

529 Plan

Independent

Independent  
529 Plan  
GUARANTEED TUITION  
at AMERICA'S PRIVATE COLLEGES



*A New Way to Save On*  
**FUTURE COLLEGE COSTS**

# Independent

**INDEPENDENT 529 PLAN ENABLES YOU TO PURCHASE FUTURE TUITION AT TODAY'S LOWER PRICES.**

**R**ecognizing both the importance of higher education and the difficulty parents often face in paying tuition costs, private colleges and universities from across the country have joined together to offer Independent 529 Plan. It's a new way to pay for a child's future education costs.



## **How does it work?**

The plan enables you to prepay tuition at any participating private college. Because the colleges invest the funds you pay, they are able to offer a discount on today's prices.

When the student later enrolls, you can redeem the percentage of tuition you've pre-paid. You are guaranteed the percentage purchased – no matter how much tuition costs rise in the future.

# 529 Plan

**THIS PLAN WAS DESIGNED BY PARTICIPATING COLLEGES.**

## **Flexible payment options**

- Pay a year or more of college tuition – at current prices less a discount – at any participating private college.
- Pay any percentage of future tuition you want, also at current prices less a discount.
- Low minimum contribution to start.



**GUARANTEE YOUR CHILD'S TUITION.  
GUARANTEE YOUR OWN PEACE OF MIND.**

- There's no investment risk to you\*
- There's no tuition inflation risk
- There's no risk of taxes\*\* on money applied to tuition

## YOU'LL LIKE THE PLAN'S FEATURES.

### Lock In Today's Prices

- If you purchase a year of tuition today for your child or grandchild, you'll get a year of tuition when that child is ready for college – regardless of future tuition prices.

### Colleges Guarantee Your Prepayments

- The amount of tuition your contribution buys depends on the college the student decides to attend.\*\*\*

### Refunds Available

- If your child doesn't attend a participating private college, you can get a refund (adjusted for market performance of the program).\*

## ALL THE TAX ADVANTAGES OF A 529 PLAN

There's never a federal tax\*\* on the increased value of your contributions, if the money is used for qualified higher education expenses. Plus, you can transfer benefits to other eligible family members.

*Get the complete details right now.*

*Visit [www.independent529plan.org](http://www.independent529plan.org), call (888) 718-7878 or mail the attached reply card.*

\*Refunds will be adjusted based on the net performance of the Program Trust, subject to a maximum return of 2% per annum and a maximum loss of 2% per annum.

\*\*The law allowing for federal income tax-free qualified withdrawals is set to expire on December 31, 2010. Congress may or may not extend this law beyond this date. Future changes in the law may create adverse tax consequences, or lead to termination of the plan.

\*\*\*Participation in Independent 529 Plan does not guarantee admission to any college or university, nor does owning a certificate in any way affect the admissions process. Owning a certificate may have an adverse impact on financial aid determinations. TIAA-CREF and its affiliates do not provide tax advice. Please consult your tax advisor.



To learn more about Independent 529  
Plan visit [www.independent529plan.org](http://www.independent529plan.org)  
or call (888) 718-7878.

You can also fill in your name and  
address below, and we will send you an  
enrollment kit.

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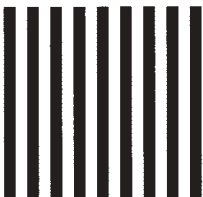


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*or call*

(888) 718-7878

8:00 a.m. – 8:00 p.m. ET

Monday – Friday

**PAY THE TUITION NOW  
AND SAVE LATER AT  
HUNDREDS OF PARTICIPATING  
PRIVATE COLLEGES.**



*Call (888) 718-7878 or visit  
[www.independent529plan.org](http://www.independent529plan.org)  
today!*

*Independent 529 Plan is sponsored by Tuition Plan Consortium, LLC, a nonprofit organization dedicated to making education at independent colleges and universities more affordable and accessible for American families. Its investments are managed by TIAA-CREF Trust Company, FSB, an affiliate of TIAA-CREF, a leading financial services organization serving education and research institutions.*



Purchasers should read the Disclosure Booklet, including the Enrollment Agreement, carefully before making purchase decisions. Teachers Personal Investors Services, Inc. distributes the Independent 529 Plan tuition certificates.



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