

From: Kentucky Education Savings Plan Trust (KESPT)
 To: [Redacted]
 Subject: One-stop shopping and a gift that can last a lifetime.

Give the gift that can last a lifetime. Invest in your loved one's future. [Read this newsletter online.](#)

Growing the Dream

A College Savings Quarterly Newsletter



KENTUCKY
Education Savings Plan Trust

Kentucky's official 529 college savings plan.

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Winter 2009

A MESSAGE FROM THE PROGRAM MANAGER

Contact us. We're here to help.
1 877 598-7878



Access Your Account



-  Update Personal Information
-  Automatic Contribution Plan
-  Automatic Payroll Deduction
-  Rollover Form
-  Make a Withdrawal
-  Gift Certificate
-  Watch Our Commercial
-  Children's Activity Book
-  Tell a Friend





A contribution to your Kentucky Education Savings Plan Trust (KESPT) account is the perfect way to say "Happy Holidays."

Dear Account Owner,

Before you buy another toy this season, consider the gift of education.

Whether you're starting a new KESPT account or adding to an existing account, the holidays are a perfect time to make contributions toward the future of your loved ones. The gift of education is simply irreplaceable — and the benefits can last a lifetime.

Need something to wrap? Print a gift of education certificate.

Slipped into a greeting card or cleverly wrapped in a box, a KESPT [gift of education certificate](#) is available to download as an elegant expression of your gift contribution.

Think green during the holiday season.

We're excited to announce that starting in 2010, you'll have the option to choose **paperless e-statements!** Receive your quarterly account information faster, and join us in making a positive impact on the environment. [Learn more.](#)

New calculator — check your goals.

Wondering how much more you need to save between now and the time your child enters college? Are you saving for more than one child? Want to compare the tuition costs of different colleges? No problem — our newly enhanced, interactive [College Savings Calculator](#) makes it easy to find the answers to these questions and many more. For example, you can:

- Project college costs in your own time frame, and calculate how much more you need to save on a periodic basis to meet those costs.
- Perform analyses using various hypothetical rates of return and percentage of future costs to be funded by savings.
- Search a college database with approximately 3,800 Title IV colleges.
- Input data for up to five children.

Try the new College Savings Calculator today!

Automatic Contribution Plan to help you stay on track.

If you haven't already, consider setting up an [Automatic Contribution Plan \(ACP\)](#) which offers you the convenience of having contributions deducted from your checking or savings account automatically. [Automatic Payroll Deduction](#) of contributions may also be available if this benefit is offered by your employer. [Learn more.](#)

Happy holidays and thank you for investing with KESPT.

Sincerely,

 Renee J. Hill
 Program Manager
 TIAA-CREF Tuition Financing, Inc.

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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: Renee Hill, 8000 Norman Center Drive, Suite 1100, Bloomington, MN 55437.

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.

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