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A Path2College 529 Plan representative will be happy to conduct on-site employee seminars, benefit fairs and online web-based meetings for your workforce. We can provide a customized flyer, such as this, that can be used to help publicize the events to your employees. Remember, you do not have to offer payroll deduction to take advantage of these services.

XYZ COMPANY

Is pleased to announce an informational seminar on the importance of saving for college sponsored by the Path2College 529 Plan.

The **Path2College 529 Plan** is a valuable way to help you with one of the greatest financial challenges you will face—saving for college. You can better prepare for the rising costs of higher education by contributing to a **Path2College 529 Plan** account.

Key features to the Path2College 529 Plan include:

- Georgia state income tax deduction up to a maximum of \$2,000 per year per beneficiary. Effective with the 2007 tax year, all Georgia taxpayers may now contribute to a Savings Trust Account and deduct up to \$2,000 each year on behalf of any beneficiary, regardless of their annual income.
- Any earnings are tax-deferred, and qualified withdrawals are tax free.
- Range of investment options.
- Contribute via payroll deduction, automatic transfers from your checking /savings account, or simply mail in a check.
- Use funds at virtually any school in the U.S. and many abroad.
- Funds are transferable to eligible family members. See the Path2College 529 Plan Disclosure Booklet for more details.

Please join the local Path2College 529 Plan representative for a one-hour session that is sure to provide you with all of the valuable information you need to begin to “Save with a Plan.”

DATE: <<Insert Date>>
TIME: <<Insert Time>>
LOCATION: <<Insert Location>>

Please call <<Insert name>> at <<insert ph#>> to R.S.V.P. today.

If you are unable to attend this session, you can obtain more information about the Path2College 529 Plan by visiting <http://www.path2college529.com/> or by calling 1-877-424-4377.

The Path2College 529 Plan is administered by the Board of Directors of the Georgia Higher Education Savings Plan (GHESP). TIAA-CREF Tuition Financing, Inc. (TFI) serves as Program Manager. TFI's affiliates, Teachers Personal Investors Services, Inc. (TPIS) and TIAA-CREF Individual & Institutional Services, LLC, member [FINRA](#), distribute the Path2College 529 Plan.

The tax information contained on the Path2College 529 Plan Web site is not intended to be used, and cannot be used by any taxpayer, for the purpose of avoiding tax penalties that may be imposed on the taxpayer. It was

written to support the promotion of the products and services addressed in the Web site. Taxpayers should seek advice based on their own particular circumstances from an independent tax advisor.

Consider the investment objectives, risks, charges and expenses before investing in the Path2College 529. Please call toll-free 1-877-424-4377 for a [Disclosure Booklet](#) containing this information. Read it carefully.

Before investing in a 529 plan, you should consider whether the state you or your designated beneficiary reside in or have taxable income in has a 529 plan that offers favorable state income tax or other benefits that are only available if you invest in that state's 529 plan.

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 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 market conditions.

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