



From: Kentucky Education Savings Plan Trust (KESPT)
 Date: [blank]
 To: [blank]
 Subject: September is College Savings Month

Consider the benefits of contributing to your KESPT account. [Read about it online.](#)




Keep your college savings goals on track. You can get there. We can help.

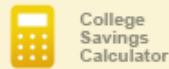



Kentucky's official 529 college savings plan.


[Add to Your Account](#) [Automatic Contribution Plan](#) [College Savings Calculator](#) [e-Delivery](#)


Fall 2010 e-News

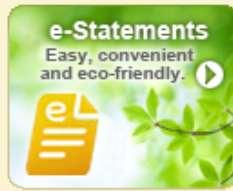





















Dear Account Owner,

September is College Savings Month in Kentucky!

Autumn colors, football games and back to school ... fall means something different for everyone. In Kentucky, it also marks College Savings Month and the perfect time for you to consider the benefit of ongoing contributions to your Kentucky Education Savings Plan Trust (KESPT) account. Remember that even modest, regular contributions to your account can make a meaningful difference over time.

To help keep you on track, KESPT offers the [Automatic Contribution Plan \(ACP\)](#). With an ACP, contributions come directly from your checking or savings account, so making regular contributions can be easy and convenient. Or, check with your employer to see if payroll deductions into the Plan are available through your workplace. For more information about contributing through your workplace, [click here](#).

Summer reading program.

Developing solid reading skills is critical to the academic success of Kentucky school children. That's why the Kentucky Higher Education Assistance Authority (KHEAA) partnered with the Kentucky Department for Libraries and Archives (KDLA) to offer "Dive into Saving for College."

With the Dive into Saving Promotion, we helped remind students and parents why reading is a vital part of achieving higher education goals. Plus, we made participation in Kentucky's summer reading program even more fun. That's because 18 summer reading program participants were selected in a random drawing enabling their parents to win \$1,000 toward a KESPT account! And to show our support for Kentucky's libraries, we are also awarding \$500 to each winning library. To learn who won, keep checking www.kysaves.com. Winners' names will be posted once they've been notified.


Hit the road with KESPT!

KESPT will be celebrating College Savings Month with a short video at the IMAX Theatre in the Louisville Science Center during the entire month of September. Be sure to look for us if you are visiting the Science Center in September.

Or, bring the family out to the Louisville Zoo in October for the World's Largest Halloween Party where we will have games and prizes for kids who bring their parents over to the KESPT sponsor table to talk about college savings. [Click here](#) for details.

Thank you for your support of the Kentucky Education Savings Plan Trust.

Sincerely,





Kathleen M. Griffin
 Program Manager
 TIAA-CREF Tuition Financing, Inc.

Upcoming Calendar of Events

Be sure to join us at the Louisville Zoo for the World's Largest Halloween Party in October on any of these dates: October 8-10, 14-17, 21-24 & 28-30. [Click here](#) for more information.

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Please note that we cannot receive responses to this email. If you feel that you are receiving this email by mistake or wish to unsubscribe, please [click here](#). If you have inquiries or comments, please write to us at the Kentucky Education Savings Plan Trust, c/o TIAA-CREF Tuition Financing, Inc., Program Manager, Attention: Kathleen Griffin, TIAA-CREF, 4730 University Way NE, Suite 201, Seattle, WA 98105.

Consider the investment objectives, risks, charges and expenses before investing in the Kentucky Education Savings Plan Trust (KESPT). Please visit www.kysaves.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 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 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 KESPT. Taxpayers should seek advice based on their own particular circumstances from an independent tax advisor.

Account value in the Investment Options is not guaranteed and will fluctuate based upon a number of factors, including general market conditions.

TIAA-CREF Tuition Financing, Inc., Program Manager.

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