



FINANCIAL SERVICES
FOR THE GREATER GOOD®



Tate Reeves,
State Treasurer

Website: www.collegesavingsms.com

Toll-free phone: 800 486-3670

A Mississippi Affordable College Savings Program (MACS) representative will be happy to conduct on-site employee seminars, benefit fairs and online web based meetings, “at no cost” for your workforce. We can provide a customized flyer, such as this, that can be used to help promote the events to your employees.

XYZ COMPANY

is pleased to announce an informational seminar on the importance of saving for college and the Mississippi Affordable College Savings Program (MACS).

Not only is **MACS** a valuable way to help you with one of the greatest financial challenges you will face — saving for college, it is the **ONLY** 529 plan that offers a state tax deduction for Mississippi taxpayers. By contributing to the **Mississippi Affordable College Savings Program (MACS)**, you can be better prepared for the rising costs of higher education.

Key features to the Mississippi Affordable College Savings Program (MACS) include:

- ▶ Mississippi State income tax deduction of \$10,000 for an individual or \$20,000 for those filing jointly.
- ▶ Any earnings are tax-deferred and withdrawals are tax-free.
- ▶ Choice of three investment options.
- ▶ Contribute via payroll deduction, automatic transfers from your checking/savings account or simply mail in a check.
- ▶ Use MACS proceeds at any eligible college, university or vocational school in Mississippi, nationwide and many abroad.
- ▶ Transferability to eligible family members.

Please join the MACS representative for a one-hour session that will be sure to provide you with all of the valuable information you need to begin to “Save with a Plan.”

DATE: << Insert Date >>
TIME: << Insert Time >>
PLACE: << Insert Location >>

Please call << Insert name >> at << Insert number >> to R.S.V.P. today.

Consider the investment objectives, risks, charges and expenses before investing in MACS. Please visit www.collegesavingsms.com for a Disclosure Booklet containing this and other information. Read it carefully.

If you are unable to attend this session, you can obtain more information about the Mississippi Affordable College Savings Program by calling **800 486-3670** or by visiting www.collegesavingsms.com.

Before investing in a 529 plan, you should consider whether the state you or your 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 MACS. Taxpayers should seek advice based on their own particular circumstances from an independent tax advisor.

The State of Mississippi, its agencies, the Board of Directors of the College Savings Plans of Mississippi, 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 the guarantee of TIAA-CREF Life Insurance Company to the Mississippi Affordable College Saving Trust Fund under the Funding Agreement for the Guaranteed Option). Account value will fluctuate based upon a number of factors, including general financial market conditions.

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