

**Contact Us**

We are at your service, Monday through Friday,  
8 am to 8 pm, Eastern Time



730 Third Avenue  
New York, NY 10017-3206

**General Information**

For questions about Independent 529 Plan, policies  
service and other matters:

Call us at 1 (888) 718-7878

or e-mail us at [inds29@tiaa-cref.org](mailto:inds29@tiaa-cref.org)

You can also write to us at:

**Independent 529 Plan**  
P.O. Box 55191  
Boston, MA 02205-8217



**SAY YES TO A PRIVATE COLLEGE EDUCATION  
AND YOUR CHILD'S FUTURE**

**ENROLLMENT KIT**



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contained herein is subject to change without notice.

Participation in Independent 529 Plan does not guarantee admission to any college or university,  
nor does owning a certificate in any way affect admissions decisions. Owning a certificate may have  
an adverse impact on financial aid determinations. You will not need to pay federal taxes when  
making a qualified withdrawal. The law allowing for federal income tax-free qualified withdrawals is  
set to expire on December 31, 2010. Congress may or may not extend this law beyond this date.  
Future changes in the law may create adverse tax consequences, or lead to termination of the Plan.  
TIAA-CREF and its affiliates do not provide tax advice. Please consult your tax advisor. Purchasers  
should read the Disclosure Booklet, including the Enrollment Agreement, carefully before making  
purchase decisions. Teachers Personal Investors Services, Inc. distributes Independent 529 Plan  
tuition certificates.

\* If you take a refund, rather than redeem your certificate for its intended purpose, the refund will  
be adjusted based on the net performance of the Program Trust, subject to a maximum return of  
2% per year and a maximum loss of 2% per year.

PN: CXXXXXX  
08/04

**NO MARKET RISK**  
**NO FEDERAL TAXES**  
**NO WORRY ABOUT TUITION INFLATION**  
**NO ENTRY, ANNUAL OR EXIT FEES**  
**NO TIME LIKE **NOW** TO GET STARTED**

### Tomorrow's Tuition at Less Than Today's Price

It's a startling reality that tuition costs have more than tripled over the past 20 years. As the price of a four-year college education continues to escalate, families are increasingly concerned about the challenge of providing for college tuition.

### Independent 529 Plan Can Make a Private College Education Achievable

Now, there's a new way to pay for private college tuition—Independent 529 Plan. Independent 529 Plan is the first private college-sponsored, national, prepaid 529 plan. Independent 529 Plan gives you a new tool to help secure a child's private college education by allowing you to lock in tuition costs at less than today's price.

This unique new way to pay for college offers the security of a guarantee against tuition inflation, freedom from market risk, and the flexibility of a national program—all free from federal taxes.

Planning for a child's college education may be one of the most significant financial decisions your family makes. Do you know how you will pay for your child's or grandchild's college education? Independent 529 Plan can help.

### INDEPENDENT 529 PLAN GIVES YOU A BETTER WAY TO PAY FOR PRIVATE COLLEGE

GUARANTEED TUITION AT PARTICIPATING PRIVATE COLLEGES  
FUTURE TUITION AT LESS THAN TODAY'S PRICE BY PREPAYING  
NO FEDERAL TAXES ON INCREASE IN VALUE OF YOUR ACCOUNT  
SIGNIFICANT ESTATE AND GIFT TAX BENEFITS  
NO FEES—ENTIRE CONTRIBUTION GOES TOWARD TUITION  
ENROLL AT ANY TIME, ADD TO YOUR ACCOUNT AT ANY TIME  
HIGH CONTRIBUTION LIMITS  
NO SPECIAL ELIGIBILITY REQUIREMENTS, NO INCOME LIMITS  
LARGE ARRAY OF PRIVATE COLLEGES ACROSS THE NATION

#### What is a 529 Plan?

529 refers to Section 529 of the Internal Revenue Code. Section 529 lets you save and pay for qualified higher education expenses, free from federal (and most state) income taxes. Independent 529 Plan is the first private college-sponsored, national, prepaid 529 plan. It offers guaranteed tuition and the same federal tax advantages as state-sponsored 529 plans.

Purchasers should read the Disclosure Booklet, including the Enrollment Agreement, carefully before making purchase decisions.



## Hundreds of Participating Private Colleges... and Counting

More than 240 private colleges across the nation have joined together to form Tuition Plan Consortium, the not-for-profit organization that sponsors Independent 529 Plan. By forming Tuition Plan Consortium, these forward-thinking institutions have taken a leadership role in addressing the ever increasing cost of a private college education. This program gives families like yours an attractive way to save and helps make a private college education achievable.

Independent 529 Plan includes a wide range of private colleges and universities to fit the talents and interests of all students when they're ready to select a college. Member institutions include:

- historically Black colleges
- religiously-affiliated colleges
- research universities
- technically-oriented institutions
- traditional liberal arts colleges
- women's colleges

### When the Best Minds in Education Get Together, Good Things Happen

Since Tuition Plan Consortium and TIAA-CREF introduced Independent 529 Plan in September, 2003, the program has achieved some significant milestones:

- **October, 2003**—Tuition Plan Consortium is commended by the U.S. House of Representatives with House Resolution 378 for creating first national prepaid tuition plan.
- **December, 2003**—*BusinessWeek* names Independent 529 Plan as a "Best Product of 2003," the only financial product so designated.
- **May, 2004**—Suze Orman names Independent 529 Plan as "favorite 529" program in *O The Oprah Magazine* (June 2004 issue).
- **May, 2004**—Independent 529 Plan is selected by The Princeton Review as the only college savings product with which it partners.
- **June, 2004**—Independent 529 Plan passes the \$25-Million-in-Assets mark.

### SPONSORED BY COLLEGES, MANAGED BY ONE OF THE LARGEST AND MOST RESPECTED FINANCIAL SERVICE PROVIDERS IN THE WORLD

INDEPENDENT 529 PLAN OPERATES UNDER THE DIRECTION OF THE TUITION PLAN CONSORTIUM BOARD, WHICH IS COMPOSED OF TWENTY-ONE DIRECTORS WHO ARE OFFICERS OF INDEPENDENT COLLEGES OR AFFILIATED ORGANIZATIONS. ALL COSTS OF ADMINISTERING THE PROGRAM, MANAGING THE ASSETS, AND RUNNING THE TUITION PLAN CONSORTIUM OFFICE ARE PAID FOR BY AN ANNUAL MANAGEMENT FEE OF 1.25% OF ASSETS, WHICH IS PAID BY THE MEMBER COLLEGES.

TUITION PLAN CONSORTIUM HAS ENTERED INTO AN AGREEMENT WITH TIAA-CREF TUITION FINANCING INC. (TFI) TO PROVIDE ADMINISTRATIVE, SERVICE, AND MARKETING SUPPORT TO THE PROGRAM.

TIAA-CREF IS THE NATION'S LARGEST 529 PLAN MANAGER, CURRENTLY MANAGING TWELVE STATE-SPONSORED 529 PLANS IN ADDITION TO INDEPENDENT 529 PLAN.

For more answers to your questions, or the most up-to-date list of participating private colleges, visit us at [www.independent529plan.org](http://www.independent529plan.org)



## A BETTER WAY TO PAY FOR A PRIVATE COLLEGE EDUCATION





**Many Choices for Your Future Student, Many Options for You**

Additional colleges are joining Independent 529 Plan all the time, increasing the number of choices available to your future student. If your child goes to a college or university that is not participating in Independent 529 Plan, you still have options. You can get a refund and retain all the tax benefits for the withdrawal portion if used for qualified higher education expenses; you can change the beneficiary; or you can roll over an Independent 529 Plan tax-free into a state-sponsored 529 plan at any time.

Even if your child chooses not to go to college, you have several options. You can leave the account open for future use—for up to 30 years. You can change the beneficiary to another “member of the family,” within the federal 529 rules—even yourself! Or, you can take a refund adjusted for fund performance.

**NEW MEMBER INSTITUTIONS ARE SIGNING UP ALL THE TIME, GIVING YOUR FUTURE STUDENT EVEN MORE CHOICES AT THE TIME THEY APPLY. WHEN ADDITIONAL COLLEGES JOIN, THEY MUST HONOR ALL PREVIOUS PURCHASES OF INDEPENDENT 529 PLAN.**



**TOMORROW'S TUITION AT  
LESS THAN TODAY'S PRICE**





## TAX-FREE SAVINGS



### How Independent 529 Plan Works

Independent 529 Plan operates on a simple principle: in return for prepaying college costs, participating institutions carry the risk and protect you from future tuition increases. The tuition you purchase today is guaranteed to satisfy costs at the time your child enrolls. If you purchase a half year of tuition today, you get a half year tuition in the future. You lock in that half year of tuition, no matter how much tuition rises or what happens in the investment markets.

When you open your account, you will be purchasing a tuition certificate. Since each member college has a different current tuition rate, your certificate represents a different value at every participating college. For example, your \$20,000 certificate may be worth 1 year of tuition at college X and 75% of 1 year of tuition at college Y.

You can open an account with as little as \$25 a month, as long as a minimum of \$500 is contributed within two years. Once you've purchased a certificate, it must be held for a minimum of three years and redeemed within 30 years. When your child enrolls at a member college, you can use the certificate/s to pay for the percentage of tuition that you previously purchased. Each time you add to your account, you will be purchasing a certificate at the current year's tuition rates.

### Start Big or Start Small to Earn Tax-free Savings

The savings benefit you gain is proportional to the amount you prepay—so if you start big, you'll gain big. However, even a small starting contribution and regular contributions will generate savings and help take the sting out of rising college costs.

Let's say that the college your child will eventually attend has a current tuition of \$20,000 per year. If you prepay \$20,000 today to cover one year of tuition, that amount will cover one year of tuition 10 years from now—even though the projected cost at that time is \$35,817 (using a 6% annual tuition rate increase). By prepaying, you save \$15,817, and that savings—the increase in value—is federal tax-free.

**WHETHER YOU HAVE \$25 OR \$25,000, START SAVING NOW. CONTRIBUTING EVEN A SMALL AMOUNT ON A REGULAR BASIS CAN DELIVER REAL SAVINGS AS THE DISCOUNT COMPOUNDS AND YOUR ACCOUNT GROWS WITH TIME.**

**A TUITION CERTIFICATE REPRESENTS THE AMOUNT OF TUITION YOU PREPAY IN A GIVEN PROGRAM YEAR**

**ALL PAYMENTS THAT YOU MAKE TO THE PLAN FOR A SINGLE BENEFICIARY DURING A SINGLE PROGRAM YEAR WILL BE COMBINED AND RECORDED AS THE PURCHASE OF A SINGLE TUITION CERTIFICATE ON YOUR ACCOUNT.**



### Discount Lets You Lock in Costs as Less Than Today's Price

To make Independent 529 Plan even more attractive, each member college offers a discount. This increases your savings by allowing you to lock in tuition costs at less than today's price. Each college sets its own "certificate discount" rate\*, but it will never be less than a half percent per year and applies only to the amount of tuition pre-purchased. Participating colleges can adjust the discount rate annually with respect to future purchases. Assuming that private college tuition inflation continues at an average rate of 6% per year and an Independent 529 Plan annual discount rate of 1% per year, it's like earning a 7% return each year—tax-free. Of course, results will vary based on actual tuition increases and the discount rate at the college the child eventually attends.

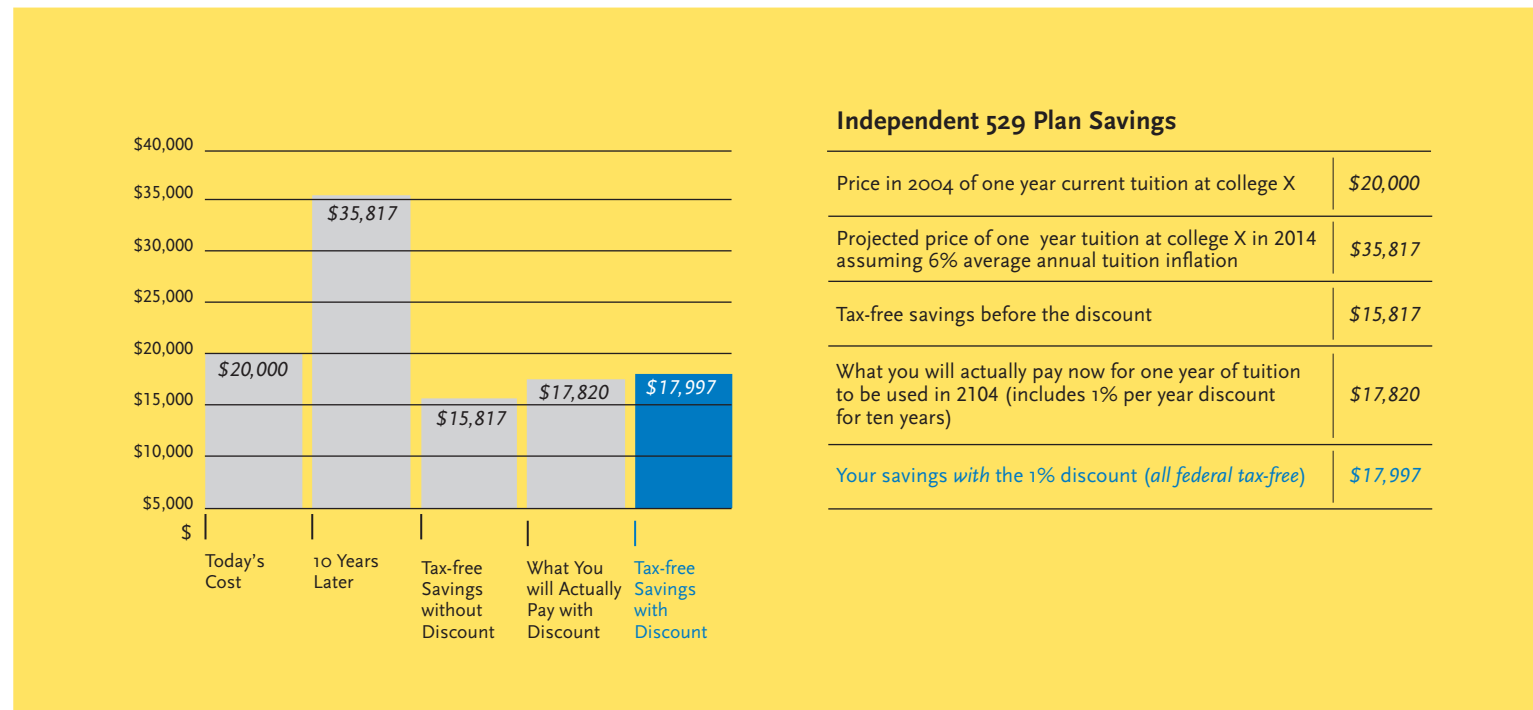
When your child enrolls 10 years after your certificate purchase, a full year of tuition will have cost you \$17,820 (your \$20,000 certificate minus 1% per year discount), when others without Independent 529 Plan will be paying the full \$35,817. The bottom line: you would be paying half of what someone without Independent 529 Plan is paying for the same education.

\*Certificate discounts are prorated throughout the initial year. To obtain the full discount, purchases must be received by July 1 (program year runs from July 1 to June 30).

### Regular Contributions Produce Real Savings

Contributing even a small amount on a regular basis can deliver real savings as the discount compounds and your account grows with time. Using the same set of assumptions (\$20,000 current tuition, 6% inflation rate and 1% college discount), the table demonstrates the savings you can achieve by either making lump sum payments or regular monthly contributions. Whichever method you choose, start as early as you can. The longer you hold the tuition certificate, the greater the tax-free savings.

**MOST FAMILIES CAN'T SAVE 100% OF TUITION. EVEN A SMALL AMOUNT OF PREPAID TUITION CAN BETTER PREPARE YOU TO PAY FOR A PRIVATE COLLEGE EDUCATION.**




**Tax-Free Savings Help Make Private College Achievable**

Number of Years Until Enrollment	15	10	5	3
<b>Projected Tuition Cost</b>	\$47,931	\$35,817	\$26,765	\$23,820
<b>Cost of Tuition with 1% Discount</b>	\$16,830	\$17,820	\$18,810	\$19,206
<b>Savings and Percent Tuition Purchased with Lump Sum Payment</b>				
\$20,000	\$31,101 100% of 1 year	\$17,997 100% of 1 year	\$7,955 100% of 1 year	\$4,614 100% of 1 year
\$10,000	\$15,550.50 50% of 1 year	\$8,998.50 50% of 1 year	\$3,977.50 50% of 1 year	\$2,307 50% of 1 year
\$5,000	\$7,775.25 25% of 1 year	\$4,499.25 25% of 1 year	\$1,988.75 25% of 1 year	\$1,153.50 25% of 1 year
<b>Savings and Percent Tuition Purchased with Monthly Contribution</b>				
\$100 x 12 = \$1,200	\$14,315.08 67.42% of 1 year	\$5,729.42 49.50% of 1 year	\$1,365.73 27.52% of 1 year	\$513.71 17.27% of 1 year
\$1,200/YEAR X YEARS =	\$18,000	\$12,000	\$6,000	\$3,600
\$250 x 12 = \$3,000	\$35,859.60 168.70% of 1 year	\$14,330.70 123.77% of 1 year	\$3,432.28 68.79% of 1 year	\$1,285.48 43.18% of 1 year
\$3,000/YEAR X YEARS =	\$45,000	\$30,000	\$15,000	\$9,000

**Tracking Your Progress**

When you open your Independent 529 Plan account, you'll have the opportunity to select up to five "sample" colleges to monitor. Each quarter you will receive a statement that displays the value of your account so that you can see exactly what percentage of tuition you have purchased, using your sample colleges as examples. For example, your certificate may be worth .85 years of college at one institution and .35 years at another.

**Amount of annual tuition purchased**  
This section of your quarterly statement shows what percentage of tuition you have purchased, using your sample colleges.



Quarterly Statement July 1, 2005 – September 30, 2005

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Joe Sample Owner  
Jane Sample Beneficiary  
730 Third Avenue  
New York, NY 10017-0010

P.O. Box 55191  
Boston, MA 02205-8217  
Website: [www.independent529plan.org](http://www.independent529plan.org)  
Telephone: 1-888-718-7878 (Toll-Free)  
Monday through Friday, 8am to 8pm ET.

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Expected Enrollment Year: 2010/2011


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Account Number: 1001 – 12345

Program Year Tuition Certificate	Date of First Eligible Redemption	AMOUNT OF ANNUAL TUITION PURCHASED				
		Institution 1 Name	Institution 2 Name	Institution 3 Name	Institution 4 Name	Institution 5 Name
2003/04	07/01/06	.750	.350	.850	.960	.650
2004/05	02/01/07	.250	.250	.350	.450	.500
<b>Total Years of Pre-Purchased Tuition and Mandatory Fees</b>		<b>1.000</b>	<b>0.600</b>	<b>1.200</b>	<b>1.410</b>	<b>1.150</b>

While designating a particular college as a sample has no bearing on admission to that school, it's a great way to illustrate where you are in terms of your goal. Your selections can be changed at anytime, so you can view the tuition value you've purchased at any of the participating institutions in the plan.

**Tuition certificate purchases**  
This portion of your quarterly statement records the dollar amount of transactions for the period.



TUITION CERTIFICATE PURCHASES

Total Purchases This Period	Net Purchases in 2006/2007	Net Purchases in Prior Program Year
\$ 11,075.00	\$ 11,075.00	\$ 8,500.00

Program Year Tuition Certificate	Total Net Purchases per Tuition Certificate
2003/04	\$ 2,500.00
2004/05	\$ 11,075.00

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TRANSACTIONS THIS PERIOD - July 1, 2005 – September 30, 2005

Trade Date	Description of Transaction	Dollar Amount of Transaction
08/31/04	Certificate Purchase	\$ 25.00
08/14/04	Certificate Purchase	\$ 25.00
07/31/05	Certificate Purchase	\$ 5,000.00
07/15/05	Certificate Purchase	\$ 25.00
07/02/05	Certificate Purchase	\$ 6,000.00

**Calculate What You Need**

Our savings and contribution calculators can help you set your plan in motion. Visit our website at [www.independent529plan.org](http://www.independent529plan.org) to find out:

- what percentage of tuition today's contribution will lock in for the future
- how much one year of tuition will cost in the future for any of the participating colleges
- how much you need to contribute today to purchase one year of future tuition at a member college



INDEPENDENT 529 PLAN OFFERS FAMILIES LIKE YOURS SEVERAL ADVANTAGES TO HELP MAKE YOUR CHILD'S PRIVATE COLLEGE EDUCATION AFFORDABLE

## The Advantages of Independent 529 Plan

### Independent 529 Plan Offers Significant Tax Advantages

**Guaranteed Tuition, Freedom from Market Risk**—Unlike investment accounts, there is no market risk with Independent 529 Plan. By prepaying college tuition costs, you take the worry out of planning for college by transferring the investment risk to the participating colleges and universities. Colleges are willing to do this because they can pool resources, spread the risk over time, and anticipate investment gains. In exchange, you lock in future tuition at less than today's price. If you prepay a percentage of tuition today, you get that same percentage tomorrow—no matter what the future cost may be.

**All Federal Tax-Free**—The increase in value between the amount of original purchase and the amount of tuition for which the certificate is redeemed is federal tax-free. Certificates are in the name of the child—not a college—and can be applied at any participating institution, including colleges and universities that join after the certificate was originally purchased. Independent 529 Plan is also tax-free in most states; check with your local tax advisor.

**Significant Estate and Gift Tax Benefits**—Independent 529 Plan offers you significant estate and gift tax benefits. Contributions to Independent 529 Plan are completed gifts and qualify for the \$11,000 annual gift tax exclusion. This reduces the taxable value of your estate, yet you retain complete control of the account. If you are married, your spouse may elect to split the gifts made to purchase a tuition certificate for a beneficiary, thereby doubling the amount of the annual gift tax exclusion—from \$11,000 to \$22,000.

Like all 529 Plans, Independent 529 Plan enjoys the benefit of a federal 5 year-averaging provision. You can elect to treat a lump sum contribution of up to \$55,000 (\$110,000 if married and filing jointly) as having been made in 5 equal gifts over a 5-year period. If you contribute more than \$55,000 in one year, the excess would be a taxable gift in the year of contribution.

**No Entry Fees, No Annual Fees, No Exit Fees**—All costs of administering the program, managing the assets, and running the Tuition Plan Consortium office are paid for by an annual management fee, which is picked up by the member colleges. You pay no fees, so your entire contribution is applied directly to tuition.

### Independent 529 Plan Is Flexible

**Enroll at Anytime, Add to Your Account at Any Time**—Independent 529 Plan offers a number of ways to participate—from prepaying the full cost of several years to paying a set amount each month. The more and earlier you prepay, the greater the percentage of tuition you can lock in at less than today's price. However, you can also start small by contributing as little as \$25 a month as long as a minimum of \$500 is accumulated within two years.

**High Contribution Limits**—Overall contribution limits to Independent 529 Plan are designed to cover the tuition and fees for five years at the most expensive college or university in the plan.

**No Special Eligibility Requirements, No Income Limits for Participation**—There are no special eligibility requirements to take advantage of Independent 529 Plan and no income limits for participation. If you are an adult U.S. resident who wants to help fund a private college education for children, grandchildren or anyone else, you are eligible.

**National in Scope**—Some of the finest private colleges and universities across the nation are already participating, with new member institutions signing up all the time. New schools joining Independent 529 Plan will retroactively honor certificates from all current holders. If a school should ever withdraw from the plan, you are protected. The school would continue to honor all certificates generated during and prior to the time of its participation.



**NO MARKET RISK  
GUARANTEED TUITION**





## Compare College Savings Choices

There are many choices for you to consider when charting a child's course to college. The option you choose will depend on how many years you have to save, your overall financial goals and your investment preferences. With tuition rates outpacing inflation, it will take a savvy investor to keep up. Independent 529 Plan takes the risk and worry out of planning for a child's future college education by offering the security of a guaranteed tuition benefit—no matter what happens in volatile investment markets.

With average annual tuition increases of 6% and fees for 529 savings plans in the 2% per year range, those customers would have to earn an approximate 8% return to equal the value of Independent 529 Plan. And for a family using investment vehicles outside of a 529 plan tax-free bubble, the equivalent return would have to be well into the double digits to match the value of Independent 529 Plan.

	Tax Breaks	Contribution Limit	Income Restrictions	Risk Factor	Potential Sunset Changes*	Flexibility of Funds	Fees Assessed	Federal Financial Aid Impact
<b>Independent 529 Plan</b>	Qualified distributions are federal tax-free.	Up to 5 years tuition at the most expensive college participating (currently \$154,000)  Contributions qualify for \$11,000 annual gift tax exclusion.  Federal 5 year-averaging provision allows you to donate up to \$55,000 at one time.	None	<b>No Market Risk</b>  Colleges guarantee the tuition benefit.	Any increase in value may be taxed at child's rate after 2010, upon withdrawal.	Tuition and mandatory fees	No Fees  Account owner contributions go 100% to tuition.  Plan management fees are paid by the colleges.	Considered student resource.  Reduces aid eligibility dollar for dollar.
<b>529 College Savings Plan</b>	Qualified distributions are federal tax-free.  Some states tax plans other than their own.  (Some states may also offer additional tax incentives.)	Up to total of approx. \$300,000 for some plans.  Contributions qualify for \$11,000 annual gift tax exclusion.  Federal 5 year-averaging provision allows you to donate up to \$55,000 at one time.	None	Subject to market fluctuations.  Some plans offer a guaranteed rate of return to minimize risk.	Any increase in value may be taxed at child's rate after 2010, upon withdrawal.	Tuition, fees, books, room & board, required supplies & equipment and graduate school.	Typically, an asset-based management fee. Industry average is in excess of 1%.  May incur sales charge up to 5.75% if purchased through a broker/advisor	Considered parent's assets.  Assessed up to 5.6%.
<b>529 State Prepaid Plan</b>	Qualified distributions are tax-free.  (Some states may also offer tax breaks.)	Maximum varies by state.  In general, plans cover up to five years of college costs.	None	Due to design flaws, some state-sponsored prepaid plans have closed.  Plan may lose value if used out of state.	Any increase in value may be taxed at child's rate after 2010, upon withdrawal.	Most plans are designed to cover tuition & fees at in-state colleges and universities. Some have provision to include room & board.	Varies from State to State.  Usually subject to transaction fees.	Considered student resource.  Reduces aid eligibility dollar for dollar.
<b>Coverdell Education Savings Account</b>	Qualified distributions are tax-free	Up to \$2,000 per year	Single filers: \$95,000 - \$110,000  Joint filers: \$190,000 - \$220,000	Subject to market fluctuations. Level of risk will depend upon investment vehicle used.	Contribution limits revert to \$500 after 2010.	Post-secondary costs, K-12 costs, some computers	Depends upon underlying investment vehicle.  Industry average is in excess of 1%.	Considered parent's assets.  Assessed up to 5.6%.
<b>Custodial Accounts</b>	For children over 14, earnings taxed at child's rate  Under 14, earnings less than \$800 are tax-free	No upper limit.  May pay gift taxes if more than \$11,000 in one year.	None	Subject to market fluctuations. Level of risk will depend upon investment vehicle used.  At age 18, (for most states with UTMAs it's now 21) the account becomes property of the child. There is no guarantee that funds will be used for college.	Favorable 5% tax rate set to expire in 2009.	Anything that benefits the minor.	Depends upon underlying investment vehicle.  Industry average is in excess of 1%.	Considered student asset.  Assessed at 35%
<b>Savings Bonds</b>	Interest earned is tax-free if used for qualified higher-education.	Annual limit of \$30,000 per owner.	Tax break eligibility for 2003:  Singles: \$58,500 - \$73,500  Joint filers: \$87,750 - \$117,750	Subject to interest rate risk.	None	Tuition and mandatory fees	None	Considered parent's assets.  Assessed up to 5.6%
<b>Taxable Accounts</b>	Up to 15% tax on capital gains and dividend income.	Unlimited	None	Subject to market fluctuations. Level of risk will depend upon investment vehicle used.	Favorable 15% tax rate set to expire in 2009.	Unlimited	Depends upon underlying investment vehicle.  Industry average is in excess of 1%.	Considered parent's assets.  Assessed up to 5.6%

\*The law allowing for federal income tax-free qualified withdrawals is set to expire on December 31, 2010. Congress may or may not extend this law beyond this date.

### Open Your Account

Even if your child is years away from college, the time to open an account is now! The earlier you start, the greater the percentage of tuition you can lock in at less than today's price. You can also start small by contributing as little as \$25 a month as long as a minimum of \$500 is accumulated within two years.

Didn't get an early start? That's still OK. With tuition costs continuing to rise, you can open an account as late as your child's senior year in high school and still realize savings.

To lock in costs and secure your child's future college education, open your Independent 529 Plan account today. Please complete the Account Application and return it to us in the enclosed reply envelope. You can also enroll online by visiting us at: [www.independent529plan.org](http://www.independent529plan.org)

FOR MORE ANSWERS TO YOUR QUESTIONS, OR FOR THE MOST UP-TO-DATE LIST OF PARTICIPATING PRIVATE COLLEGES, VISIT US AT [WWW.INDEPENDENT529PLAN.ORG](http://WWW.INDEPENDENT529PLAN.ORG)



NO TIME LIKE **NOW** TO GET STARTED

