TEXAS TUITION PROMISE FUND®

A Prepaid Plan as Smart as You Are



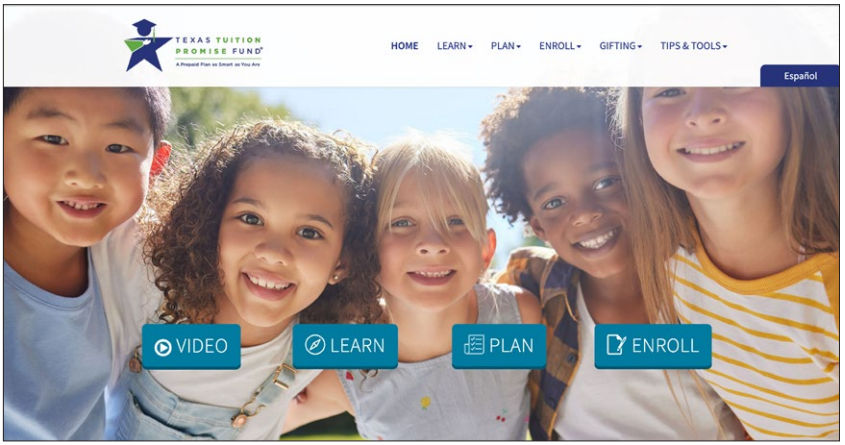
STUDENT HANDBOOK 2026

CONGRATULATIONS!

Our records indicate that you are projected to graduate from high school this year. Congratulations! For some time now you have probably been thinking about college. College is a wonderful next stage in life, but it can be expensive. Because you are a beneficiary of a Texas Tuition Promise Fund® contract, the state of Texas' prepaid tuition plan, some or all your undergraduate resident college tuition and schoolwide required fees have been taken care of in advance.

This handbook will help you better understand the Texas Tuition Promise Fund (the "plan"). To get the maximum benefit from the prepaid tuition contract, we recommend that you read the handbook carefully and keep it handy. If you have any other questions, please call us at **800-445-GRAD (4723), option 5**, or submit an inquiry via email by visiting TexasTuitionPromiseFund.com and clicking on Contact. Texas Tuition Promise Fund forms and other plan information are available on our website at TexasTuitionPromiseFund.com. **See Page 16 of this handbook for information on establishing online access to view account information and Page 17 for information the purchaser needs to authorize use of plan benefits each semester.**

Although the handbook is addressed to you, we recommend that you share it with your purchaser to enhance their understanding of how the plan works.



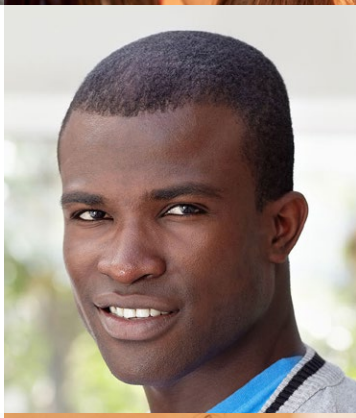
Again, congratulations on reaching this milestone in your life.
We wish you much success in your future plans!






TEXAS TUITION
PROMISE FUND®

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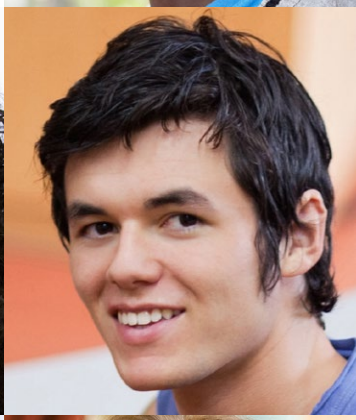





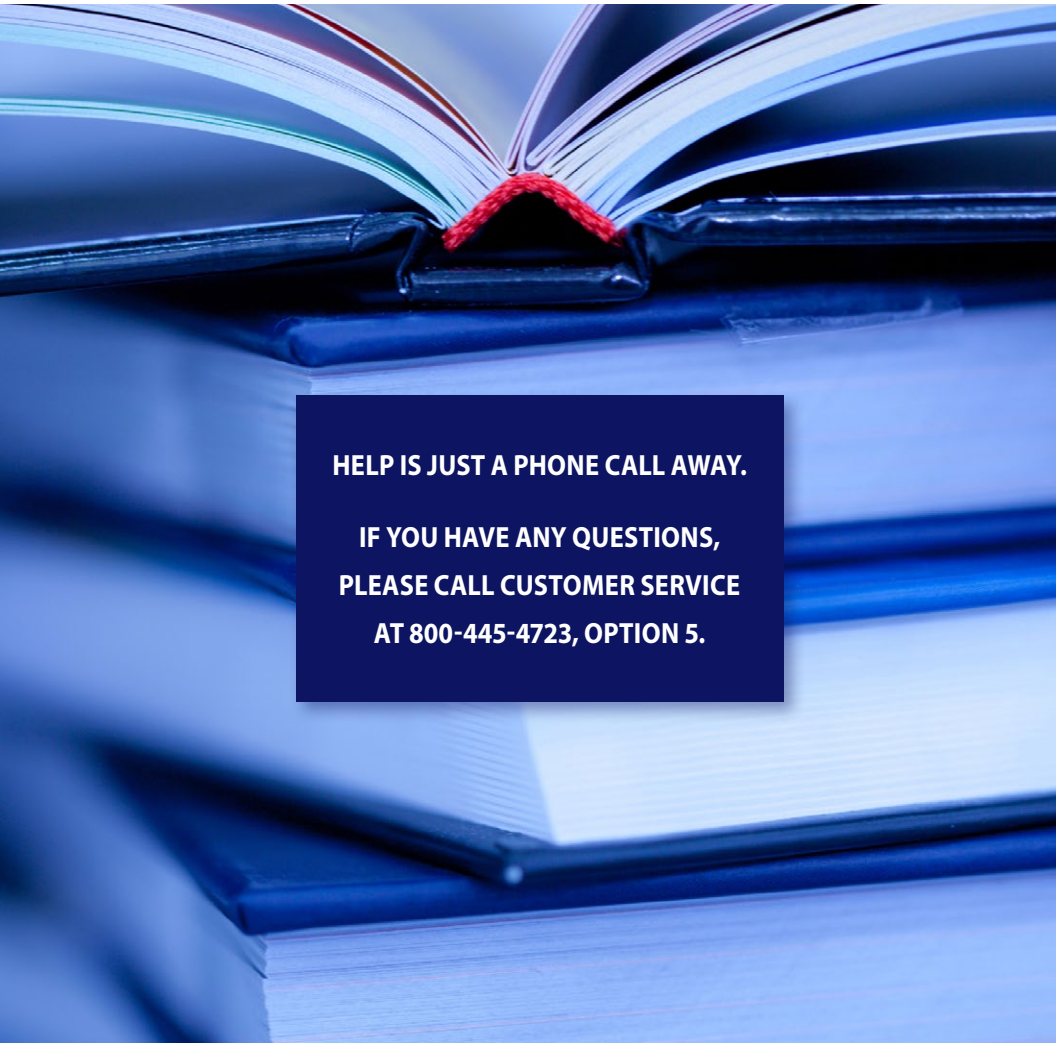

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This material is provided for general and educational purposes only, and is not intended to provide legal, tax or investment advice. Contact your attorney or other advisor regarding your specific situation.



HELP IS JUST A PHONE CALL AWAY.

IF YOU HAVE ANY QUESTIONS, PLEASE CALL CUSTOMER SERVICE AT 800-445-4723, OPTION 5.

TEXAS TUITION PROMISE FUND®

A Prepaid Plan as Smart as You Are

WHAT IS THE TEXAS TUITION PROMISE FUND®?

The Texas Tuition Promise Fund® (the "plan") is a prepaid tuition plan that allows a person to purchase one or more tuition units that may be applied to the payment of the beneficiary's undergraduate resident tuition and schoolwide required fees at an eligible educational institution. The Texas Prepaid Higher Education Tuition Board administers the plan. Orion Advisor Solutions, Inc. is responsible for the day-to-day operation and marketing of the plan and is referred to as the plan manager.

When the beneficiary — that's you — is ready for college, the plan covers all or a portion of undergraduate resident tuition and schoolwide required fees at Texas public colleges and universities, excluding medical and dental schools.

Tuition units of any type can be used at any Texas public college or university. The number of units required will be determined by the type of tuition units being redeemed, the cost of the college or university you attend and the number of hours for which you are enrolled.

Tuition units can be converted to the Transfer Value for use at Texas medical and dental schools, Texas private colleges and universities, out-of-state colleges and universities, and career schools (see Page 21). Transfer Value is limited to the lesser of (1) the costs the tuition unit would cover at a Texas public college or university, or (2) the original purchase price of the tuition unit plus or minus the plan's net investment earnings or losses on that amount.

Please note that the purchaser is the legal owner of the account. The handbook uses the terms "account," "contract" and "tuition units" interchangeably. The terms "schoolwide required fees" and "required fees" may also be used interchangeably. The terms "unit" and "tuition unit" are used interchangeably throughout the handbook.

The terms "Texas public college or university" and "Texas public two- or four-year college or university" do not include medical or dental units. Texas Education Code Sec. 61.003 contains a full listing of schools included in those definitions, and definitions of the terms "public senior college or university" and "medical and dental units." Each of the colleges and universities under Texas Education Code, Sec. 61.003(3) are referred to as a "Texas public college or university" or "Texas public four-year college or university" throughout this booklet. The terms "medical and dental units" and "medical and dental schools" are used interchangeably throughout this handbook.

WHAT IS A TUITION UNIT?

Tuition units represent a fixed amount of undergraduate resident tuition and schoolwide required fees charged by Texas public colleges and universities, excluding medical and dental schools. The number of units needed to cover tuition and schoolwide required fees varies widely depending on the types of tuition unit purchased, the number of credit hours enrolled and school attended. Generally, 100 units represent 30 semester credit hours, which is considered to be one academic year, at the Texas public college or university that most closely matches the pricing basis for the type of unit.

THREE TUITION UNIT TYPES

The plan offers three types of tuition units ("tuition unit types"), and each tuition unit type is assigned a different value.

- Type I tuition units are indexed to the cost of undergraduate resident tuition and schoolwide required fees at the most expensive Texas public four-year college or university, excluding medical and dental schools. The value assigned to one Type I tuition unit is equal to 1 percent of the cost of one academic year of undergraduate resident tuition and schoolwide required fees at the most expensive Texas public four-year college or university. Therefore, 100 Type I tuition units would cover 30 semester credit hours of undergraduate resident tuition and schoolwide required fees at the most expensive Texas public four-year college or university, excluding medical and dental schools. Redemption at less expensive Texas public colleges and universities would require fewer than 100 tuition units for 30 semester credit hours.
- Type II tuition units are indexed to the weighted average cost of undergraduate resident tuition and schoolwide required fees of all Texas public four-year colleges and universities, excluding medical and dental schools. The value assigned to one Type II tuition unit is equal to 1 percent of the weighted average cost of undergraduate resident tuition and schoolwide required fees at all Texas public four-year colleges and universities or one academic year, or 30 semester credit hours at Texas public four-year colleges or universities, excluding medical or dental schools. A particular school's tuition and schoolwide required fees may be more or less than the weighted average, however, so for some schools, 100 Type II tuition units will be more than enough to cover tuition and schoolwide required fees for 30 semester credit hours, and in some cases, 100 Type II tuition units will not fully cover those costs.
- Type III tuition units are indexed to the weighted average cost of in-district tuition and schoolwide required fees of all Texas public two-year colleges. The value

assigned to one Type III tuition unit is equal to 1 percent of the weighted average cost of in-district tuition and schoolwide required fees at all Texas public two-year junior and community colleges. Therefore, 100 Type III tuition units would cover the average in-district cost of tuition for one academic year and schoolwide required fees for 30 semester credit hours at a Texas public two-year junior and community college. As with Type II tuition units, a particular school's in-district tuition and schoolwide required fees may be more or less than the average.

TUITION UNIT REDEMPTION VALUES

Tuition units of any type can be used at any Texas public two- or four-year college or university. But because each type has a different value, the number of tuition units required at a particular school will be different depending on the tuition unit type used.

Tuition unit redemption values are set annually on September 1 of each year and apply for the next 12 months. The values for the 2025-2026 academic year were:

Type I = $165.11 Type II = $115.89 Type III = $32.15

The values for the 2026-2027 academic year are estimated to be available in August 2026 at TexasTuitionPromiseFund.com in the Academic Year Tuition Unit Pricing Schedule and Unit Value Redemption Guide under "Documents."

TUITION AND SCHOOLWIDE REQUIRED FEES

Tuition units can only be used to pay for undergraduate resident tuition and schoolwide required fees at Texas public colleges and universities, excluding medical and dental schools.

Schoolwide required fees are only those fees paid by all students at a college or university as a condition of enrollment, regardless of year, major or course of study. **The plan can pay only schoolwide required fees as only those fees were included in the sales prices of the tuition units.** Depending on the school you attend, you may be required to pay fees that are not schoolwide required fees and are not covered by the plan. Examples of fees not covered by the plan include course-related fees, such as lab fees; fees related to your major or year of study, such as freshman orientation or freshman advisor fees; optional fees; or deposits. Although your school might use the label "required fee," a fee must meet the plan's definition of schoolwide required fee to be covered by the plan.

Tuition units may not be used to pay for other college expenses, such as room and board, living expenses, books, course-specific fees, fees that are not schoolwide, graduate school tuition or optional fees.

PUBLIC JUNIOR OR COMMUNITY COLLEGE — OUT-OF-DISTRICT TUITION

If you redeem tuition units at a public junior or community college, and you do not reside within the taxing jurisdiction of the college, you will be responsible for paying the additional tuition and fees charged by the college to persons who do not reside within that taxing jurisdiction. You or the purchaser can pay the additional amount by either redeeming more tuition units or by other funding methods.

WHEN ARE MY TUITION UNITS AVAILABLE FOR REDEMPTION?

To redeem tuition units, the contract must meet the following requirements:

- Tuition units must be paid in full.
- Tuition units must have met the three-year holding period.
- The contract must have valid social security numbers for the purchaser and beneficiary.
- The contract cannot have reached the 10-year termination deadline.
- The contract cannot have any outstanding fees or charges

Installment contracts must be paid in full prior to redemption of any tuition units purchased under that payment option.

There is a three-year holding period before tuition units can be redeemed. You may not use a tuition unit earlier than the third anniversary of the date the tuition unit was purchased. The purchase date is determined by the first payment due date for tuition units purchased under a lump sum, installment or pay-as-you-go contract. The first payment due date is May 1 after the end of the general enrollment period; however, payment due dates for contracts established during the newborn enrollment period will vary. For subsequent pay-as-you-go purchases, the purchase date is the payment receipt date.

You have up to 10 years after your projected date of high school graduation to use all tuition units under the plan, otherwise the contract will automatically be canceled and any remaining tuition units will be refunded. Any years you spend on active duty in U.S. military service extend the 10-year limit during which benefits can be used if you provide proof of that service to the plan prior to the automatic 10-year termination deadline.

HOW MANY TUITION UNITS WILL I NEED TO REDEEM TO PAY MY TUITION AND SCHOOLWIDE REQUIRED FEES?

The number of tuition units you will need to pay tuition and schoolwide required fees will depend on 1) the tuition unit type purchased, 2) the cost of the school attended, and 3) the number of credit hours in which you are enrolled. The 2026-2027 academic year costs, as well as the redemption value for each tuition unit type, is estimated to be available in August 2026 at TexasTuitionPromiseFund.com in the Academic Year Tuition Unit Pricing Schedule and Unit Value Redemption Guide ("Guide"). The Guide will include a schedule showing the cost of tuition and schoolwide required fees at each Texas public college or university and how many tuition units of each type will be required to cover those costs for 30 semester credit hours in the 2026-2027 academic year. A sample of the information included in the Guide, based on 2025-2026 numbers, is shown below:

4-YEAR OR 2-YEAR TEXAS PUBLIC COLLEGE OR UNIVERSITY	TUITION AND SCHOOLWIDE REQUIRED FEES 2025-2026 ACADEMIC YEAR	# OF UNITS REQUIRED*		
		TYPE I	TYPE II	TYPE III
University of Texas at Dallas (Fixed Tuition Plan)	$16,511.14	100.00	142.47	513.57
University of Texas at Austin-McCombs School of Business	$13,576.00	82.22	117.15	422.27
Texas A&M University-College Station-College of Engineering-Applied Specialized	$13,342.30	80.81	115.13	415.00
Texas Tech University-Rawl's College of Business Administration	$12,560.60	76.07	108.38	390.69
Texas State University	$12,239.40	74.13	105.61	380.70
Tarleton State University-College of Engineering-Fort Worth Campus	$12,097.30	73.27	104.39	376.28
University of Texas at Austin-School of Nursing	$12,040.00	72.92	103.89	374.49
Blinn College-Brenham Campus (In-District)	$4,650.00	28.16	40.12	144.63
Lone Star College System (In-District)	$3,330.00	20.17	28.73	103.58

*Number of tuition units required for 30 semester credit hour academic year.

If you were to do these calculations on your own, you would simply divide the amount of tuition and schoolwide required fees for your school by the redemption value for the tuition unit type you have. For example, suppose your undergraduate resident tuition and schoolwide required fees will be $5,000, you have Type I tuition units and,

for the year you are redeeming the units, the redemption value for a Type I tuition unit is $165.11: $5,000 divided by $165.11 equals 30.28, so you will need 30.28 Type I tuition units. If the contract has less than 30.28 units available, the purchaser can redeem the available units and the balance can be paid out-of-pocket. To better understand how this works, we have included some examples below for a hypothetical "Student."

Please note that the examples use 2025-2026 academic year undergraduate resident tuition and schoolwide required fee costs and tuition unit redemption values. When doing your calculations, be sure to use undergraduate resident tuition and schoolwide required fee costs and redemption values for the 2026-2027 academic year, which we estimate will be published in August 2026.

2025 EXAMPLE – TYPE I TUITION UNITS:

It is August 2025 and Student is starting college at the University of Texas at Dallas. Student is planning to take 15 hours per semester for his freshman year. Student has 400 Type I tuition units. The cost is $16,511.14 per academic year ($8,255.57 per semester).

Student checks the Guide and sees on Page 1 that Type I tuition units have a redemption value of $165.11 per unit.

Student checks the "Unit Redemption Values for 4-Year Schools" in the Guide and finds the University of Texas at Dallas. Under the "Type I" column, Student sees that he will need 100 Type I tuition units (50 per semester) to cover his freshman year tuition and schoolwide required fees at that school. Student will have 300 Type I tuition units left for future years.

To get a complete picture of costs, Student checks with the University of Texas at Dallas to see what fees Student will have to pay that are not covered by tuition units.

2025 EXAMPLE – TYPE II TUITION UNITS:

What if Student has 400 Type II tuition units instead of Type I? (Type II tuition units have a redemption value of $115.89; $16,511.14 divided by $115.89 = 142.47 units.)

For the University of Texas at Dallas:

Student would need 142.47 Type II tuition units (71.24 in the Fall and 71.23 in the Spring).

If Student uses tuition units to pay all tuition and schoolwide required fees for the year, Student will have 257.53 Type II tuition units left for future years.

2025 EXAMPLE – USING LESS TUITION UNITS THAN REQUIRED:

What if Student does not have enough tuition units to completely cover all four years of college and only wants to redeem tuition units to cover part of Student's freshman year? If the purchaser only redeems 100 Type II tuition units, how much will that cover?

Student sees on Page 1 of the Guide that Type II tuition units have a redemption value of $115.89 per unit.

For the University of Texas at Dallas, the Guide shows that tuition and schoolwide required fees for 30 hours is $16,511.14 ($8,255.57 per semester). If Student uses 100 Type II tuition units (50 per semester), which have a redemption value of $115.89 per unit, the tuition units will cover $11,589.00 ($5,794.50 per semester).

The difference between the University of Texas at Dallas tuition and schoolwide required fees of $16,511.14 and the redemption value of Student's 100 Type II tuition units of $11,589.00 is $4,922.14 ($2,461.07 per semester).

Student will have to pay the remaining $4,922.14 from another source, but the contract will have 300 Type II tuition units remaining for future years.

2025 EXAMPLE – TYPE III TUITION UNITS AND IN-DISTRICT STUDENT:

Student has 200 Type III tuition units and wants to attend Blinn College at the Brenham campus. Student lives in Washington County, which means Student lives in the taxing jurisdiction for Blinn College.

Student sees on Page 1 of the Guide that Type III tuition units have a redemption value of $32.15 per unit. In-district tuition for 30 hours at Blinn College-Brenham campus is $4,650.00 ($2,325.00 per semester).

$4,650.00/$32.15 = 144.63 Type III tuition units

If Student takes 30 hours (15 per semester), Student will need 144.63 Type III tuition units (72.32 for Fall and 72.32 for Spring) to pay for tuition and schoolwide required fees. Student will have 55.37 Type III tuition units remaining for future years.

REDEMPTION OF TUITION UNITS

Each year, Texas public two- and four-year colleges and universities (e.g., The University of Texas at Austin, Texas A&M, Texas Tech, Austin Community College) are required to provide tuition and schoolwide required fee grids to the plan reflecting costs by school (Engineering, Business, etc.) by number of hours enrolled (1 through the maximum number of hours offered by the school). These grids are the basis for determining how many tuition units you will need to redeem to pay your tuition and schoolwide required fees. The assigned value of your tuition unit type (equal to the sales price for that tuition unit type in the year of redemption) is divided by the cost of tuition and schoolwide required fees at the school that you will be attending

for the number of hours in which you are enrolled to determine how many of your tuition units will have to be redeemed to pay those costs. Texas public colleges and universities must accept the tuition units as payment in full for tuition and schoolwide required fees for the number of hours covered by the plan.

If you redeem tuition units at a Texas public junior or community college, and you do not reside within the taxing jurisdiction of the college, the purchaser must either redeem additional units to cover the difference or you or your purchaser will be responsible for paying the additional tuition and schoolwide required fees charged by the school to persons who do not reside within that taxing jurisdiction. See Page 10 for more information if you are attending a Texas public junior or community college and do not reside within the taxing jurisdiction of the college.

To avoid cancellation of classes, any costs not covered by the plan must be paid by you or the purchaser by the deadline set by the college or university to avoid being dropped from classes.

HOW MUCH UNDERGRADUATE RESIDENT TUITION AND SCHOOLWIDE REQUIRED FEES WOULD BE COVERED AT A TEXAS PUBLIC COLLEGE OR UNIVERSITY BY 100 TUITION UNITS?

(Assuming 30 semester credit hours*)

TYPE OF COLLEGE	TYPE I TUITION UNITS	TYPE II TUITION UNITS	TYPE III TUITION UNITS
Most expensive Texas public college	**All tuition and schoolwide required fees.**	**Some.** You make up the difference.	**Some.** You make up the difference.
Texas public college less expensive than the most expensive Texas public college	**All tuition and schoolwide required fees.** Fewer units would need to be redeemed than if you attended the most expensive Texas public school.	**Depends on the school selected.** If the school is above the weighted average cost, you make up the difference. If the school is below the weighted average cost, fewer units would need to be redeemed.	**Some.** You make up the difference.
Texas public college above weighted average cost	**All tuition and schoolwide required fees.**	**Some.** You make up the difference.	**Some.** You make up the difference.
Texas 4-year public college at weighted average cost	**All tuition and schoolwide required fees.**	**All tuition and schoolwide required fees.**	**Some.** You make up the difference.

TYPE OF COLLEGE	TYPE I TUITION UNITS	TYPE II TUITION UNITS	TYPE III TUITION UNITS
Texas 4-year public college below weighted average cost	**All tuition and schoolwide required fees.**	**All tuition and schoolwide required fees.** If the school is above the weighted average cost, you make up the difference. If the school is below the weighted average cost, fewer units would need to be redeemed.	**Some.** You make up the difference.
Texas 2-year public college at weighted average cost	**All tuition and schoolwide required fees.**	**All tuition and schoolwide required fees.**	**All tuition and schoolwide required fees.** If you are a non-resident of the taxing jurisdiction and the college charges a higher fee to non-residents, you make up the difference in cost.
Texas 2-year public college below weighted average cost	**All tuition and schoolwide required fees.**	**All tuition and schoolwide required fees.** If the school is above the weighted average cost, you make up the difference. If the school is below the weighted average cost, fewer units would need to be redeemed.	**All tuition and schoolwide required fees.** If you are a non-resident of the taxing jurisdiction and the college charges a higher fee to non-residents, you make up the difference in cost.

* Tuition units may be used to pay for undergraduate resident tuition and schoolwide required fees only, excluding medical and dental schools. Schoolwide required fees are only those fees imposed on **all students** as a condition of enrollment. Please note that depending on the school you attend, you may be required to pay fees that are not schoolwide required fees and are not covered by the plan. Examples of fees that are not covered include course-related fees, such as lab fees; fees related to your major or year of study, such as freshman orientation or freshman advisor fees; optional fees; graduate fees; or deposits. Although your school might use the label "required fee," a fee must meet the plan's definition of schoolwide required fee to be covered by the plan. Tuition units may not be used to pay for other college expenses, such as room and board, living expenses or books. Tuition units may not be used to pay for graduate school.

Please visit TexasTuitionPromiseFund.com to view the most recent tuition unit redemption values included at the back of the Academic Year Tuition Unit Pricing Schedule and Unit Value Redemption Guide located under "Documents."

HOW DO I ESTABLISH ONLINE ACCOUNT ACCESS?

The purchaser can establish account access using their contract number and social security number following these simple steps:

Go to our website at TexasTuitionPromiseFund.com, Login and click on "Register".

Follow the instructions to:

Step **1.** Enter an Email and Create a Password.

Step **2.** Select Security Questions.

Step **3.** Determine Delivery Preference.

Step **4.** Enter purchaser SSN and Contract Number.

Step **5.** Click "Continue" to Link Account(s).

Note: The contract number can be found on the confirmation that the purchaser received when the contract was established, on the purchaser's annual statement or by calling us at 800-445-4723, option 5.

The beneficiary can also establish access to view account information in their senior year in high school.

Once the purchaser or beneficiary has established online account access, they can log into the account at any time (with the exception of downtimes related to outages or routine maintenance) to view information about the number and types of tuition units types purchased, any amounts due and the number and tuition unit types that have met the three-year holding period and are available for redemption.

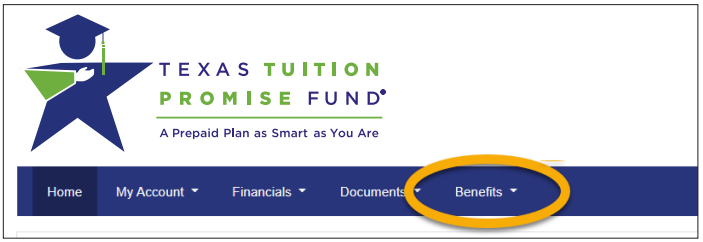
HOW DOES THE PURCHASER AUTHORIZE PAYMENT TO A TEXAS PUBLIC COLLEGE OR UNIVERSITY?

ONLY THE PURCHASER CAN AUTHORIZE PAYMENT (REDEMPTION OF TUITION UNITS).

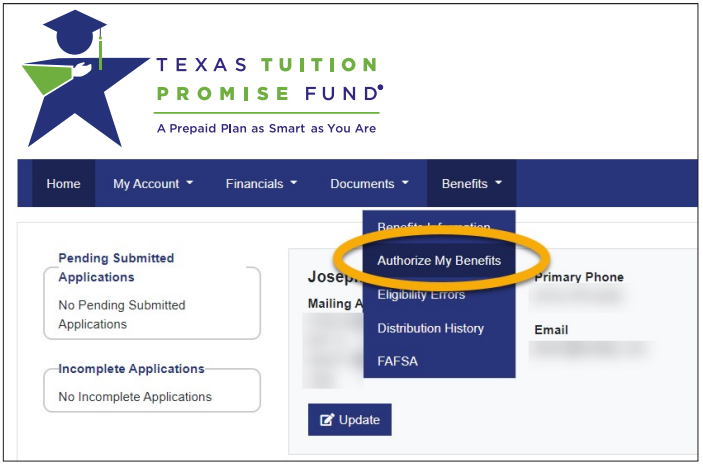
When you are ready to attend a Texas public college or university, the purchaser must authorize payment each semester by any of the following:

- Complete the Benefits Authorization online if account access has been established; or
- Complete, print, sign and submit the Benefits Authorization Form found at TexasTuitionPromiseFund.com under "Documents"; or
- Contact customer service at **800-445-4723, option 5**, to request a copy of the Benefits Authorization Form.

1. To authorize payment online, the purchaser must first establish account access and then can access the account at TexasTuitionPromiseFund.com on the Login Page. Once the purchaser has logged into their account, they should select the Benefits tab.

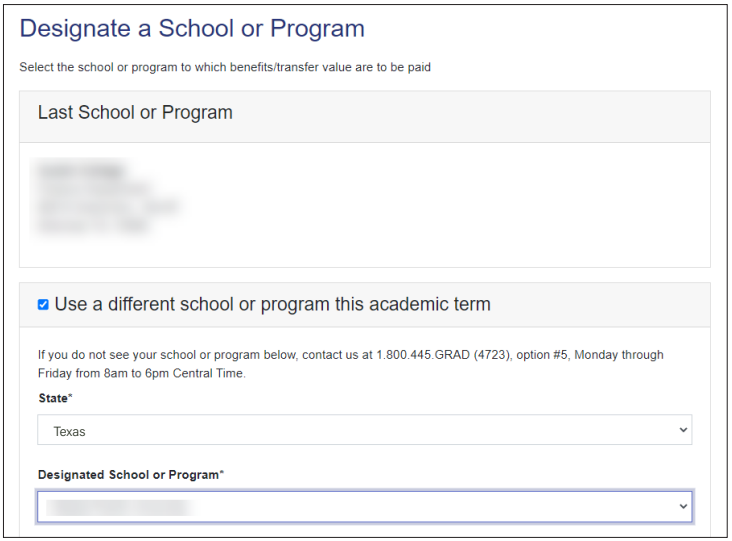


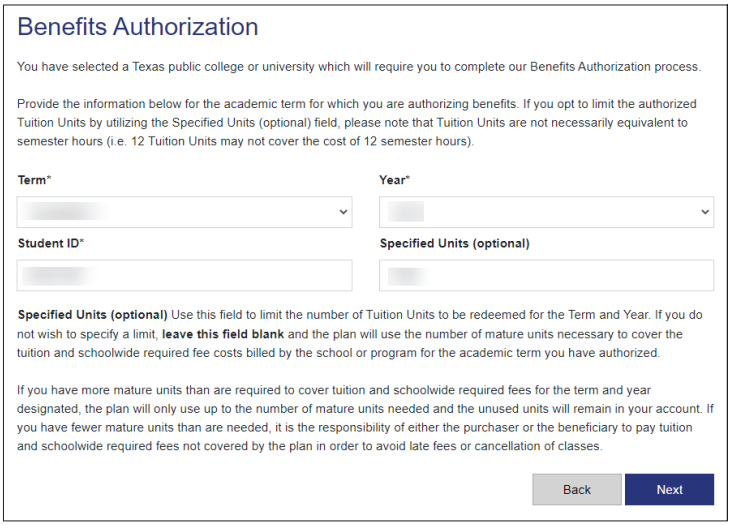
2. From the Benefits options, click on the Authorize My Benefits link.



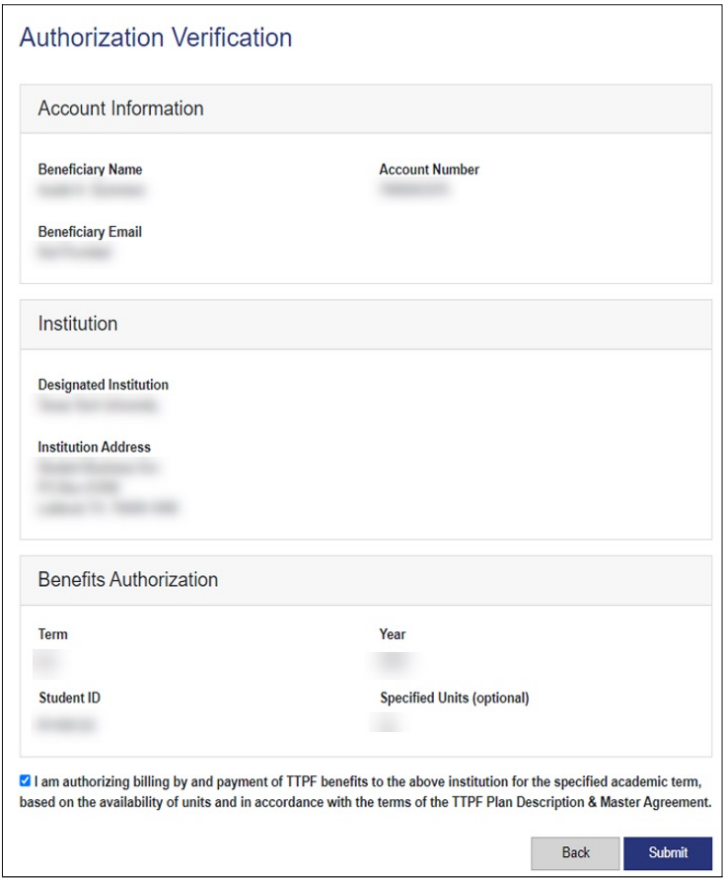
3. The purchaser should select which account they wish to "Authorize My Benefits" for and complete the following steps to authorize use of benefits at the Texas public college or university the beneficiary is attending by entering the following information:

- State
- School/Program
- Term and Year
- Student ID
- Specify Number of Units to Be Redeemed (optional)





4. Confirm the information entered.



Please note that if you were awarded a matching scholarship or tuition grant by the Texas Match the Promise Foundation℠, you should follow the instructions on Page 32 for information on requesting approval to use the scholarship tuition units.

The purchaser MUST authorize payment each semester. Authorizations should be completed at least 30 days prior to the start of classes to ensure timely payment. You should notify the college or university you are attending that you will be using the Texas Tuition Promise Fund as payment for all or some of your tuition and schoolwide required fees. You should pay any amounts that will not be covered by the Texas Tuition Promise Fund prior to the payment deadline to avoid late fees assessed by the college or cancellation of your classes.

The purchaser has the option of using all tuition units that are available at the time of Benefits Authorization for redemption up to the amount necessary to pay your tuition and schoolwide required fees for that semester or the purchaser can designate a specific number of the available tuition units to redeem that semester by entering a lesser amount in the Specified Units (optional) field on the Benefits Authorization screen. Even if the purchaser authorizes all available units, only the number of units required for the hours enrolled will be used and the unused units would remain available for future redemption.

Once the purchaser has completed the benefits authorization process, the information is made available electronically to the school.

The purchaser may redeem units online through their account access or by submitting the Benefits Authorization Form available at TexasTuitionPromiseFund.com under "Documents".

The school will bill the plan after the school's add/drop period. The plan will issue payment directly to the school. The plan will pay the school within 30 days of receiving a correct billing. Any refunds from the college or university of amounts paid by the plan may be recontributed to the contract by the purchaser within 60 days of the date of the refund check without being subject to taxes and the additional 10 percent federal tax (for example, if the beneficiary withdraws from the school and the school refunds a portion of the tuition and schoolwide required fees paid by the plan directly to the purchaser or beneficiary, that amount may be recontributed to the contract).

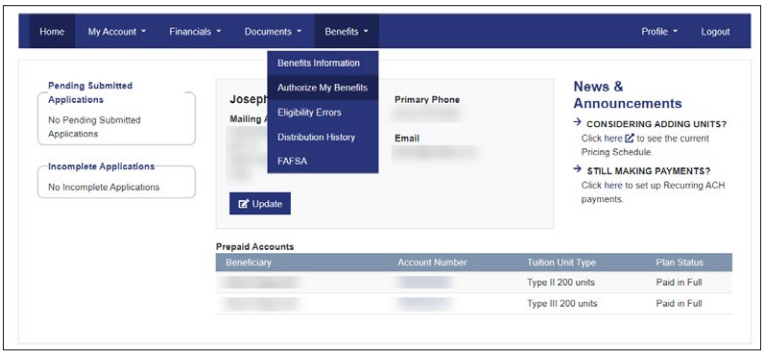
WHAT IF I GO TO A MEDICAL OR DENTAL SCHOOL, TEXAS PRIVATE COLLEGE OR UNIVERSITY, OUT-OF-STATE COLLEGE OR UNIVERSITY, CAREER SCHOOL, OR USE THE PLAN FOR A REGISTERED APPRENTICESHIP PROGRAM OR K-12 TUITION?

If you attend a medical or dental school, Texas private college or university, out-of-state college or university, career school, or use the plan for a registered apprenticeship program, you can apply the Transfer Value of your tuition units towards the cost of tuition and schoolwide required fees up to the amount of undergraduate resident tuition and schoolwide required fees billed by those schools or programs. Transfer Value can also be used to pay for K-12 tuition up to $20,000 per year per beneficiary. Transfer Value is limited to the lesser of (1) the costs the tuition unit would cover at a Texas public college or university, or (2) the original purchase price of the tuition unit plus or minus the plan's net investment earnings or losses on that amount. Transfer Value does not include any state-provided or procured matching contributions or any earnings on state-provided or procured matching contributions, if applicable. Any outstanding fees imposed by the plan will be subtracted from the total transferred amount.

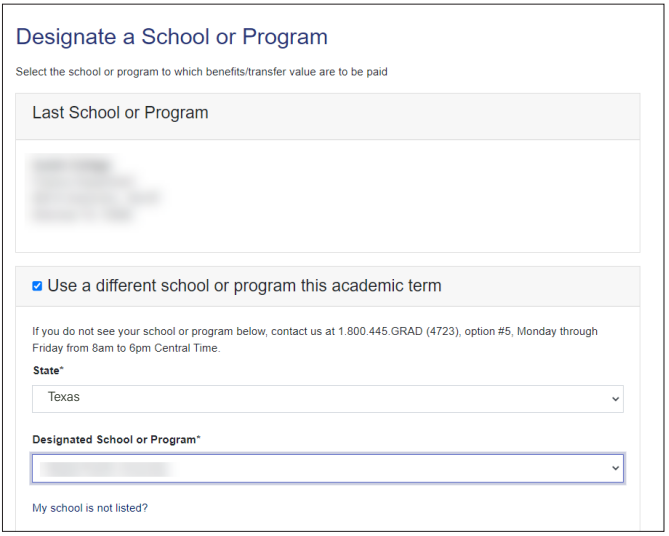
Payment of the Transfer Value must be paid by the plan directly to the medical or dental school, Texas private college or university, out-of-state college or university, career school, registered apprenticeship program or K-12 school.

1. To authorize the payment of the Transfer Value of your tuition units towards a medical or dental school, Texas private college or university, out-of-state college or university, career school, registered apprenticeship program or K-12 school, the purchaser would sign into the account online at TexasTuitionPromiseFund.com on the Login Page. Once logged into the account, the purchaser would select the "Benefits" tab.

2. From the Benefits tab, the purchaser would click the "Authorize My Benefits."

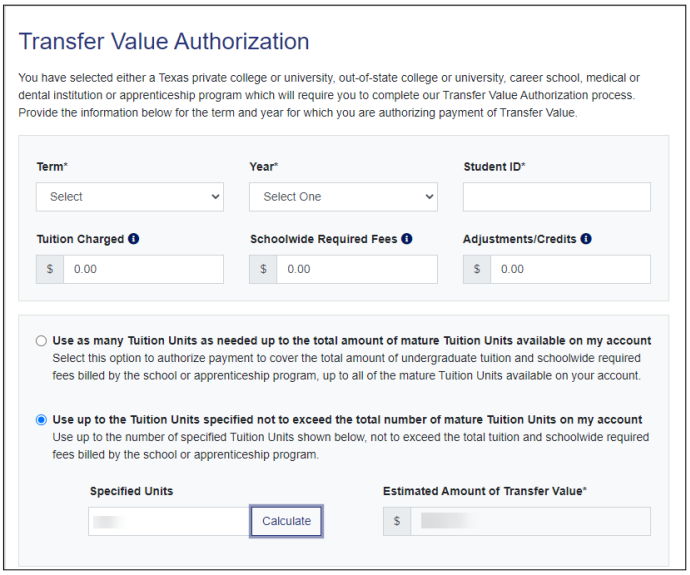


3. The purchaser would select which account to transfer benefits for and complete the following steps to authorize the Transfer Value to be paid.



If the student is a returning student, the last school or program the purchaser authorized units for will automatically be selected by default. If the student is attending a school or program for the first time this term, the purchaser would select "Use a different school or program this academic term" and enter the following information:

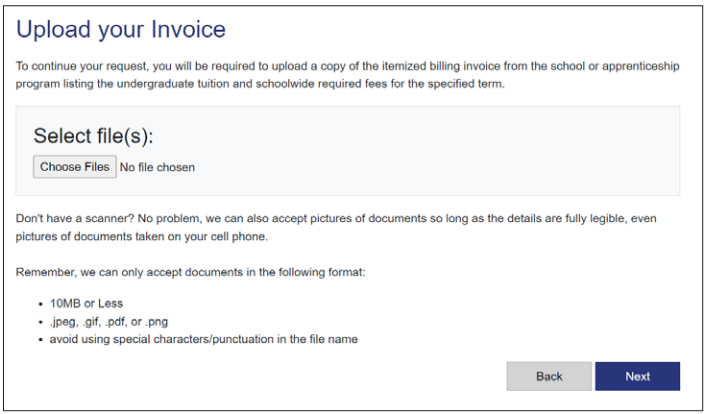
- State
- School/Program
- Term and Year
- Student ID
- Tuition Charged
- Schoolwide Required Fees
- Adjustments/Credits
- Specified Units (optional)



To determine the current estimated Transfer Value of tuition units, the purchaser would enter "Specified Units" and click "Calculate." The estimated amount provided is based on the current Transfer Value for the contract, which is subject to change.

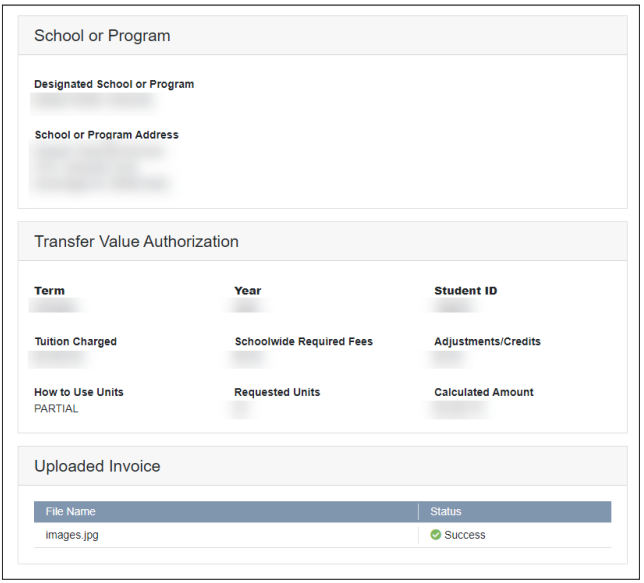
In no instance can the plan pay more than the amount of undergraduate resident tuition and schoolwide required fees billed by the school or program. Only tuition can be paid for a K-12 school, and the amount is limited to $20,000 per year per beneficiary; schoolwide required fees cannot be paid to a K-12 school.

4. The purchaser must attach the school's detailed invoice by uploading the file or image directly from their computer or phone.

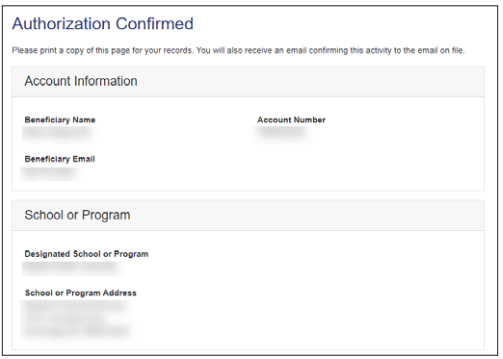


5. The purchaser would review and confirm the information entered and click "Submit" to complete the Transfer Value Authorization.

   By submitting, the purchaser authorizes payment of benefits to the school or program for the selected term and year.



6. The purchaser will receive an email confirming the Transfer Value Authorization to the email address on file.



For more information about the Transfer Value of your tuition units, the purchaser can contact customer service at **800-445-4723, Option 5**.

Please note that net investment earnings or losses continue to accrue until the day the plan manager processes your transfer request.

CAN I USE THE CONTRACT FOR ONLINE OR CORRESPONDENCE COURSES, STUDY ABROAD OR CERTIFICATE COURSES/ PROGRAMS OFFERED BY TEXAS PUBLIC COLLEGES AND UNIVERSITIES?

Many Texas public colleges and universities offer undergraduate courses to enrolled students through online or distance learning. In most cases, tuition units can be redeemed to pay for these courses the same way tuition units are redeemed to pay for on-campus courses.

Texas colleges offer a variety of certificate programs. Generally, tuition units can be redeemed to pay for undergraduate for-credit courses, including courses offered in certificate programs.

Texas junior colleges offer certain continuing education courses that are not for-credit courses. Tuition units cannot be redeemed to pay directly for these courses. As an alternative, your purchaser can transfer the Transfer Value of your tuition units to a qualified 529 college savings plan. Generally, the purchaser can authorize distributions from the 529 college savings plan to pay for these types of courses. Transfer Value is limited to the lesser of (1) the costs the tuition unit would cover at a Texas public college or university or (2) the original purchase price of the tuition unit plus or minus the plan's net investment earnings or losses on that amount.

The contract may be used for study abroad programs if the student is enrolled in college credit courses that participate in the U.S. Department of Education's Federal Financial Aid Program. If the study abroad program is sponsored by a Texas public college or university, the purchaser should submit payment authorization for that school and term. The school would then bill the plan. If the school's study abroad program is administered through a third-party vendor, the purchaser can submit a Refund Request Form for a partial refund to cover the cost of the program. If the study abroad program is through a medical or dental school, Texas private college or university or out-of-state college or university, the purchaser will need to submit a Transfer Value Payment Authorization along with a detailed statement from the college or university.

The purchaser can check online at TexasTuitionPromiseFund.com or contact customer service at **800-445-4723, option 5**, for more information about the Transfer Value of the tuition units. The purchaser can also find the Refund Request Form on the website under "Documents."

CAN I USE THE PLAN FOR DUAL ENROLLMENT WHILE I AM STILL IN HIGH SCHOOL?

Yes. "Dual enrollment" is the term used for college credit courses taken while attending high school. If you are in high school, upon the plan's receipt of a written request from the purchaser, your tuition units can be used to pay undergraduate tuition and schoolwide required fees at Texas public two- and four-year colleges and universities.

If you take dual enrollment courses at a medical or dental school, Texas private college or university, out-of-state college or university or a career school, you can apply the Transfer Value of your tuition units towards the cost of tuition and schoolwide required fees. Transfer Value is limited to the lesser of (1) the costs the tuition unit would cover at a Texas public college or university or (2) the original purchase price of the tuition unit plus or minus the plan's net investment earnings or losses on that amount.

The purchaser can check online or contact customer service at **800-445-4723, option 5**, for information about the Transfer Value of the contract.

For the purchaser to redeem tuition units while you are still in high school, the contract must have met the following requirements:

- Tuition units must be paid in full.
- Installment and lump sum contracts must be paid in full.
- Tuition units must have met the three-year holding period.
- The contract must have valid social security numbers for the purchaser and beneficiary.
- The contract cannot have reached the 10-year termination deadline.
- The contract cannot have any outstanding fees or charges.

It is important to note that using the contract for dual enrollment while you are in high school will accelerate the 10-year termination deadline. The termination deadline is normally 10 years from your projected high school graduation date as determined based on the application form; however, if you use the contract for dual enrollment, the projected high school graduation date will need to be amended using the Account Maintenance Form to reflect the year in which you begin using the contract.

You can check online at TexasTuitionPromiseFund.com or contact customer service at **800-445-4723, option 5**, for information about dual enrollment. You can also find the Account Maintenance Form on the website under "Documents."

HOW LONG DO I HAVE TO USE MY TUITION UNITS?

You have up to 10 years from your projected high school graduation date as determined based on the application form to use all tuition units under the contract, otherwise the contract will automatically be canceled and any remaining tuition units will be refunded. Any years you spend on active duty in U.S. military service are added to the 10-year limit to extend the time period during which benefits can be used if the purchaser provides proof of that service to the plan prior to the automatic 10-year termination deadline. Please see the information above about how the deadline will be impacted by dual enrollment.

WHAT IF I DO NOT USE THE CONTRACT (BECAUSE I DECIDE NOT TO GO TO COLLEGE, I RECEIVE A SCHOLARSHIP OR SOME OTHER REASON)?

If, for some reason, the beneficiary does not use all or any of the tuition units, the purchaser of the contract can:

- Change the beneficiary of the contract to a "Member of the Family."
- Cancel the contract to request a refund
- Transfer tuition units to another qualified 529 college savings plan (see Page 29)
- Transfer tuition units to a 529A ABLE Program (see Page 30)
- Roll over funds to a Roth IRA account for the benefit of the beneficiary. Conditions and limitations apply. (see Page 30)

CHANGE OF BENEFICIARY

The purchaser can change the beneficiary of a contract to a person who meets the residency requirement on the date of the change and who is a "Member of the Family" of the current beneficiary. Members of the current beneficiary's family for these purposes include the beneficiary's:

- Spouse
- Child, grandchild, great-grandchild, or their spouse
- Sibling or step-sibling, or their spouse
- Parent, grandparent, or their spouse
- Spouse's parent or sibling, or their spouse
- Niece or nephew (a child of the beneficiary's sibling, but not a child of a brother- or sister-in-law), or their spouse
- Aunt or uncle, or their spouse
- First cousin

For purposes of this definition, a legally adopted child or a half-brother or half-sister is treated as a brother or sister. There are no fees for a change of beneficiary and there are no penalties associated with a change of beneficiary provided the change is in compliance with Section 529 of the Internal Revenue Code. However, a change of beneficiary might have significant gift tax or generation-skipping transfer tax consequences. The purchaser should consult with a tax advisor prior to changing the beneficiary. The 10-year automatic termination deadline would apply to the new beneficiary based on their projected high school graduation date at the time of the change.

For more detail on change of beneficiary, see the Plan Description and Master Agreement available at TexasTuitionPromiseFund.com under "Documents." You can also find the Change of Beneficiary Form on the website under "Documents."

CANCEL TO GET REFUND

A purchaser may cancel or terminate a contract, or a portion of a contract, and apply for a refund up to two times in a 12-month period. The amount refunded will be based on whether tuition units have met the three-year holding period requirement at the time a refund is requested and the reason for the request.

Reduced Refund Value. For tuition units that do not meet the three-year holding period requirement, the purchaser may receive the Reduced Refund Value. Reduced Refund Value is limited to the lesser of (1) the price paid for the unit, or (2) the price paid for the unit plus or minus the plan's net investment earnings or losses on that amount, and is net of any fees due and payable. This means the Reduced Refund Value will not include any positive net earnings and can be less than the purchase price if there have been periods of negative returns in the market. Reduced Refund Value does not include any state-provided or procured matching contributions. Any outstanding fees imposed by the plan will be subtracted from the total refund amount. Application fees will not be refunded.

Refund Value. For units held at least three years, the purchaser may receive the Refund Value. The Refund Value is equal to the price paid for the unit plus or minus the plan's adjusted net investment earnings or losses on that amount. The earnings rate is set annually by the board at a rate that is up to 2 percent less than the plan's actual net earnings and is capped at 5 percent. Payment of the earnings portion, if any, is subject to the plan's actuarial soundness and is subject to federal income taxes plus a 10 percent additional federal tax as well as any state or local taxes that may apply for non-Texans. Refund Value does not include any state-provided or procured matching contributions. Refund Value may not be less than Reduced Refund Value. Any outstanding fees imposed by the plan will be subtracted from the total refund amount. Application fees will not be refunded.

Refund Value may also be paid where the beneficiary receives a scholarship, is admitted to a U.S. military academy, or dies or becomes disabled.

For more detail on the limitations on refunds, see the Plan Description and Master Agreement available at TexasTuitionPromiseFund.com under "Documents." You can also find the Refund Request Form on the website under "Documents."

IF THE FOLLOWING EVENT OCCURS	"REDUCED REFUND VALUE"[1]	"REFUND VALUE"[1]
Voluntary Cancellation — Before the three-year holding period requirement is met	X	
Voluntary Cancellation — After the three-year holding period requirement is met		X
Cancellation Due to Scholarship, Admission to a U.S. Military Academy, Death or Disability of Beneficiary		X
Unused Tuition Units — Held for 3 years or more		X
Cancellation Due to Default	X	
Cancellation Due to Expiration of Tuition Units — 10 years after projected high school graduation date (based on information provided at the time of enrollment)		X

([1]Refund Value will be limited to include only the plan's adjusted annual net earnings, including any negative earnings, up until the date the contract has been terminated.)

TRANSFER TO ANOTHER INTERNAL REVENUE CODE SECTION 529 COLLEGE SAVINGS PLAN

A purchaser may transfer or roll over all or part of the value of a contract to another Section 529 plan sponsored by Texas or by another state or other authorized entity, in accordance with Internal Revenue Code Section 529, to be used to pay expenses not covered by the Texas Tuition Promise Fund, such as room and board, books, course-specific fees, fees that are not schoolwide, graduate school tuition or optional fees. A Section 529 plan may also be used to pay for other qualified higher education expenses such as computer equipment. The value of the contract at the time of a direct rollover/transfer is the Transfer Value. Transfer Value is limited to the lesser of (1) the costs the tuition unit would cover at a Texas public college or university or (2) the original purchase price of the tuition unit plus or minus the plan's net investment earnings or losses on that amount. Transfer Value does not include any state-provided or procured matching contributions or any earnings on state-provided or procured matching contributions, if applicable. Any outstanding fees imposed by the plan would be subtracted from the total transferred amount.

For a direct rollover/transfer, the purchaser must complete and submit any required forms at least 30 days prior to the effective date of the rollover/transfer. Upon request by the plan manager, the purchaser must provide any additional information necessary to complete the rollover/transfer. While rollovers and transfers may often be achieved without imposition of federal income tax or the additional 10 percent federal tax, they can in some cases have substantial income tax or transfer tax consequences. Please see the Plan Description and Master Agreement available at TexasTuitionPromiseFund.com under "Documents" for information on the tax treatment and implications of rollovers and transfers. The purchaser can check online or contact customer service at **800-445-4723, option 5**, for information about the Transfer Value of the contract.

CAN THE PURCHASER ROLL OVER FUNDS FROM A 529 PLAN ACCOUNT TO A ROTH IRA?

A 529 plan account owner can roll over the value of their 529 contract to a Roth IRA for the 529 plan account beneficiary, subject to certain conditions. The purchaser may request a rollover from their contract to a Roth IRA by submitting the Roth IRA Rollover Form, available at TexasTuitionPromiseFund.com under "Documents." For information regarding the conditions that must be met for a 529 plan account to Roth IRA rollover, visit the Roth IRA Rollovers FAQ section of our website at TexasTuitionPromiseFund.com.

TRANSFER TO A 529A ACHIEVING A BETTER LIFE EXPERIENCE (ABLE) PROGRAM

A purchaser may transfer or roll over all or part of the value of a contract to a Section 529A ABLE program sponsored by the state of Texas or by another state provided certain conditions are met, to provide secure funding for qualified disability expenses on behalf of eligible beneficiaries with disabilities. The beneficiary of the ABLE account must be the same beneficiary or a "Member of the Family" of the beneficiary of the Texas Tuition Promise Fund contract (as defined by Internal Revenue Code Section 529) who meets eligibility requirements of the ABLE program. Also, the ABLE account must receive the rollover within 60 days of the Texas Tuition Promise Fund contract distribution. The value of the contract at the time of a direct rollover/transfer is the Transfer Value. Transfer Value is limited to the lesser of (1) the costs the tuition unit would cover at a Texas public college or university, or (2) the original purchase price of the tuition unit plus or minus the plan's net investment earnings or losses on that amount. Transfer Value does not include any state-provided or procured matching contributions or any earnings on state-provided or procured matching contributions, if applicable.

Any outstanding fees imposed by the plan would be subtracted from the total transferred amount.

ABLE accounts are currently limited to $20,000 per year in annual contributions from all sources unless the able-to-work provision of the 2017 Tax Cuts and Jobs Act applies. The purchaser should check the status of the ABLE account balance before transferring or rolling over any amounts from the Texas Tuition Promise Fund contract so that they do not exceed the allowable ABLE contributions for the year.

To apply for a direct rollover/transfer, the purchaser must complete and submit any required forms at least 30 days prior to the effective date of the rollover/transfer. Upon request by the plan manager, the purchaser must provide any additional information necessary to complete the rollover/transfer. While rollovers and transfers may often be achieved without imposition of federal income tax or the additional 10 percent federal tax, they can in some cases have substantial income tax or transfer tax consequences. Please see the Plan Description and Master Agreement available at TexasTuitionPromiseFund.com under "Documents" for information on the tax treatment and implications of rollovers and transfers.

RISKS ASSOCIATED WITH REFUNDS AND ROLLOVERS/ TRANSFERS

If a refund, rollover or transfer value is requested, the amount will be affected by the plan's net investment returns (gains or losses). There is no guarantee that all of the payments made to a contract will be refunded, rolled over, or transferred. The Reduced Refund Value, Refund Value or Transfer Value can be less than the purchase price if there have been periods of negative net returns on the plan's investments.

TEXAS MATCH THE PROMISE FOUNDATION℠

If you were awarded a matching scholarship or tuition grant by the Texas Match the Promise Foundation℠ ("Foundation"), certain actions taken by your purchaser regarding the contract could result in forfeiture of the scholarship tuition units. Actions that affect the matched account that could impact the award include a change of beneficiary, cancellation, refund or downgrade to fewer or a less expensive tuition unit type.

To redeem scholarship tuition units awarded by the Texas Match the Promise Foundation, the purchaser of the matched contract (which is linked to the scholarship account) must submit an Approval Request to Use Scholarship Tuition Units to the Foundation. The approval request can be found at TexasTuitionPromiseFund.com under "Documents" or at MatchThePromise.org under the Quick Link "Using Scholarships."

Scholarship tuition units awarded by the Texas Match the Promise Foundation can be applied towards the cost of undergraduate resident tuition and schoolwide required fees ONLY at Texas public colleges and universities. Scholarship tuition units awarded by the Foundation cannot be used at medical or dental schools, Texas private colleges or universities, out-of-state colleges or universities, career schools, for registered apprenticeship programs, or K-12 tuition.

To the extent possible, available tuition units in the matched account should be used before scholarship tuition units awarded by the Foundation. You can find more information about the Foundation and scholarship tuition units at MatchThePromise.org. If you have any questions, please contact us at **800-531-5441, ext. 3-8852**.

WHAT IF I RECEIVE A SCHOLARSHIP AND DON'T NEED TO USE THE CONTRACT?

If you receive a scholarship and don't need to use the contract, the purchaser can:

- Keep your unused tuition units for later use. Remember that tuition units expire 10 years from your projected high school graduation date as determined based on the application form.
- Change the beneficiary of the contract to a "Member of the Family" who meets the residency requirement on the date of change. See "Change of Beneficiary" on Page 27. The purchaser should consult their tax advisor to determine whether such a change creates a taxable gift or other adverse tax consequences for you or the purchaser.
- Request a Refund of the Refund Value. Refunds made due to a documented scholarship receive the Refund Value, even if they do not meet the three-year holding

period requirement. Refunds made due to scholarships can still be subject to federal income tax, but are exempt from the 10 percent additional federal tax (to the extent the refund does not exceed the amount of the scholarship). Purchasers should retain documentation of the scholarship and education expenses for tax purposes.

- Transfer the Transfer Value of unused tuition units to a qualified 529 college savings plan so that the money can be used for qualified higher education expenses allowed under Section 529 of the Internal Revenue Code but not covered by the plan, including K-12 tuition expenses (up to $20,000 per year per beneficiary) and repayments of principal and interest on qualified student loans (lifetime maximum of $10,000 per beneficiary).

  While federal law allows 529 plans to be used for certain elementary or secondary education tuition expenses, state tax consequences vary and may include the recapture of state tax deductions as well as penalties for non-Texans. Your purchaser should consult with a tax or legal advisor in this regard. (Please see IRS Publication 970 for details.)

- Transfer the Transfer Value of unused tuition units to an ABLE account (up to $20,000 in 2026). See the ABLE Program Disclosure for other conditions and limitations. See "Transfer to a 529A Achieving a Better Life Experience (ABLE) Program" on Page 30.

The purchaser may request a scholarship refund by submitting a completed Refund Request Form that can be found on our website at TexasTuitionPromiseFund.com under "Documents."

The Refund Value is equal to the price paid for the unit plus or minus the plan's adjusted net investment earnings or losses on that amount. The earnings rate is set annually by the board at a rate that is up to 2 percent less than the actual net earnings and is capped at 5 percent. The payment of the earnings portion of a refund, if any, is subject to the actuarial soundness of the plan and is subject to federal income taxes plus a 10 percent additional federal tax as well as any state or local taxes that may apply for non-Texans. Refund Value does not include state-provided or procured matching contributions. Refund Value will not be less than Reduced Refund Value. Any outstanding fees imposed by the plan would be subtracted from the total refund amount. Application fees will not be refunded.

CAN I USE THE PLAN FOR GRADUATE SCHOOL?

No. The contract cannot be used for graduate school. However, the purchaser can transfer the Transfer Value of your tuition units to a qualified 529 college savings plan, and the proceeds can be used to pay for expenses not covered by the plan, such as graduate school tuition, room and board, books, course-specific fees, fees that are not schoolwide, or other optional fees. A 529 plan may also be used to pay for other qualified higher education expenses such as computer equipment. The Transfer Value is limited to the lesser of (1) the costs the tuition unit would cover at a Texas public college or university or (2) the original purchase price of the tuition unit plus or minus the plan's net investment earnings or losses on that amount.

The purchaser can check online at TexasTuitionPromiseFund.com or contact customer service at **800-445-4723, option 5**, for information about the Transfer Value of the contract.

CAN I USE THE PLAN FOR K-12 TUITION?

The purchaser can transfer the Transfer Value of your tuition units to a qualified 529 college savings plan, which can be used to pay for tuition in connection with enrollment or attendance at an elementary or secondary public, private or religious school ("K-12") for up to $20,000 per year per beneficiary. The Transfer Value is limited to the lesser of (1) the costs the tuition unit would cover at a Texas public college or university, or (2) the original purchase price of the tuition unit plus or minus the plan's net investment earnings or losses on that amount. Please note that the $20,000 limitation applies on a per-student basis, rather than a per-account basis, regardless of whether the funds are distributed from multiple 529 accounts. While federal law allows 529 plans to be used for certain elementary or secondary education tuition expenses, state tax consequences vary for non-Texans and may include the recapture of state tax deductions as well as penalties. The purchaser should consult with a tax or legal advisor in this regard.

The purchaser can check online or contact customer service at **800-445-4723, option 5**, for information about the Transfer Value of the contract.

CAN I USE THE PLAN FOR APPRENTICESHIP PROGRAMS?

The purchaser can transfer the Transfer Value of your tuition units to pay for tuition and required fees for a registered apprenticeship program. To qualify as a registered apprenticeship program, the program must be registered and certified with the Secretary of Labor under Section 1 of the National Apprenticeship Act. The purchaser can check online or contact customer service at **800-445-4723, option 5**, for information about the Transfer Value of the contract.

CAN I USE THE PLAN TO PAY STUDENT LOANS?

The purchaser can transfer the Transfer Value of your tuition units to a qualified 529 college savings plan, and the proceeds can be used to pay up to $10,000 in principal or interest on qualified student loans of the beneficiary and/or their sibling. A qualified student loan means a qualified education loan under Section 221(d) of the Internal Revenue Code. The Transfer Value is limited to the lesser of (1) the costs the tuition unit would cover at a Texas public college or university or (2) the original purchase price of the tuition unit plus or minus the plan's net investment earnings or losses on that amount. Please note that this repayment provision is limited to principal and/or interest and there is a lifetime maximum of $10,000 per beneficiary and $10,000 per sibling of the beneficiary.

The purchaser can check online at TexasTuitionPromiseFund.com or contact customer service at **800-445-4723, option 5**, for information about the Transfer Value of the contract.

HOW DOES HAVING A TEXAS TUITION PROMISE FUND CONTRACT AFFECT FINANCIAL AID?

Whether the contract will affect your eligibility for federal financial aid depends on who the purchaser is and your relationship to the purchaser. Also, laws related to federal student aid change frequently. You should check the latest information on the Department of Education's website at fsapartners.ed.gov/knowledge-center/fsa-handbook to see how you should report the contract on your Free Application for Federal Student Aid (FAFSA).

For Texas state-funded financial aid, Texas law provides that the value of the contract may not be considered an asset, income, or resource in determining eligibility for Texas state-funded student financial aid.

For school-based financial aid, the effect of being a purchaser or beneficiary of a contract varies from institution to institution.

ARE THE DISTRIBUTIONS FROM THE ACCOUNT TAXABLE?

Qualified withdrawals are not subject to federal income tax. If the purchaser withdraws more than your adjusted qualified higher education expenses for any tax year or uses a refund for anything other than qualified higher education expenses (a nonqualified withdrawal), a portion of the non-qualified withdrawal may be subject to federal income tax and an additional 10 percent federal tax, and for non-Texans, state income tax. If a non-qualified withdrawal was distributed to your school for your benefit, you will be responsible for the tax. Distributions will be reported to the Internal Revenue Service ("IRS") on Form 1099-Q as follows:

IRS FORM 1099-Q TYPE OF DISTRIBUTION	TAXABLE PARTY
Payments to Colleges and Universities	Beneficiary
Scholarship Refund	Purchaser
Voluntary Cancellation Refund	Purchaser
Involuntary Cancellation Refund	Purchaser

Generally, withdrawals due to the beneficiary's death, disability, receipt of a scholarship (to the extent the withdrawal does not exceed the scholarship amount), attendance at a U.S. Military Academy or use of Education Tax Credits are not subject to the additional 10 percent federal tax. purchasers are advised to keep documentation of expenses for tax purposes and to review IRS Publication 970 with their tax advisors. For more details, please see the Plan Description and Master Agreement available at TexasTuitionPromiseFund.com under "Documents."

WILL THE PURCHASER RECEIVE ANNUAL STATEMENTS OF THE CONTRACT ACTIVITY?

Quarterly and annual statements will be provided to purchasers to reflect contract activity. A purchaser may also view contract activity by accessing his or her account at TexasTuitionPromiseFund.com on the Login Page. A purchaser has 60 days from the receipt of a quarterly or annual statement to notify the plan manager of any errors.

Protecting the Contract. The plan uses reasonable procedures to confirm that transaction requests are genuine. The purchaser may be responsible for losses resulting from fraudulent or unauthorized instructions received by the plan manager provided the plan manager reasonably believes the instructions were genuine. To safeguard the contract, please keep the contract information confidential. Your purchaser should contact the plan manager immediately if you believe there is a discrepancy between a transaction performed and the confirmation or annual statement your purchaser received, or if the purchaser believes someone has obtained unauthorized access to the contract.

TEXAS PREPAID HIGHER EDUCATION TUITION BOARD

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Austin, Texas

Ms. Deborah Zuloaga
El Paso, Texas

OTHER QUESTIONS?

For more information, contact the Texas Tuition Promise Fund at 800-445-GRAD (4723), option 5

or access account information by visiting TexasTuitionPromiseFund.com

We can also be reached by mail at:
P.O. Box 44305
Jacksonville, FL 32231-4305

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Comments or complaints may be submitted by mail to: Prepaid Higher Education Tuition Program, Office of the Comptroller of Public Accounts, P.O. Box 13407, Austin, Texas 78711-3407; or, by phone at: 512-936-2064.

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