

A special gift for

CHRISTMAS

The gift of education. The gift that lasts.

The path to a college degree begins today with this special Christmas gift.
This certificate represents a friend or family member's contribution to this child's 529 college savings account.

This contribution of _____ is presented to _____

From _____ on the date of _____

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This is an informational notice only and is not a certificate for fundshares or units purchased, and does not create or evidence any right or interest of, or ownership or control by, the recipient of this certificate. The account owner of a 529 college savings plan may change the beneficiary of the plan to a person other than the recipient of this certificate in accordance with plan rules. The value of the investment will fluctuate with market conditions.

MI 529 Advisor Plan is offered by the State of Michigan. TIAA-CREF Tuition Financing, Inc. is the Program Manager and Nuveen Securities, LLC is the Distributor.

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