



College Savings Month Webinar Series



A college education is vital for future success, but saving for a child's education can seem like an impossible task. Please join the Michigan Education Trust (MET) and the Michigan Education Savings Program (MESP) for a series of interactive online discussions as they provide information and answer questions about Michigan's two nationally recognized 529 college savings programs.

Joining representatives from MET and MESP will be a variety of experts, who will add their thoughts, analyses, and perspectives to the discussion. Space is limited and may be reserved by contacting kridley@tiaa-cref.org.

Participants will receive one free admission to Smithsonian Magazine's 2nd Annual Museum Day on Saturday, September 30, 2006. Visit www.smithsonian.com/museumday for a listing of participating museums. Museum Day is sponsored by TIAA-CREF.

Topic	Speaker	Dates & Times
Why Michigan's 529 Savings Programs Are Considered Some of the Best in the Nation.	Robert Kleine State Treasurer for Michigan	Tues 9/19 7pm Tues 9/26 7pm
College—The \$1 Million Difference.	Margaret Trimer-Hartley Michigan Education Association	Mon 9/18 Noon
529 Plans, Coverdells, Roth IRAs—Which is the Best Option For Me?	Rick Bloom Financial Expert	Mon 9/11 Noon Weds 9/20 7pm
State Aid Programs to Help Parents of College-Bound Students.	Stephanie Bogard Michigan Department of Treasury, Student Financial Services Bureau	Weds 9/20 Noon Thurs 9/21 7pm
Why Should I Worry? My Kid's Going to Get a Full Ride!	Joanne P. McCallie MSU Women's Basketball Coach	Weds 9/13 Noon
College Savings 101.	MET & MESP Representatives	Thurs 9/14 Noon Mon 9/18 7pm Tues 9/26 Noon Thurs 9/28 7pm
From Diplomas to Degrees, Demanding More of Your Child	Nolan Finley Editorial Page Editor of The Detroit News	Fri 9/22 Noon

Webinar Guest Speaker Bios

STEPHANIE BOGARD is the Deputy Director of Outreach Services for the Michigan Department of Treasury's Student Financial Services Bureau. Prior to her employment with

the state of Michigan, she worked for three community colleges. She provides more than 17 years experience in financial aid administration.

RICK BLOOM currently hosts “The Rick Bloom Show” on News Talk 1400 WDTK-AM-Detroit. Mr. Bloom has been selected as one of the Top 250 Financial Planners by Worth Magazine, and has been quoted in the Wall Street Journal and other national publications on financial planning. He is an honors graduate of both Michigan State University and the University of Michigan Law School. He is a licensed attorney and Certified Public Accountant (CPA).

NOLAN FINLEY is the Editorial Page Editor of The Detroit News. He rose through the ranks at the paper, starting as a copy boy almost 30 years ago. After becoming a reporter, he also served in various editing capacities from Business Editor to Deputy Managing Editor, and of late has worked closely with the Your Child coalition to improve Michigan’s culture of education.

ROBERT J. KLEINE, who was appointed State Treasurer by Governor Jennifer M. Granholm in April 2006, oversees the collection, investment, and disbursement of all state monies. As Treasurer, Mr. Kleine also administers Michigan’s two 529 programs, the Michigan Education Trust and Michigan Education Savings Program. Prior to being appointed State Treasurer, Mr. Kleine was President of Kleine Consulting and served as Vice President of Public Sector Consultants. Kleine was Director of the Office of Revenue and Tax Analysis during the William Milliken Administration.

JOANNE P. MCCALLIE, who just completed her sixth season at Michigan State, continues to shape Spartan basketball into one of the nation’s elite programs. Coach P’s six-year record at MSU stands at 125-66 (.654), and she currently has a career record of 292-139 (.677) in 14 seasons as a head coach. During the past two seasons, she led MSU to an impressive 57-14 (.803) record.

ROBIN R. LOTT has been the Executive Director of the Michigan Education Trust (MET) program since June 1997 and Acting Director from 1995 to 1997. Ms. Lott also serves as the Contract Compliance Inspector for the Michigan Education Savings Program (MESP). Ms. Lott is responsible for administration of the MET and MESP programs including contract/account processing, college payment processing, actuarial evaluation, audit, investment review, marketing and public relations.

BRUCE SHEINHAUS is the Program Director of the Michigan Education Savings Program and serves in that same capacity for the Program Manager, TIAA-CREF Tuition Financing Inc. He is a registered Principal of TIAA-CREF Individual & Institutional Services LLC, member NASD, SIPC.

MARC SPEISER and **ED BOLT** are Tuition Financing Consultants for the Michigan Education Savings Program and Registered Representatives of TIAA-CREF Individual and Institutional Services LLC, member NASD, SIPC.

MARGARET TRIMER-HARTLEY is the Director of Communications for the Michigan Education Association (MEA), which represents 167,000 public school employees including teachers, support staff and college faculty. She came to MEA after eight years of education reporting at The Detroit Free Press, where she won numerous awards for her work. During her tenure at MEA she was instrumental in forming Your Child, a statewide coalition dedicated to improving the conversation about education, the commitment to education and the culture of education in Michigan.

Technical Information

To participate in the **AUDIO** portion of the presentation:

1. **Call 1-800-851-3758**
2. **Enter 7-digit access code: 3511411, then press the # key**
You will be placed on music hold until the Chairperson starts the conference.

To participate in the **WEB** portion of the presentation:

1. **Click this link: <https://www.callinfo.com/prt?host=gcc&ac=3511411&an=8008513758>**
2. **Enter your participant registration information**
You will view a “lobby screen” until the Chairperson starts the Web Conference.

To test your browser and network connections for compatibility prior to the conference, go to:
<http://www.callinfo.com/test.html>

If you have trouble automatically logging in using the link above, please do the following:

1. **Go to: <https://www.callinfo.com/prt?host=gcc>**
2. **Enter Ready-Access phone number: 8008513758**
3. **Enter 7-digit access code: 3511411, then press the # key**
(do not enter spaces or dashes in the number)

If you have problems joining the conference or need technical assistance, please contact Customer Care:

http://www.globalcrossing.com/xml/eservice/conferencing/conf_support.xml

Space is limited. **RSVP to kridley@tiaa_cref.org.**

Consider the investment objectives, risks, charges and expenses before investing in MESP. Please visit misaves.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 MESP. Taxpayers should seek advice based on their own particular circumstances from an independent tax advisor.

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 the MESP under the funding agreement for the Principal Plus Interest Option. Account value will fluctuate based upon a number of factors, including general market conditions.

© 2006 TIAA-CREF Individual & Institutional Services, LLC, distributor, member NASD, SIPC. TIAA-CREF Tuition Financing, Inc., program manager.

C36627