



Tennessee and Georgia Team to Promote the Path2College 529 Plan to Parents and Grandparents for College Savings

Back-to-school time and September's "College Savings Month" are always great reminders that it is never too late to get started on putting Tennessee kids on the right path to college.

That's also why the State of Tennessee has formed a new partnership with Georgia to endorse the tax-advantaged *Path2College 529 Plan offered by the state of Georgia* to provide Tennessee parents, grandparents and others a proven way to save for the future costs of college tuition with no sign-up or third-party sales fees. The **Path2College 529 Plan** has a low annual asset based management fee ranging from 0.51 to 0.75.

Accounts can be opened online with as little as \$25, and any earnings in the *Path2College 529 Plan* are federal income tax-exempt and can be used for tuition, room and board, books, fees and other qualified college expenses at any accredited college or university in the country. The plan offers seven investment options, low annual asset-based fees, and participants can arrange for automatic contributions for their accounts to be drawn directly from a bank account or through payroll deductions (if offered by their employer).

The *Path2College 529 Plan*, which is managed by TIAA-CREF Tuition Financing, Inc., already has more than \$630 million in assets and more than 97,000 accounts. This includes almost 4,000 accounts owned by Tennessee residents who are already investing for their children's college education with the *Path2College 529 Plan*.

For more information or to open your new *Path2College 529 Plan* account, visit: www.path2college529.com or call (877) 424-4377.

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Consider the investment objectives, risks, charges and expenses before investing in the Path2College 529 Plan. Please visit www.path2college529.com for a Disclosure Booklet containing this and other information. Read it carefully.

Before investing in a 529 plan, you should consider whether the state you or your 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.

We are required to notify you that the tax information contained herein is not intended to be used, and cannot be used, by any taxpayer for the purpose of avoiding tax penalties. It was

written to support the promotion of the Path2College 529 Plan. Taxpayers may wish to seek advice based on their own particular circumstances from an independent tax advisor.

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 market conditions.

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