

TNStars News

College Savings Plan

Spring 2013 ♦ Volume 1, No. 1



HOW TO SET UP AN AUTOMATIC INVESTMENT PLAN (AIP)

If you already have an account with TNStars, but haven't set up automated contributions from your bank account, NOW is the time!

You can set up an AIP by logging into your TNStars account online and completing the steps in the Investment Plan Management page, under the Accounts Financial Management tab. You can also create an AIP by filling out an account maintenance form found at <http://tnstars.com/forms>.

If you elect to contribute to your account through an AIP, at a frequency that you choose, you will receive an additional \$50 deposited into your account.

INTERACTIVE GUIDE

TNStars is proud to offer a free and helpful resource to individuals interested in learning more about college savings!

Our interactive guide can be found at <http://tnstars.com/interactive-guide> and will give you a better understanding of the value of saving for college now, the advantages of 529 plans and the common myths and facts about 529 plans.



"As for the design of the plan, Tennessee took its time and definitely got it right."

The TNStars plan offers a robust slate of investment options including funds from respected mutual fund companies, an FDIC-insured interest-bearing account and an age-based "auto pilot" option that calibrates risk based upon time until college enrollment.

Program fees, the perennial performance-killer, are extremely competitive in the Tennessee plan. And, as an incentive to get started, the state is offering to match up to \$50 through June 30 of this year..."

Hopkins, C. (2013, January 9). Personal Finance: Tennessee makes saving for college much easier. *Chattanooga Times Free Press*.

QUESTIONS AND ANSWERS

Q: I made my TNStars account! Now, how can my family contribute?

A: They can send in a check, payable to "The Tennessee College Savings Plan," to our TNStars office. As long as they provide the beneficiary's name and account number in the memo line, we can handle it from there! If they want to set up an AIP, you can find the necessary forms at <http://tnstars.com/forms>.

Q: I already have a 529 account through another plan. Can I rollover the funds to TNStars? How?

A: Yes! You can rollover a portion or your entire account balance from another 529 college savings plan. Tennessee residents who rollover their entire account balance to the TNStars 529 Plan will receive \$100 deposited into their TNStars account per beneficiary. The first step to rollover the funds is to create a TNStars account. Then, send in the completed TNStars rollover form and we will take care of the rest. This form can be found at <http://tnstars.com/forms>.

TENNESSEE FINANCIAL LITERACY COMMISSION

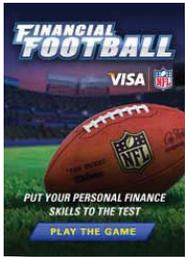
The mission of the Tennessee Financial Literacy Commission is to equip Tennesseans to make sound financial decisions when it comes to planning, saving and investing. The Commission wants Tennessee to lead the country in college savings per capita, retirement savings per capita and to have the lowest debt per citizen.

The Commission hosted a series of five financial literacy teacher training summits in Nashville, Jackson, Harriman, Murfreesboro and Memphis. Almost 500 teachers were trained in the

Financial Fitness for Life curriculum as a result of these summits. The Commission will continue to collaborate with the Department of Education to work to incorporate the Financial Fitness for Life curriculum into elementary and middle school classrooms throughout the state.

DON'T FORGET ABOUT OUR \$50 INCENTIVE ENDING JUNE 30, 2013!

Tennesseans, receive \$50 deposited into your account when you open an account today and make an initial deposit of \$50!



The Commission partnered with VISA, the NFL, Tennessee Jump\$tart and the TNStars College Savings Program to launch Financial Football in Tennessee! A DVD of the Financial Football game was provided to every public middle and high school library in the state. For a chance to play financial football, go to <http://www.tennessee.financialfootball.com/games/trainingcamp/ff/>.

For more information about this program and the Commission's Clearinghouse of Financial Resources, visit www.tnflc.org.

CONTACT INFORMATION

If you have any questions or concerns, feel free to contact us!

-  Mail: P.O. Box 198801
Nashville, TN 37219
-  Phone: 855- 3TN- STAR (toll- free)
615-741-1502 (locally)
-  Fax: 615-401-6816 (fax)
-  E-mail: TN.Stars@tn.gov
-  Facebook: <https://www.facebook.com/TNStars529>
-  Twitter: <http://twitter.com/TNStars529>

DISCLOSURE LANGUAGE

Participants must make an initial deposit of \$50 in order to be eligible for the \$50 match. Participants must transfer the entire balance from another 529 Program in order to be eligible for the \$100 incentive. Consider all investment objectives, risks, charges and expenses before investing in the TNStars College Savings 529 Program. Please visit www.TNStars.com or call us toll-free at 855 3TN-STAR (386-7827) for a Program Disclosure and Participant Agreement containing this and other information. Read it carefully. Non-Tennessee taxpayers and residents: if you are not a Tennessee Taxpayer, you should determine whether your home state offers a 529 plan that provides state tax or other benefits not available to you by investing in this program. You should consider such state tax or other benefits, if any, before investing in this program.

The Tennessee Department of Treasury operates all programs and activities free from discrimination on the basis of sex, race, or any other classification protected by federal or Tennessee state law. Individuals with disabilities who may require an alternative communication format for this or other Treasury Department publications, should contact the Treasury ADA coordinator at 615-741-2956.



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