



**KENTUCKY**  
*Education Savings Plan Trust*

# KESPT Connection

Spring 2018

## Go Paperless and earn a chance to win a \$529 contribution to your account!

To encourage greater online engagement with your account, KESPT is offering account owners a chance to win a \$529 contribution (or a chance to open an additional account with \$529). To be eligible for the prize, simply elect eDelivery for all your account communications: statements, confirmation statements, and regulatory documents by April 17 and you will be automatically entered for a chance to win.

One benefit of going paperless is that there is less risk for mail with your personal information to get lost or stolen, since we notify you by email that your account documents are ready. Another benefit is that you can receive your documents so much faster with eDelivery than you can by mail. For example, within 24 hours of a statement being generated for your account, you are notified by email that your documents are available online. Plus, all your account documents are organized and stored in your online account and you can access them anytime you log in. If, for some reason, you decide that paperless delivery is not right for you, you always have the option to turn paperless off, for some or all of your account documentation.

But, don't delay. Sign up for eDelivery by April 17, 2018. All you have to do is log into your account at [kysaves.com](http://kysaves.com), and follow the prompts to the eDelivery Options page.

The winner will be notified by phone or email by April 30, 2018. If you have any questions, call 877-598-7878 or visit your account at [kysaves.com](http://kysaves.com) to view the Terms & Conditions and prize details. No purchase necessary. Void where prohibited. Sponsored by TIAA-CREF Tuition Financing, Inc. (TFI).

## Know someone who's had a baby?

To encourage saving early for college early in a child's life, KESPT is offering a chance for new parents to win a \$529 account for a new baby. Any Kentucky parent, grandparent or legal guardian can enter for a chance to win. Simply enter by October 1, 2018 before the baby is 1 year old. There are four winners drawn each year. To view the official rules and enter, visit [kysaves.com/baby](http://kysaves.com/baby). Void where prohibited. No purchase required. Good luck!



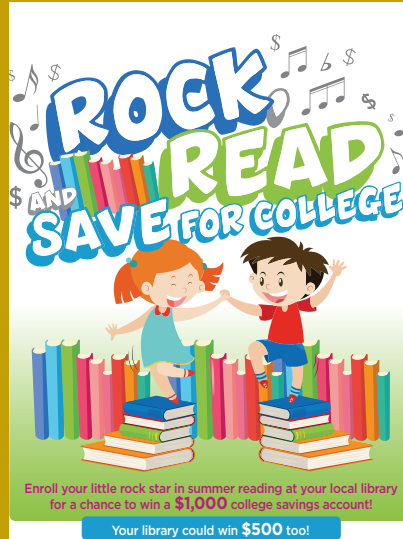
## KESPT Tips

Keep your college savings on track by setting up an automatic contribution plan. And don't forget to ask friends and family to contribute eGifts to your account. Are your investments allocated appropriately for your beneficiary's age? You can rebalance up to twice per calendar year. Manage these activities and more by logging into your account at [kysaves.com](http://kysaves.com).

## Visit your Kentucky public library this spring for a chance to participate in the KESPT summer reading sweepstakes.

Each year, KESPT partners with more than 100 public libraries throughout the Commonwealth on their summer reading programs. When you visit a participating library and sign your child up for summer reading, you can also enter for a chance to win a \$1000 college savings plan account from KESPT. There are a total of 8 winners drawn, one from each library district, and each library of the winning participant also receives \$500. Many libraries start their summer reading programs as early as May so call or visit your local public library soon!

For more details, visit [kysaves.com](http://kysaves.com) after May 1. No purchase necessary. Void where prohibited. Enter by August 17, 2018.



Consider the investment objectives, risks, charges and expenses before investing in the Kentucky Education Savings Plan Trust. Please visit [kysaves.com](http://kysaves.com) for a Plan Disclosure Booklet with this and more information. Read it carefully. Investments in the Plan are neither insured nor guaranteed and there is the risk of investment loss.

Check with your home state to learn if it offers tax or other benefits such as financial aid, scholarship funds or protection from creditors for investing in its own 529 plan. Consult your legal or tax professional for tax advice, including the impact of the new federal tax changes.

The Kentucky Education Savings Plan Trust is offered by the Commonwealth of Kentucky. TIAA-CREF Tuition Financing, Inc., program manager. TIAA-CREF Individual & Institutional Services, LLC, Member FINRA and SIPC, distributor and underwriter.

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