

HAPPY HOLIDAYS!

This contribution amount of \$ _____ is presented to _____

From _____ on the date of _____

Gifts come in many different forms. Some are more fun today, and some can be more valuable tomorrow. Down the road, you'll appreciate this contribution to your MI 529 Advisor Plan account. So do your part and study hard, and we'll do our part by starting to save now.

This is an informational notice only and is not a certificate for fund shares 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.

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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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