

Merry Christmas!



Date: _____

A Gift For: _____

In the Amount of: \$ _____

From: _____

**GIFTS COME IN MANY FORMS.
SOME FUN TODAY AND SOME MORE VALUABLE TOMORROW.**

This is an investment in your future. You'll enjoy it more tomorrow than you do today!
Dream big about your future. You can get there. CHET can help!



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

Before investing in a CHET 529 direct-sold college savings plan, you should consider whether the state you or your designated beneficiary reside in or have taxable income in has a 529 plan that offers favorable state income tax or other benefits that are only available if you invest in the state's 529 plan.

Account value in the Investment Options is not guaranteed and will fluctuate based upon a number of factors, including general market conditions.

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

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