

How does TNStars® work

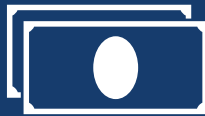
to help you save for college?

TNStars® is a low-cost way to save and invest for your child's college expenses. As one of the top performing college savings plans in the country, TNStars® offers quality investment options to suit your needs. And, it's easy to get started.

With TNStars®, your money isn't sitting idle – it's working for you.



Accounts can be opened online



with as little as \$25



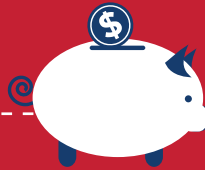
in just 10 minutes



and earnings grow tax-free

Earnings are accumulated tax-deferred and may be withdrawn tax-free when used for qualified higher education expenses of the beneficiary.

How your TNStars® account could *grow*



If the Bryants contribute **\$50 a month,**

assuming an average **6% annual return,** their TNStars® account would



be worth nearly **\$20,000** in 18 years.

Hypothetical rate of return. Used for illustrative purposes only.

When your child is ready for college, funds can be used at a number of schools including:

- ◆ Four-year Universities
- ◆ Private Colleges
- ◆ Community Colleges
- ◆ Technical Schools
- ◆ Out-of-State Schools

Funds can also be used for college expenses including:

- ◆ Books
- ◆ Computers
- ◆ Room and board
- ◆ Equipment and supplies



TNSTARS®
COLLEGE SAVINGS
529 PROGRAM

Online:
TNStars.com

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 TNStars.com to learn more.