

nuveen

A TIAA Company

MI529advisor

Great News!

Now, going to work can
make saving for college easier.

*Announcing MI 529 Advisor
Plan: An important benefit to help
employees save for college.*



Offered by: State of Michigan

Program manager and administrator:
TIAA-CREF Tuition Financing, Inc.

Program distributor: Nuveen Securities, LLC



Mission: Higher Education U (You)

"The best way to predict the future is to create it."

-Abraham Lincoln

Offering a benefit to help families' save

You're on a mission. You want to help someone you care about (maybe even yourself) pay for higher education. A worthy quest, for sure: One that can help bring someone's true potential to life and make dreams come true. But it's also a quest that can cost a daunting amount of money.

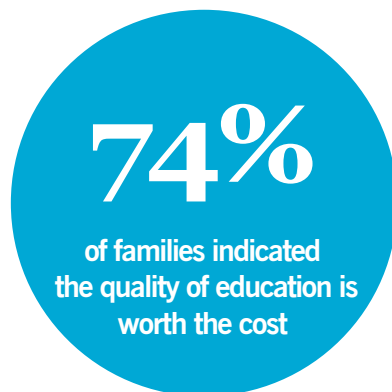
Now your employer, partnering with a financial professional, is offering the MI 529 Advisor Plan as part of your benefit package. A 529 College Savings Plan is an education savings plan operated by a state or educational institution, and is designed to help families set aside funds for future college costs. Best of all, earnings in 529 Plans grow federally tax-free and will not be taxed when the money is taken out to pay for qualified higher education expenses.

Here's a quick overview:

Quick Look: 529 College Savings Plans

- > Tax-advantaged education-savings account can help grow your savings
- > Named after a section of the Internal Revenue Code
- > Similar to a Roth IRA retirement account but for higher education
- > Funds pay for college and related qualified higher education expenses
- > Pays tuition at thousands of higher education institutions, in the U.S. and abroad
- > Almost anyone can contribute, making it a family affair

With college costs on the rise, using a smart savings plan, like MI 529 Advisor Plan, is a smart move.



Benefits of the MI 529 Advisor Plan

1 Convenience *Automatic contributions that you can set and forget*

You can set up payroll deductions through your employer or through your own personal checking and/or savings account.

2 Control *Account owners own and manage the assets*

Unlike other savings plans for children, such as UGMAs and UTMA's, the 529 account owner always retains control—even after a Beneficiary reaches majority age. You can change the Beneficiary to another family member of the current Beneficiary without any cost, tax or penalty. You decide how to invest your contributions, when to make withdrawals, and to whom they will be paid—you, the student, or directly to the school.

3 Choice *20 investment options to select from*

Choose from 4 distinct investment categories that can be picked based on your risk appetite and investment goals. A professional investment management team manages each portfolio with a goal of having performance that outpaces college inflation.

4 Flexibility *Use funds for undergraduate, graduate, trade, or vocational schools*

Withdrawals can be used for any qualified higher education expense, including tuition, mandatory fees, supplies, books, computers or other required equipment, and room and board, if the Beneficiary is enrolled in school at least half-time.

5 Guidance *Financial professional diligence overseeing the Plan*

The MI 529 Advisor Plan is available only through financial professionals: professionals who can help you define your goals, choose your investments and take advantage of tax- and estate-planning benefits.

Just two steps...to get started today!

#1 Get a MI 529 advisor...
employer sponsored workplace 529 application and Plan Description from your employer.

#2 Complete the application...
and return it your employer (or financial professional).

State tax savings for MI residents

MI 529 Advisor is the only financial professional sold college savings plan that allows MI residents to...

- Deduct net contributions up to \$10,000 (for joint filers) from your Michigan taxable income annually (\$5,000 for single filers).
- Contribute up until December 31 to earn a deduction for this calendar year.
- Make generous maximum contributions of up to \$500,000 per Beneficiary (including contributions in the Michigan Education Savings Program [direct program] and the Michigan Education Trust [529 prepaid tuition program]).

This material is provided for informational purposes only and is not to be construed as tax, legal or investment advice. Michigan and federal tax rules may change in the future and tax benefits are conditioned on meeting certain requirements. Contributions may be subject to the Federal Gift Tax. Each taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor.

For non-qualified withdrawals, earnings are subject to income taxes and may be subject to additional tax penalties. Please consult your tax professional.

Let the quest begin!

Other questions about MI 529 Advisor Plan?

Visit: MI529advisor.com

Call: 866.529.8818
(toll free Monday through Friday
8:30 am to 6:00 pm ET)

Write: MI 529 Advisor Plan
PO Box 55847
Boston, MA 02205-5847

Financial advisors:

Call: 800.752.8700
(toll-free Monday through Friday
8:00 am to 7:00 pm ET)

MI Advisor Plan is offered by the State of Michigan. TIAA-CREF Tuition Financing, Inc. is the Program Manager and Nuveen Securities, LLC is the Distributor.

There are various risks associated with an investment in the MI 529 Advisor Plan; principal loss is possible. The MI 529 Advisor 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 MI 529 Advisor 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 866.529.8818 or visit MI529advisor.com.

Participation in the MI Advisor Plan does not guarantee that the Designated Beneficiary's account assets will be adequate to cover future tuition or other higher education expenses, or that the Designated Beneficiary will be admitted to or permitted to continue to attend an institution of higher education. Contributions to an Account and the investment earnings, if any, are not guaranteed or insured by the State of Michigan, the Education Savings Program, the Federal Deposit Insurance Corporation, any other government agency or entity, or any of the service providers including, but not limited to, TIAA-CREF Tuition Financing, Inc. and Nuveen Securities, LLC.