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State of Connecticut
Treasurer's Office

Dear CHET Account Owner,

Celebrate National College Savings Month!

This month as you get your child settled into the new school year, it is probably hard to imagine that soon you'll be moving them into their new dorm room for their first year of college! To help prepare for that day, we encourage you to check your college savings goals and make sure you are on track.

We've created a variety of e-tools to help you establish those goals and manage your account(s), including:

- ▶ **Smartphone application** to estimate your college savings needs (iPhone and Android apps now available)
- ▶ Our easy-to-use **college savings calculator**, where you can enter information for one or more children and experiment with different savings scenarios
- ▶ Online rebalances (transfer funds from one investment option to another, allowed once per calendar year unless there is a beneficiary change)
- ▶ Direct payments to a college or university, making paying for college from your CHET account easier
- ▶ **E-Delivery** of statements and disclosure materials so you have less paper clutter

Lower Fees with CHET

Good news! The CHET 529 College Savings Program fees are now even lower. On June 20, 2011, the Program Management fee was reduced from 0.20% to 0.18%. CHET continues to be one of the lowest cost plans in the country. That, plus the Connecticut state tax deduction for Connecticut taxpayers, makes the CHET plan a smart investment.

Happy National College Savings Month, and best wishes to your child or loved one for the new school year!

Sincerely,



Denise L. Nappier
Connecticut State Treasurer

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Check CHET Out!

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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](#), [click here](#). If you have inquiries or comments, please write to us at Connecticut Higher Education Trust (CHET) c/o TIAA-CREF Tuition Financing, Inc., Program Manager, Attention: Mauriel Vega, 2319 Whitney Avenue, Suite 6A, Hamden, CT 06518

Consider the investment objectives, risks, charges and expenses before investing in the Connecticut Higher Education Trust (CHET). Please visit www.aboutchet.com for a [Disclosure Booklet](#) containing this and other information. Read it carefully.

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. 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. Non-qualified withdrawals may be subject to federal and state taxes and the additional federal 10% tax.

The CHET Direct-Sold plan is managed by TIAA-CREF Tuition Financing, Inc. CHET is administered by the Connecticut State Treasurer's Office.