or illegal, these Offer Terms and Conditions

shall otherwise remain in effect and shall be construed in accordance with their terms as if the invalid or illegal provision were not contained herein.

11. ANY ATTEMPT TO DELIBERATELY DAMAGE OR UNDERMINE THE LEGITIMATE OPERATION OF THE OFFER IS A VIOLATION OF CRIMINAL AND CIVIL LAWS, AND, SHOULD SUCH AN ATTEMPT BE MADE, COMMONWEALTH SAVERS WILL DISQUALIFY ANY SUCH INDIVIDUAL AND RESERVES THE RIGHT TO SEEK DAMAGES (INCLUDING ATTORNEYS' FEES) AND OTHER REMEDIES FROM ANY SUCH INDIVIDUAL TO THE FULLEST EXTENT PERMITTED BY LAW.

For a copy of these Offer Terms and Conditions, send your request and a self-addressed stamped envelope to General Counsel, Virginia College Savings Plan, 9001 Arboretum Parkway, North Chesterfield, Virginia 23236.

ABLEnow is an Internal Revenue Code Section 529A qualified ABLE program. A Section 529A ABLE account is an individual savings account for eligible individuals with certain disabilities intended specifically for the payment of qualified disability expenses. Call 1-844-NOW-ABLE or visit ABLEnow.com to obtain information and all program materials. Seek the advice of a professional concerning any financial, tax, legal or federal or state benefit implications related to opening and maintaining an ABLEnow account. Participating in ABLEnow involves investment risk including the possible loss of principal. ABLEnow is administered by Commonwealth Savers Plan. For residents of states other than Virginia: your state of residence may sponsor an ABLE plan that offers state income tax or other benefits not available to you through ABLEnow.