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# Growing the Dream

A College Savings Quarterly Newsletter



Add to your Account

Automatic Contribution Plan

College Savings Calculator

Forward to a Friend

Winter 2008



Give the gift of education this holiday season — make a year-end contribution today.

## Program Directors' Messages

Dear Path2College 529 Plan Account Owner,

As 2008 draws to a close, I would like to congratulate the winners of the first Path2College 529 Plan VIP Fan Experience Sweepstakes. As you may recall from our Fall eNewsletter, Kelly Mitchell of Brooks, Georgia, was selected as our first game package winner and she attended the Duke vs. Georgia Tech game on October 4th. On October 13th, Chad Reeves of Colbert, Georgia, was selected as our second VIP winner and he attended the October 18th Vanderbilt vs. UGA game. Each winner took three of his/her friends/family as guests.

Our Ultimate VIP Fan Experience grand-prize winner was Greg Leming of Rome, Georgia. Not only did Greg receive four tickets to the Georgia Tech vs. University of Georgia game on November 29th at Sanford Stadium, but he received limousine transportation to and from the game, pregame hospitality and sideline passes, two game programs, four game t-shirts, and a football autographed by Head Coach Paul Johnson — obviously Greg is a Yellow Jacket fan.

The Path2College 529 Plan VIP Fan Experience Sweepstakes was a huge success with almost 5,400 entries. Congratulations to Kelly, Chad and Greg.

With the holiday season upon us, I'd like to remind you that the season of giving is a perfect time to give the gift of education. Consider visiting the Path2College 529 Plan Web site to [contribute to your child or loved one's Path2College 529 Plan Account](#) with our Gift of Education Certificate. Simply print and fill in the Certificate then give your contribution and the Certificate to your loved one.

Please accept our heartfelt wishes for a safe and joyous holiday for you and your family.

Sincerely,  
Charles M. Penuel

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## Manage Your Account

[Login](#) to make a contribution, update personal information, start/change your Automatic Contribution Plan (ACP) or check current performance.

## Services & Forms

[Download Forms](#)

[Make a Withdrawal](#)

[Update Personal Information](#)

[Rollover Form](#)

[Disclosure Booklet](#)

[Path2College 529 Plan Homepage](#)

Director, Path2College 529 Plan

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Recent market volatility and events in the financial services sector may have you asking how these events will affect your Path2College 529 Plan. Long-term investors know from experience that the special dynamics of the financial services industry can produce difficult periods from time to time. As a result, they avoid becoming overly enthusiastic during euphoric periods, weather the storms during corrections and anticipate the potential for calmer waters ahead. TIAA-CREF offers [important advantages](#) for our Account Owners during these volatile times.

Sincerely,  
Craig Parkin  
Program Director, Path2College 529 Plan  
TIAA-CREF Tuition Financing, Inc.

## Futuretrust Program

### Turn your holiday gift buying into additional savings for your Account.

The Futuretrust\* Online Mall makes holiday shopping simple, quick and convenient! You can make your purchases from over 500 retail partners. And finding gifts is easy because you can search and shop quickly by product, product category or retailer.

And don't forget! Rebates from your Futuretrust purchases go directly into your Path2College 529 Plan Account. [Learn more.](#)

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## Spotlight Features

### A gift for them, big tax benefits for you.

The IRS currently allows a gift-tax annual exclusion of \$12,000 (\$13,000 effective 2009). This is good news to Account Owners looking to sock away substantial sums in their accounts. Contributions to a 529 college savings plan above the exclusion amount must be reported as taxable gifts, using up some of your \$1 million gift-tax lifetime exemption. The special five-year election will permit accelerated gifting of as much as \$60,000.

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## Additional Useful Links

[College Board](#)

[College Savings Plan Network](#)

[GA College 411](#)

[GA Student Finance Commission](#)

[GA Treasurer's Office](#)

[GeorgiaGO.org](#)

[Mapping Your Future](#)

[Path2College Investment Results](#)

[TIAA-CREF](#)

[U.S. Department of Education](#)

[U.S. Department of Education — Think College](#)



## Start saving for college — automatically.

Having a Path2College 529 Plan Account means saving for college has never been easier. If you haven't already, consider signing up for our [Automatic Contribution Plan \(ACP\)](#) and know that your monthly contributions are taken care of. You can also [use our online calculator](#) to monitor the activity of your Account over time. [Learn more.](#)

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## Looking for a gift idea?

Parents aren't the only ones who can contribute to a child's college savings plan. Grandparents, other family members and even friends can contribute in the form of a [Gift Certificate](#). The next time a friend or family member asks for a gift suggestion, remind them they could have a real impact by [opening an Account for your loved one's college education](#). This wonderful gesture is not just ideal for the holidays — it makes the perfect gift for birthdays, achievements and any special occasion. [Learn more.](#)

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## Go paperless and make a difference.

Great news! You can receive your Account Statements online through Account Access. By electing to receive your Account Statement online instead of by paper sent through the U.S. Mail, you will:

- Receive email notification when your statement is ready for viewing
- Reduce mail clutter
- Receive confidential and secure data faster
- Contribute to the protection and safekeeping of our environment

You can change your election at any time. Let's make a difference in saving our environment.

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Consider the investment objectives, risks, charges and expenses before investing in the Path2College 529 Plan. Please visit [www.path2college529.com](http://www.path2college529.com) for a Disclosure Booklet containing this and other information. Read it carefully.

Before investing in a 529 plan, you should consider whether the state you or your designated Beneficiary reside in or have taxable income in has a 529 plan that offers favorable state income tax or other benefits that are only available if you invest in that state's 529 plan.

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