



**Developed and Administered by  
Tennesseans for Tennesseans.**

The State of Tennessee Treasury Department employed the financial expertise of top investment professionals when it developed the TNStars College Savings 529 Program.

Together, our experienced financial team has compiled a portfolio of diverse investment options at very competitive rates to meet the needs and risk levels of Tennessee families.

Created with ease, convenience and return on investment in mind, the TNStars Program truly does make it easier than ever to help your child reach for the stars.

**Start saving today for  
your child's tomorrow.**

[www.tnstars.com](http://www.tnstars.com)



**TNSTARS™**  
COLLEGE SAVINGS  
529 PROGRAM

ENROLL ONLINE OR GIVE US A CALL TODAY!

[www.tnstars.com](http://www.tnstars.com)

**1-855-3TN-STAR**

**(855-386-7827)**

P.O. BOX 198801  
NASHVILLE, TN 37219

Consider all investment objectives, risks, charges, and expenses before investing in the TNStars College Savings 529 program. Please visit [www.TNStars.com](http://www.TNStars.com) or call us toll-free at 855-386-7827 for a Disclosure Booklet 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.

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*College savings made easy.*

A SHINING OPPORTUNITY FOR  
TENNESSEE FAMILIES TO SAVE FOR  
HIGHER EDUCATION EXPENSES.

A PROGRAM OF THE TENNESSEE TREASURY DEPARTMENT





## A bright way to save for higher education.

### WHY THE TNSTARS COLLEGE SAVINGS 529 PROGRAM?

The TNStars College Savings 529 Program is an excellent financial tool to assist Tennessee families in saving for their child's college tuition and expenses. TNStars is a simple and cost-effective means of accruing savings while offering families tax benefits and other perks. Plus, there are no start-up fees or additional maintenance fees. A low annual asset-based management fee of 35 basis points for each TNStars Program investment option means more money for savings and less toward administration fees.

### Saving for college is less taxing.

Earnings from the TNStars Program are free from federal income taxes. Money withdrawn when it's time for college for qualified higher education expenses is free from federal income tax as well.

### You have control.

The TNStars Program lets you choose the beneficiary and control your account before and during college. You can use funds at virtually any U.S. college or university and many abroad. Savings can be used for tuition and other qualified higher education expenses such as fees, books, room and board, equipment and supplies required for attendance or enrollment.

### As little as \$25 gets you started.

The key to successful savings for higher education is to begin saving early and the TNStars Program makes starting easy on you and your wallet. For as little as \$25 per investment option, you can start saving today for your child's tomorrow. Anyone with a Social Security Number or Taxpayer Identification Number can open an account.

### Staying on track is "Automatic".

Once you open your account, making contributions is simple with the Automatic Investment Plan (AIP) option that lets you contribute the amount you want, when you want.

### PERSONALIZED TO FIT YOUR GOALS AND LIFESTYLE.

Everyone's investment goals and lifestyles are different. The TNStars Program offers 15 personalized investment options to suit you, from simple automatic contribution to managed investment accounts and more. You can even visit [www.tnstars.com](http://www.tnstars.com) and use the Investment Calculator to chart potential earning growth and customize your investment options.

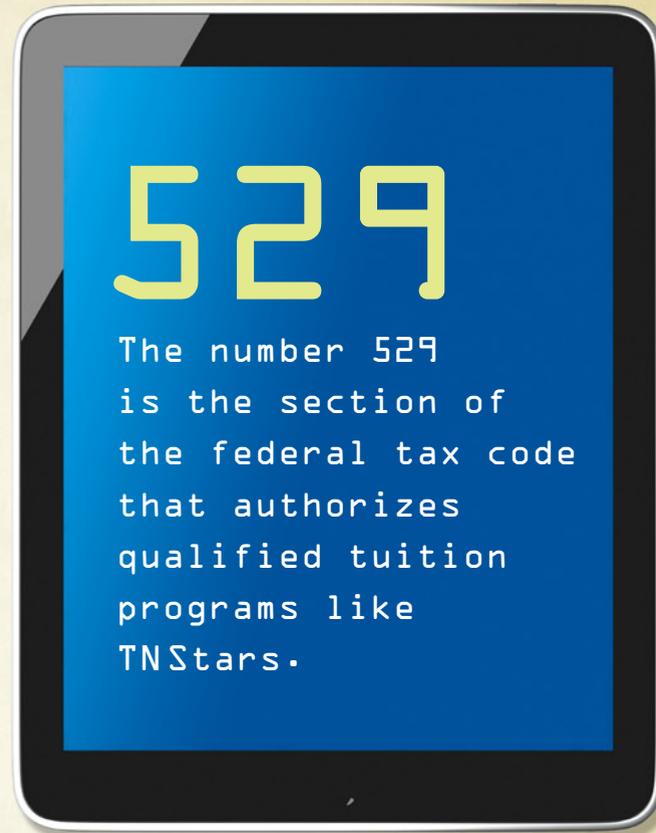
#### Aged Based Options

- Age 0-4: *DFA Enhanced U.S. Large Company Portfolio Institutional Class*
- Age 5-10: *Vanguard Wellington Admiral Shares*
- Age 11-14: *Vanguard LifeStrategy Conservative Growth Fund*
- Age 15-17: *Vanguard Life Strategy Income Fund*
- Age 18+: *Vanguard Life Strategy Income Fund*

#### Self-Selected Options

- *TN DFA Enhanced U.S. Large Company Portfolio Institutional Class*
- *TN Vanguard 500 Index Signal Shares*
- *TN Great-West American Century Growth Fund\**
- *TN PRIMECAP Odyssey Aggressive Growth Fund\**
- *TN Vanguard Mid-Cap Growth Investor Shares\**
- *TN DFA Large Cap International Portfolio Institutional Class*
- *TN DFA Inflation-Protected Securities Portfolio Institutional Class*
- *TN Vanguard Total Bond Market Signal Shares*
- *TN Vanguard Intermediate-Term Investment-Grade Fund Admiral Shares*
- *TN Vanguard Intermediate-Term Treasury Admiral Shares*
- *TN Vanguard Wellington Investor Shares*
- *TN Vanguard Life Strategy Conservative Growth Fund*
- *TN Vanguard Life Strategy Income Fund*
- *First TN Interest Bearing Account Option*

\*Fees for these options will be subsidized to 0.35%.



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