

Saving is Simple with CHET

The Connecticut Higher Education Trust (CHET), Connecticut's 529 college savings plan, makes it easy to save for college directly through work and receive potential tax advantages. Any earnings in a CHET account have the opportunity to grow tax-free. Plus, Connecticut residents who contribute to an account may be eligible for a state tax deduction of \$10,000 if filing jointly, or \$5,000 for single filers. Limitations apply.* It's easy to get started, and your account can go with you if you change jobs.

1 **CONTRIBUTE AUTOMATICALLY**
with payroll direct deposit

2 Start with as little as
\$15 PER PAYCHECK

3 Choose any of CHET's
**PROFESSIONALLY-MANAGED
INVESTMENTS**

4 **INVITE OTHERS**
to egift



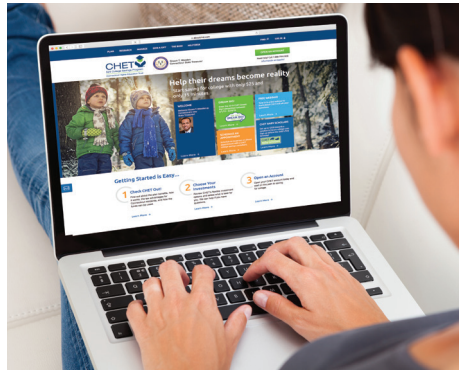
EVENT NAME

Event details such as time, room number, etc.

It's easy. Open an account in just 15 minutes. Read the instructions on the back.

GET STARTED WITH CHET.

- Research CHET and gather the information you'll need to open your account (SSN, date of birth, home address).
- Open online at aboutchet.com or print and mail an application.
- Tell family & friends! CHET makes a great gift at birthdays, holidays, and graduations.



Pat yourself on the back for opening your account!

ESTABLISHING PAYROLL DIRECT DEPOSIT.

- 1 Complete the Employee Payroll Direct Deposit Form which can be downloaded from our website: www.aboutchet.com/benefit
- 2 Do you have a self-service payroll portal?
Yes – log into your self-service portal and enter the account number and routing number provided on page 2 of the Employee Payroll Direct Deposit Form, similar to establishing other direct deposits
No – make a copy of the form and give it to your company HR/payroll department
- 3 Mail the Employee Payroll Direct Deposit Form
Connecticut Higher Education Trust
PO Box 150499
Hartford, CT 06115-0499



CONTACT

Rosendo (Rey) Longoria
203-281-2434
RLongoria@tiaa.org
Hablamos Español



Shawn T. Wooden
Connecticut State Treasurer



* To learn more about the Connecticut Higher Education Trust, its investment objectives, tax benefits, risks and costs, please see the Disclosure Booklet at aboutchet.com. Read it carefully. Investments in the Plan are neither insured nor guaranteed and there is the risk of investment loss. If the funds aren't used for qualified higher education expenses, a 10% penalty tax on earnings (as well as federal and state income taxes) may apply. Check with your home state to learn if it offers tax or other benefits such as financial aid, scholarship funds or protection from creditors for investing in its own 529 plan. A Connecticut income tax deduction on contributions made to CHET is available to Connecticut taxpayers. Consult your legal or tax professional for tax advice, including the impact of the new federal tax changes.

TIAA-CREF Individual & Institutional Services, LLC, Member FINRA and SIPC, distributor and underwriter for the Connecticut Higher Education Trust.