

Looking for a gift idea?

This year, please consider giving the gift of college savings for with a contribution to their *Scholars Choice Education Savings Plan*.

Here's how:

1. Go to **Ugift529.com**
2. Enter the Ugift code:
3. Enter your name and the amount of your gift.
4. Make your gift via electronic funds transfer or check.



Ugift® is an easy, free and secure gifting tool that allows friends and family to contribute toward a child's education through electronic contributions directly into their 529 plan. All gift contributions sent in to Ugift are invested into the beneficiary's 529 plan account and are intended to be used only for qualified college and college-related expenses (as per laws that govern use of 529 plan assets). 529 plan account owners will see the gift giver's name and gift amount in their online account.

Thank you for helping to make education dreams a reality.

Scholars Choice is a registered service mark of CollegeInvest. The Scholars Choice Education Savings Plan is offered by the State of Colorado. TIAA-CREF Tuition Financing, Inc. is the Plan Manager and Nuveen Securities, LLC is the Distributor. Ugift® is a registered service mark of Ascensus Broker Dealer Services, LLC. There are various risks associated with an investment in the Scholars Choice Education Savings Plan; principal loss is possible. The Scholars Choice Education Savings Plan's Investment Portfolios are subject to the risks of the underlying fund(s) in which they invest and other risks, as described in the Plan Description.

Before investing, carefully consider the investment objectives, risks, charges and expenses of the Scholars Choice Education Savings Plan, including whether the investor's or Designated Beneficiary's home state offers any state tax or other benefits

that are only available for investment in such state's qualified tuition program. Other state benefits may include financial aid, scholarship funds, and protection from creditors. For this and other information that should be read carefully, please request a Plan Description at 888-5-SCHOLAR (888-572-4652) or visit scholars-choice.com.

Participation in the Scholars Choice Education Savings Plan does not guarantee that the account's assets will be adequate to cover future tuition or other higher education expenses, or that contributions and the investment return on contributions, if any, will be adequate to cover future tuition and other eligible education expenses or that a Designated Beneficiary will be admitted to or permitted to continue to attend any eligible educational institution. Contributions to an Account and the investment earnings, if any, are not guaranteed or insured.