

BECAUSE DREAMS CAN COME TRUE



CHILDREN HAVE DREAMS

Even when the dreams seem big and the future far away, a little planning today goes a long way tomorrow. You can start planning now and help your child become what they dream to be through the gift of a college education.

The TNStars® College Savings 529 Program is a simple, flexible way to save and invest for college. TNStars offers quality investment options to meet your needs, and we make it easy to start planning, narrowing the gap between those who strive to save and those who do.

WHAT IS A 529 PLAN?

A 529 Plan is designed to help families set aside funds for future college costs. Named after Section 529 of the IRS Code that created them, 529 Plans are open to everyone and offer special tax advantages.

WHY TNSTARS?

The cost of college education is on the rise, but saving for college doesn't have to be a burden. TNStars is a low-cost way to save and invest for your child's future.



OPEN AN ACCOUNT **ONLINE IN MINUTES**

The key to successful saving is to begin early. TNStars makes it easy to get started and continue to build your savings. You can open an account online in minutes with as little as \$25.



**ACCOUNTS CAN BE
OPENED ONLINE**



**WITH AS
LITTLE AS \$25**



**IN JUST
15 MINUTES**



**YOUR EARNINGS
GROW TAX-FREE**

YOU CAN DO IT YOURSELF **BUT YOU'RE NOT ALONE**

TNStars is a plan that you can manage yourself, on your own time, in your own home. However, just because you can do everything yourself doesn't mean you're alone—quite the opposite in fact! The program is managed by the Tennessee Treasury Department, who monitors the plan's investment options and works to keep costs low so you can save even more.



IT'S YOUR CHOICE

We strive to make sure your child has choices when it comes time for them to apply for college.

"Choices" means that you can choose from any educational institution that accepts U.S. federal financial aid, including public or private colleges, regardless of whether it's in-state, out-of-state, or in another country. Give your child the flexibility to choose their own path, whether that keeps them close to home, or sends them around the world!

When your child is ready for college:

Funds can be used at any school that can accept federal financial aid including:

FOUR-YEAR UNIVERSITIES
PRIVATE COLLEGES
COMMUNITY COLLEGES
TECHNICAL SCHOOLS
OUT-OF-STATE SCHOOLS

Funds can be used for expenses required for attendance & enrollment including:

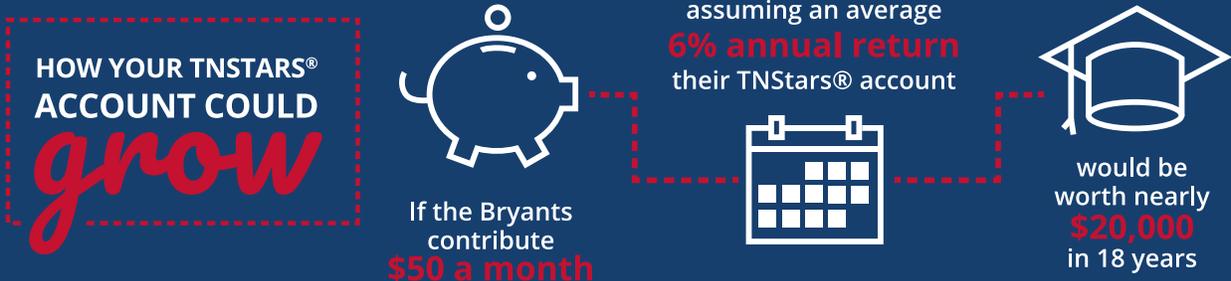
BOOKS
COMPUTERS
FEES
ROOM & BOARD
EQUIPMENT & SUPPLIES





YOUR MONEY ISN'T SITTING IDLE

TNStars offers multiple investment options and competitive returns. Our experienced team has compiled a portfolio of 15 diverse investment options to meet the needs of families. You can choose an investment option based on your timetable and comfort level with risk. We even offer an age-based option which automatically shifts your investments from more aggressive to more conservative as your child nears college age. With TNStars, your money isn't sitting idle - it's working for you.



Past performance is no guarantee of future results. The hypothetical example assumes a \$50 monthly contribution for 18 years at a return rate of 6% compounded annually (rounded up). It does not reflect actual performance of any specific investment and does not consider any fees, withdrawals, tax penalties or varying market conditions – all of which will impact the performance and value of your account. Before making a decision to invest, please visit TN.Stars.com to learn more.

ANYONE CAN OPEN AN ACCOUNT OR CONTRIBUTE TO IT

You don't have to be a parent to open an account. Whether you're a grandparent, an aunt, an uncle, or a family friend who wants to make a difference in the life of a child, TNStars can help. One of the most meaningful gifts you can give a child is a bright future, and few things are as empowering to a child as a great education.

With some basic information about the beneficiary, you can open an account on their behalf with only \$25 and 15 minutes. If the child is already enrolled in TNStars, you can contribute directly to their account with our online gifting options.

TAX ADVANTAGES

When you give a gift to that special child in your life, you do it to help them succeed, but that doesn't mean you shouldn't enjoy the tax advantages.

- **EARNINGS ARE TAX FREE WHEN USED FOR QUALIFIED HIGHER EDUCATION EXPENSES**

- **CONTRIBUTIONS QUALIFY FOR THE ANNUAL FEDERAL GIFT TAX EXCLUSION**

While the account holder maintains complete control of the account, contributions are considered a completed gift to the beneficiary.

INCENTIVES FOR TENNESSEANS

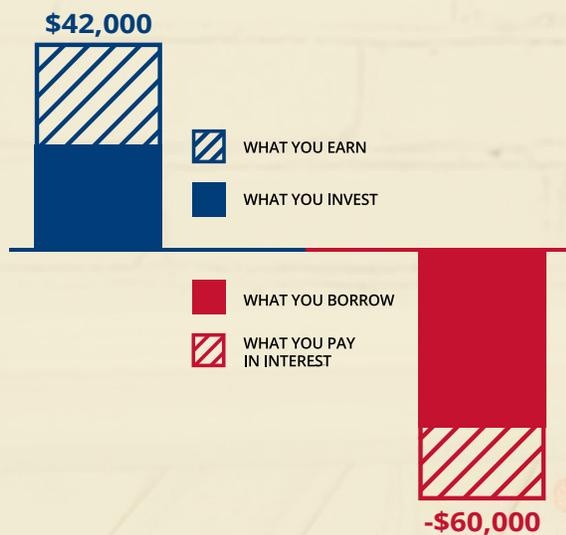
To encourage college savings across our state, we periodically offer monetary incentives for Tennessee residents throughout the year. Visit [TNStars.com](https://www.tnstars.com) to find out more about current incentives offers.



WHAT ARE YOU WAITING FOR?

Any amount saved in a TNStars account is money you or your child doesn't have to borrow in the future. In the same way that compounding interest can significantly increase your savings over time, the accumulation of interest owed on loans can significantly increase debt – debt that college graduates often have a difficult time repaying with an entry-level salary.

If you save \$23,400 (or \$25 a week) with TNStars over 18 years, that could add up to \$42,000 for college. However, a family who borrows that same \$42,000 could end up repaying almost \$60,000.



Past performance is no guarantee of future results. The hypothetical savings example assumes a \$25 weekly contribution for 18 years at a return rate of 6% compounded annually (rounded up). It does not reflect actual performance of any specific investment and does not consider any fees, withdrawals, tax penalties or varying market conditions – all of which will impact the performance and value of your account. The hypothetical borrowing example assumes a 7% interest rate and 10-year repayment. Before making a decision to invest, please visit TN.Stars.com to learn more.

COLLEGE SAVINGS MADE EASY!



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BEFORE INVESTING

Carefully consider the Program's investment objectives, risks, fees and expenses, which may be found in the TNStars Disclosure Brochure. Please visit TNStars.com or call us toll-free at 855-386-7827 for a Disclosure Brochure containing this and other information. Read it carefully.

529 Plans offered by other states may offer tax or other state benefits such as financial aid, scholarship funds, and protection from creditors to taxpayers or residents of those states that are not available with regard to TNStars. Taxpayers or residents of other states should consider such state tax treatment and other state benefits, if any, before making an investment decision.

TNStars.com

