



KENTUCKY  
Education Savings Plan Trust

# Kwanzaa Greetings

Gifts come in many different forms.

Some are more fun today, and some are more valuable tomorrow.

Down the road, you'll appreciate this contribution to your Kentucky Education Savings Plan Trust college savings account.

So do your part and study hard, and we'll do our part by starting to save now.

*This contribution amount of \_\_\_\_\_ is presented to \_\_\_\_\_  
from \_\_\_\_\_ on the date of \_\_\_\_\_.*

***Consider the investment objectives, risks, charges and expenses before investing in Kentucky Education Savings Plan Trust.  
Please visit [www.kysaves.com](http://www.kysaves.com) 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 Kentucky, 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. Account value will fluctuate based upon a number of factors, including general market conditions.

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