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Dear Account Owner,

In this issue of *College Savings Update*, we would like to remind you that, as a [Georgia Higher Education Savings Plan \(GHESP\)](#) account owner, you may be eligible for a Georgia income tax deduction on contributions of up to \$2,000 per beneficiary every year — but **you only have until April 15<sup>th</sup>** to reach your contribution threshold for 2004.\*

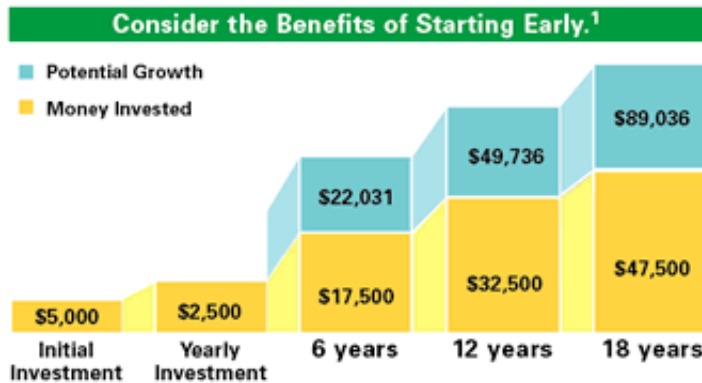
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### Automatic Contributions Can Help Maximize Your Savings

You opened your account with one goal in mind — to ensure that your child, grandchild, or any loved one gets a good education. But as tuition costs keep rising, you may need to adjust your college saving strategy. [Sign up for or increase your Automatic Contribution Plan \(ACP\)](#) to help you keep on track to meet your college savings goals. ACP makes contributing to your account on a regular basis easy and manageable.

ACP lets you [make regular contributions](#) directly from your savings or checking account, which can be a great way to work toward your 2005 college savings goals, rather than making one or two large contributions a year.

You only need to set up the ACP once, and you can easily change the amount contributed each month, as your needs change.



<sup>1</sup> This hypothetical example illustrates the future values of an initial investment of \$5,000 and additional annual investments of \$2,500. It assumes an annual investment return of 6%. The chart is presented for illustrative purposes only and does not reflect actual performance or predict future results of the Program or any investment portfolio in the Program. The example does not reflect any reduction for expenses or taxes or the benefits of any Georgia tax deduction that may apply.

### Smarter Account Service

Manage your account online ... it's easy, convenient and secure.

- [Make a Contribution](#)
- [Start an Automatic Contribution Plan \(ACP\)](#)
- [Change your existing Automatic Contribution Plan \(ACP\)](#)
- [Add a new beneficiary](#)
- [Add or change banking information](#)
- [Change your mailing address](#)
- [Update your email address](#)

[View the 2003 Annual Account Owner Survey Results](#)



**Give The Gift Of Education**



[Sign Up for or Increase Your Automatic Contribution Plan \(ACP\) Now](#)

Community Events & Special Promotions

[College Industry News](#)



[Connect with the latest information you need](#) from the College Board to plan your loved one's college education. You can conduct college searches, apply for college, choose a major, understand college board tests, and learn more about SATs. Plus, get more industry news by visiting the [College Board](#) website.

## Did You Know?

With college costs rising (up nearly 24% at public universities nationwide in the last two years alone) it is critical to start preparing now.

Source: *The New York Times*, October 2004.

## Learning Center

[Here is a fun family activity book](#) that can be a great way to teach the children in your life about the idea of going to college, and get them started toward thinking about the importance of planning for college and saving for their future.



[Print Family Activity Book Now!](#)

## We Value Your Feedback

[Please send us your comments and suggestions](#) for editorial topics for the college savings update, other information ... even new game ideas!

## Gift of Education



The [Gift of Education](#) is a gift that can last a lifetime. [Print out the Gift of Education Certificate](#), and have friends and family complete it with a personal message, then present it to your loved one for a very special gift. It can be filled out and wrapped up for any occasion throughout the year. Ask your friends and family to consider giving a gift that's great for birthdays, graduation, recitals, reward for good grades, holidays — or any special occasion!

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\*The maximum deduction for each beneficiary decreases by \$400 for each \$1,000 of federal adjusted gross income over \$100,000 for a joint return or \$50,000 for a separate or single return, and is available when an itemized Georgia income tax return is filed. The tax deduction is available to parents or guardians who own an Account for a beneficiary who is claimed as a dependant.

The Georgia Higher Education Savings Plan (GHESP) does not send out unsolicited emails. You are receiving this email because you have elected to receive updates on the Georgia Higher Education Savings Plan or you provided your email address on your Participation Agreement or Application. **If you feel that you are receiving this service by mistake or wish to unsubscribe, please do so by visiting [www.gacollegesavings.com/ao\\_optout.html](http://www.gacollegesavings.com/ao_optout.html). If you have inquiries or comments, please write directly to the Georgia Higher Education Savings Plan at 200 Piedmont Avenue, Room 1202 West Tower, Atlanta, GA 30334, or to our program manager, TIAA-CREF Tuition Financing, Inc., Attention: Kevin Seaman, 730 Third Avenue, New York, N.Y. 10017.**

If you are not a Georgia resident or if you have taxable income in another state, consider whether that other state offers a 529 plan with favorable state income tax or other benefits not available if you invest in Georgia's 529 Plan.

The Program Disclosure Booklet should be read carefully before opening an Account. The State of Georgia, its agencies, TIAA-CREF Tuition Financing, Inc., Teachers Insurance and Annuity Association of America and its affiliates do not insure any Account or guarantee its principal or investment return (except for TIAA-CREF Life Insurance Company's guarantee to the Board of Directors of the Georgia Higher Education Savings Plan under the funding agreement for the Guaranteed Option). Account value will fluctuate based upon a number of factors, including general financial market conditions. Teachers Personal Investors Services,

Inc., and TIAA-CREF Individual & Institutional Services, LLC distribute securities products.

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