



Dear Account Owner,

Welcome to your issue of College Savings Update — it's just in time for the holiday season! Our redesigned newsletter is easier to read and more informative than ever — providing you with the updated information you need to prepare for your loved one's future, as well as a reminder to consider signing up for or increasing your contributions through the **Automatic Contribution Plan (ACP)**.

Ask Friends & Family To Consider The Gift of Education This Holiday Season!

Since the holidays are right around the corner, we have a great gift suggestion ... ask your friends and family members to consider giving [The Gift of Education](#). It's the gift that can last a lifetime. Add a personal message to the gift certificate, then wrap it up for the holidays, or any special occasion.

Community Events & Special Promotions

Be a part of your community by participating in the [fun of upcoming community events](#) for the entire family. Please be sure to check back, as events, times and locations may change.



Did You Know?



Here are some interesting facts that you may not know about...

- College costs are on the rise. In recent years, tuition inflation has increased at more than double the rate of general inflation. In fact, compared to 2003-04, tuition and fees for the 2004-05 academic year increased by 10.5% at 4-year public colleges and universities.¹
- Minnesota Inventions: Masking and Scotch tape, Wheaties cereal, Bisquick, HMOs, the bundt pan, Aveda beauty products, and Green Giant vegetables.²
- Minnesota has 90,000 miles of shoreline, more than California, Florida and Hawaii combined.²
- The first children's department in a library is said to be

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Smarter Account Service

Manage your account online ...
it's easy, convenient and secure.

- [Make a Contribution](#)
- [Start an Automatic Contribution Plan \(ACP\)](#)
- [Change your existing Automatic Contribution Plan \(ACP\)](#)
- [Add a new beneficiary](#)
- [Add or change banking information](#)
- [Change your mailing address](#)
- [Update your email address](#)

**Meet Your
Savings Goals Faster!**

**Sign Up
or Increase Your
Automatic
Contribution Plan
(ACP) Now**

**Give The Gift Of
Education**

that of the Minneapolis Public Library, which separated children's books from the rest of the collection in December 1889.²

Sources:

¹ Trends in College Pricing 2004, www.collegeboard.com

² www.50states.com



Learning Center

In each *College Savings Update*, we'll provide you with a practical learning activity game for a fun way to help you [teach a child about the value and importance of money](#).

In this issue, the activity game is a parent teaching tool that includes lessons and activities designed to introduce and reinforce the concept of compounding interest for teens and young adults ages 14-17.



[Play Now!](#)

We Value Your Feedback

[Please send us your comments and suggestions](#)

for editorial topics for the college savings update, other information ... even new game ideas!

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If you are not a Minnesota resident or if you have taxable income in another state, consider whether that other state offers a 529 plan with favorable state income tax or other benefits not available if you invest in Minnesota's 529 Plan.

The Plan Disclosure Booklet and Participation Agreement should be read carefully before opening an Account or making another contribution to your Account. The State of Minnesota, its agencies, the Minnesota State Board of Investment, the Minnesota Higher Education Services Office, TIAA-CREF Tuition Financing, Inc., Teachers Insurance and Annuity Association of America ("TIAA") and its affiliates do not insure any Account or guarantee its principal or investment return, except for the guarantee of TIAA-CREF Life Insurance Company to the Minnesota State Board of Investment on behalf of the Minnesota Higher Education Services Office under the Funding Agreement for the Guaranteed Option. Account value will fluctuate based upon a number of factors, including general financial market conditions. Teachers Personal Investors Services, Inc. and TIAA-CREF Individual & Institutional Services, LLC distribute securities products.

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