

# Happy New Year's Eve!



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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