

# WE'VE MADE A GREAT 529 PLAN EVEN BETTER!



Read all about it ...

LEARN MORE

Dear {Name},

During July, we are re-launching the Minnesota College Savings Plan with **new and improved features!** The changes include:

- 1) **A reduction in the Program Management Fee to just 15 basis points.** That's a drop of more than 50%, so more of your money can go to your child's future.
- 2) **An increase in the maximum contribution limit.** You will be able to contribute up to \$350,000 – that's \$115,000 more than before!
- 3) **An expanded investment lineup to provide more choices and flexibility.** New investment options include Aggressive Allocation, Conservative Allocation, Equity and Interest Accumulation, and U.S. Large Cap Equity.

For more information about these important changes, please visit us online at [mnsaves.org](http://mnsaves.org) or call one of our specialists at **866-314-2808**.

Thank you for investing with the  
Minnesota College Savings Plan!

  
minnesota  
College Savings Plan

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OFFICE OF  
HIGHER  
EDUCATION

Stay informed with e-Access.

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Any questions?  
Call 866-314-2808

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Consider the investment objectives, risks, charges and expenses before investing in the Minnesota College Savings Plan. Please visit [www.mnsaves.org](http://www.mnsaves.org) for a Plan Disclosure Booklet containing this and other information. Read it carefully. Investments in the Plan are neither insured nor guaranteed and there is the risk of investment loss.

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. Taxpayers should seek advice based on their own particular circumstances from an independent tax advisor. Non-qualified withdrawals may be subject to federal and state taxes and the additional federal 10% tax.

TIAA-CREF Tuition Financing, Inc., Plan Manager.

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