

From: Michigan Education Savings Program (MESP)
 Date: [blank]
 To: [blank]
 Subject: Tax deduction deadline ends 12/31

Contribute by 12/31/09 for a possible Michigan income tax deduction. [Read this newsletter online.](#)

Growing the Dream

A College Savings Quarterly Newsletter





Michigan's 529 college savings program.

Account Log In

Automatic Contribution Plan

College Savings Calculator

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Winter 2009

Contact us.
We're here to help.
1 877 861-6377



Access Your Account



 **Update Personal Information**

 **Automatic Contribution Plan**

 **Automatic Payroll Deduction**

 **Rollover Form**

 **Make a Withdrawal**

 **Gift Certificate**



Webcast

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 **Disclosure Booklet**



FINANCIAL SERVICES FOR THE GREATER GOOD

Make a contribution to your MESP account by December 31 for a potential state tax deduction.

Dear Account Owner,

This is your opportunity to give — and receive.

There's never been a more important time to continue investing in your loved one's future. Because now through December 31, 2009 your contributions can be eligible for a 2009 Michigan income tax deduction. However, you must hurry — make your contributions to your Michigan Education Savings Program (MESP) account before the end of this year to be eligible.

A taxpayer is permitted a net contribution deduction from Michigan adjusted gross income for a contribution to an Account less any Qualified Withdrawals from such Account during the tax year. A taxpayer is permitted to aggregate the net contribution amount to each Account for a total contribution deduction for the tax year. Such aggregated contribution deduction cannot exceed a total of \$5,000 for a single return or \$10,000 for a joint return for that tax year. Amounts transferred from another 529 college savings plan are not eligible for the Michigan income tax deduction. [Learn more.](#)

Need something to wrap? Print a gift of education certificate.

Slipped into a greeting card or cleverly wrapped in a box, a MESP [gift of education certificate](#) is available to download as an elegant expression of your gift contribution. Whether you're starting a new MESP account or building on an existing one, the holidays are a perfect time to make contributions toward the future of your loved ones. The gift of education is simply irreplaceable — and the benefits can last a lifetime.

Think green during the holiday season.

We're excited to announce that starting in 2010, you'll have the option to choose paperless e-statements! Receive your quarterly account information faster, and join us in making a positive impact on the environment. [Learn more.](#)

New calculator — check your goals.

Wondering how much more you need to save between now and the time your child enters college? Are you saving for more than one child? Want to compare the tuition costs of different colleges? No problem — our newly enhanced, interactive [College Savings Calculator](#) makes it easy to find the answers to these questions and many more. For example, you can:

- Project college costs in your own time frame, and calculate how much more you need to save on a periodic basis to meet those costs.
- Perform analyses using various hypothetical rates of return and percentage of future costs to be funded by savings.
- Search a college database with approximately 3,800 Title IV colleges.
- Input data for up to five children.

Try the new College Savings Calculator today!

Automatic Contribution Plan to help you stay on track.

Want to kick off 2010 with streamlined finances? We offer a few great solutions. For starters, try our [Automatic Contribution Plan](#), which lets you have contributions deducted straight from your checking or savings account. Or, with [Automatic Payroll Deduction](#), you can elect to have your contributions come out of your paycheck. [Learn more.](#)

Happy holidays and thank you for investing with MESP.

Sincerely,



Renee J. Hill
 Program Manager
 TIAA-CREF Tuition Financing, Inc.

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Please note that we cannot receive responses to this email. If you feel that you are receiving this email by mistake or wish to unsubscribe, please [click here](#). If you have inquiries or comments, please write to us at the Michigan Education Savings Program (MESP), c/o TIAA-CREF Tuition Financing, Inc., Program Manager, Attention: Renee Hill, 8000 Norman Center Drive, Suite 1100, Bloomington, MN 55437.

Consider the investment objectives, risks, charges and expenses before investing in MESP. Please visit www.misaves.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.

The tax information contained herein is not intended to be used, and cannot be used, by any taxpayer for the purpose of avoiding tax penalties. It was written to support the promotion of MESP. Taxpayers should seek advice based on their own particular circumstances from an independent tax advisor.

Account value in the Investment Options is not guaranteed and will fluctuate based upon a number of factors, including general market conditions.

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