

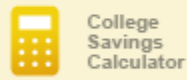
Consider the benefits of contributing to your KESPT account. [Read about it online.](#)



Kentucky's official 529 college savings plan.

- Add to Your Account
- Automatic Contribution Plan
- College Savings Calculator
- e-Delivery

Winter 2010 e-News



Dear KESPT Account Owner,

Greetings from the Kentucky Education Savings Plan Trust! Thank you for choosing KESPT to help fund college savings for your child or loved one. The tax-free treatment of any account earnings is designed to help you achieve your college savings goals.

Invite Family and Friends to Contribute.

Another way to get closer to your college savings goal is to invite other family members to make KESPT part of their holiday giving plans this year. What better way to show their love and support than through a contribution to your child or loved one's KESPT account.

Looking Ahead to 2011.

As you map out plans for the coming year, be sure to check our [Web site](#) for news of [upcoming KESPT events](#) for your child and family. We will be launching "Dream Out Loud" in early 2011, a program designed to inspire children to articulate ideas about how they will change the world after college. Later, in the summer of 2011, we will be looking to partner once again with libraries around Kentucky on summer reading. Our association with the Kentucky Department of Libraries and Archives for summer reading in 2010 was a huge success. Thanks to all of you who participated in this valuable program. If you did not get a chance to read about the 2010 summer reading program winners, visit [kysaves.com](#).

Best Wishes for a Happy and Prosperous New Year.

As always, we thank you for investing in the future of your child or loved one. If you have comments or suggestions as to how we can serve you better, please do not hesitate to share your thoughts toll free at 1-877-598-7878 or write us at [kysaves@tiaa-cref.org](mailto:kysaves@tiaa-cref.org). We look forward to helping you build college savings in the months and years ahead and wish you a happy and prosperous new year.

Sincerely,

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

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Answers to your college savings questions.

[Visit us online](#) or call 1 800 974-0325.

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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](http://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. Non-qualified withdrawals are subject to federal and state taxes and the additional federal 10% tax.

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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