



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.

The University of Michigan Little Wolverines and Michigan State Spartans shoot for your future. [Find out more](#).

You can visit the **Michigan Education Savings Program (MESP)** website homepage to learn about important program changes.



### In This Issue:

- [Sign Up or Increase Your ACP Contribution](#)
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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](#)

### Did You Know?



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

- The MESP has crossed a milestone. The program recently reached over \$753 million in assets.<sup>1</sup>
- Over 1,500 accounts have been opened for children born in 2004.
- Tuition and fees increased at an average of nearly 10% at public four-year institutions last year. At private institutions, increases averaged 5.8%. Both rates of increase far outpace the current inflation rate.<sup>1</sup>

**Meet Your Savings Goals Faster!**

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

**Give The Gift Of Education**

- The average income for adults with a bachelor's degree is almost twice that of someone with a high school diploma. Over a lifetime, that adds up to about \$1 million in extra income.<sup>1</sup>

Sources:

<sup>1</sup> Trends in College Pricing 2004, [www.collegeboard.com](http://www.collegeboard.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!

Visit [www.misaves.com](http://www.misaves.com)

or call

**1-877-861-MESP (6377)**

for more information.

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If you are not a Michigan 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 MESP.

The MESP Disclosure Booklet should be read carefully before opening an Account. The State of Michigan, its agencies, TIAA-CREF Tuition Financing, Inc., Teachers Insurance and Annuity Association of America and its affiliates do not insure any Account or guarantee its principal or investment return (except for TIAA-CREF Life Insurance Company's guarantee to MESP 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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