

President's Message

Happy holidays!

Believe it or not, your child's winter break nearly marks the halfway point of the school year. That's one step closer to a high school diploma and the start of college.

Are you on track with your college savings? You've already taken the first step in opening an Independent 529 Plan account. Remember, regular contributions are an important component in helping you work toward your savings goal. Stay on track by setting up an automatic contribution plan or making a contribution in honor of the holiday season.

Further, I encourage you to utilize the educational tools and programs that you find in this newsletter.

Thank you for investing in your Independent 529 Plan account and your child. Enjoy your holiday season.

—Nancy Farmer, President,
Independent 529 Plan

Account Login Links

[Make a Contribution](#)

[Start/Change Automatic Contribution Plan](#)

[Update Personal Information](#)

Services & Forms Links

[Account Forms](#)

[Make a Withdrawal](#)

[Update Personal Information](#)

[Rollover Form](#)

Calculator Link

[College Savings Calculator](#)

Additional Useful Links

[Member Colleges](#)

Account Login

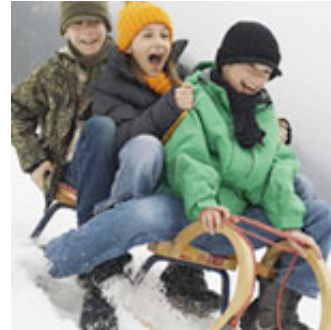
Services & Forms

Calculator

It's that time of the year again. Time to celebrate a fast-approaching holiday season, the end of one year and the start of the next.

This year, as you celebrate the holidays with your family and loved ones, remember the gift you've already begun to give your child—a better future. It's easy to be distracted, especially financially, during the holiday season, but consider [making a contribution to your Independent 529 Plan](#) account. Doing so today makes it easier tomorrow.

Season's greetings.



Automatic Contribution Plan

It's an easy way to make regular automatic contributions to your Independent 529 Plan account through direct fund transfers from your bank account. To sign up or to increase your automatic contributions, either [print the form](#) to mail in or go [online](#).

Spotlight Features



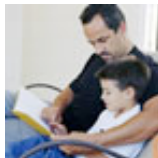
Give Your Children a Gift They Won't Outgrow

Whether it's the latest video game or a brand-new outfit, your children will outgrow most of their holiday gifts. However, there is one present that will always fit—an investment in their future.

Making a contribution to their college savings may be the best gift you can give this holiday season. The more money you contribute, the more likely you'll be prepared to meet those rising college costs.

You can [contribute now](#).

Plus, with our new [gift certificates and gift cards](#), you—or any family member—can make a contribution and print a gift certificate to give your child!



Challenge Yourself and Your Child to Read a New Book

December is Read a New Book Month. It's the perfect opportunity to discover a new title, author, or even series. Not sure where to find a new title?

Visit [KidsReads.com](#) for the latest in children's and young adult literature. And for you? Check out the [New York Times Bestsellers List](#) or [Publishers Weekly Bestsellers](#).



Fun Activities for the Holiday Break

Just because school's out doesn't mean that the fun has to wait for the New Year.

[Member Colleges](#)

[College Board](#)

[College Planning Network](#)

[Mapping Your Future](#)

[Princeton Review](#)

[TIAA-CREF](#)

[US Department of Education](#)

[US Department of Education
- Think College](#)



Winter break is an excellent time to introduce your child to the local library. Chances are your library has exciting activities planned throughout the break.

For fun around the house, bring the winter wonderland inside by making your own snowmen. How? Just mix 2 cups of mild, powdered laundry detergent with ½ cup of water. Then, let your imagination run wild with whatever materials you have available. Learn more at [FamilyFun.com](#).

For a more involved project, and one that could last the entire holiday vacation, try building a [gingerbread house](#). It's fun and delicious!

If there's snow on the ground and you're willing to brave the cold, hit the local sledding hill. Not sure where that is? Many golf courses permit sledding, but be sure to ask first. Otherwise, your local hardware store will be able to outfit you with a sled and direct you toward the best place to use it.

[Contact Us](#) | [Privacy Policy](#) | [Feedback](#)



This email is a commercial advertisement. Please see below for information about your opt-out rights.

The tax information 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 Independent 529 Plan. Taxpayers should seek advice based on their own particular circumstances from an independent tax advisor.

Participation in Independent 529 Plan does not guarantee admission to any college or university, nor does it affect the admission process. Each participating institution offers a discounted rate of at least 0.5% less than current tuition rates. Discount rate can vary from year to year.

Purchasers should read the [Disclosure Booklet](#), including the Enrollment Agreement, carefully before making purchase decisions. TIAA-CREF Individual and Institutional Services, LLC distributor, member NASD, SIPC. Tuition Plan Consortium, LLC is the program sponsor and TIAA-CREF Tuition Financing, Inc. is the program manager.

If you feel that you are receiving this email by mistake or wish to [unsubscribe](#), please do so by replying to this message with "Unsubscribe" in the subject line. If you have inquiries or comments, please write to us at Independent 529 Plan, Attention: Kevin Seaman, 730 Third Avenue, New York, NY 10017.

© 2006 TIAA-CREF Individual & Institutional Services, LLC, distributor, member NASD, SIPC.

#C36980K