



**Instructions**

- Before completing this form, carefully read the *Program Disclosure Booklet and Participation Agreement* (contained in the *Disclosure Booklet*).
- You can select as many Investment Options as you desire and you can invest future contributions into any Investment Option offered by the Program, even if you have not opened the Investment Option through this form.
- You must complete a separate *Account Application* for each Beneficiary.
- Print in capital letters with blue or black ink, sign and date this form, then mail it to the Program at the above address.

**Important Information about Procedures for Opening a New Account**

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions, including us, to obtain, verify and record information that identifies each person who opens an Account.

*What this means for you:* When you open an Account, we will ask for your name, address, date of birth, home telephone number, Social Security Number or Taxpayer Identification Number and other information that will allow us to identify you. Until you provide the information we need, we may not be able to open an Account or effect any transactions for you.

**1 Account Owner Information** *The individual who opens and is the owner of an Account in the Program.*

The Account Owner must be an individual residing in the United States with a valid Social Security number or Taxpayer Identification Number who is at least 18 years of age or an emancipated minor at the time the Account is opened and a contribution is made. You must provide a residential address or this Account cannot be opened.

Name (First, MI, Last, Suffix)

Residential Address (This must be a street address. A P.O. Box is not acceptable under the U.S. Patriot Act.)

Residential Address City, State, Zip

Mailing Address, if different from the above address

Mailing Address City, State, Zip

Social Security Number or Taxpayer Identification Number

Gender (M/F)

Date of Birth (mm-dd-yyyy)

Day Telephone Number

Evening Telephone Number

Relationship to Beneficiary (optional)

Email Address – Required if selecting eDelivery in Section 8.

**2 Beneficiary Information** *The beneficiary is the individual who will receive the proceeds for this Account.*

The Beneficiary must be an individual residing in the United States with a valid Social Security number or Taxpayer Identification Number. You must provide a residential address or this Account cannot be opened.

Name (First, MI, Last, Suffix)

Social Security Number or Taxpayer Identification Number

Gender (M/F)

Date of Birth (mm-dd-yyyy)

Check this box if the Beneficiary does not live with the Account Owner and complete the beneficiary mailing address below.

Residential Street Address (This must be a street address. A P.O. Box is not acceptable under the U.S. Patriot Act.)

City, State, Zip, Country (if foreign address)

## CHET Baby Scholars

CHET Baby Scholars provides a \$100 contribution into the CHET account of any beneficiary under one year old who was born on or after January 1, 2014, and provides an additional \$150 match if at least \$150 is contributed to the account by the Beneficiary's fourth birthday. Visit [www.aboutchet.com/babyscholars](http://www.aboutchet.com/babyscholars) to read the Official Rules. Use the below boxes to confirm your participation ('opt-in') and acknowledge you have read and agree to the Official Rules of CHET Baby Scholars. You must opt-in to participate.

Check only 1 box below:

- Opt-in to CHET Baby Scholars program, for new baby less than a year old, born on or after January 1, 2014
- Adoptions: Opt-in to CHET Baby Scholars program for a newly adopted child of any age, adopted on or after January 1, 2014. **If you select Adopted Beneficiary and you do not provide the adoption date, your opt-in cannot be accepted.**

		-			-				
Adoption Date					(mm-dd-yyyy)				

### 3 Contingent Account Owner *(optional)*

The Contingent Account Owner must be eligible to become an Account Owner in the event of the death of the current Account Owner. The Contingent Account Owner must be an individual residing in the United States with a valid Social Security number or Taxpayer Identification Number who is at least 18 years of age or an emancipated minor at the time the account is transferred and when a contribution is made to the account, or a Trust. Any designation you make here may be changed or revoked at a future date.

Name (First, MI, Last, Suffix) or Name of Trust (Foreign trusts are not eligible)

Trustee Name (First, MI, Last, Suffix) if a Trust named above

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Social Security Number or Taxpayer ID Number

Gender (M/F)

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Date of Birth or Date of Trust Agreement (mm-dd-yyyy)

### 4 Select Investment Options

Complete this section to allocate your initial and future contributions, **excluding** any payroll deduction contributions, to your selected Investment Option(s).

- Indicate an allocation percentage next to your selected Investment Option(s) below.
- Use a whole percentage next to each Investment Option below. The TOTAL of all allocations must equal 100%.
- You may invest in as many Investment Options as you wish from the list below.

You can view or change your Allocation Instructions online, by telephone or by form at any time.

Investment Options	Whole Percentage <i>(per Investment Option)</i>
Moderate Managed Allocation Option (Age based)	%
Aggressive Managed Allocation Option (Age based)	%
Conservative Managed Allocation Option (Age based)	%
Active Global Equity Option (2282)	%
High Equity Balanced Option (1955)	%
Global Equity Index Option (2251)	%
Social Choice Option (2260)	%
Active Fixed Income Option (2253)	%
Index Fixed Income Option (2281)	%
Principal Plus Interest Option (1956)	%
U.S. Equity Index Option (2304)	%
International Equity Index Option (2305)	%
Global Tactical Asset Allocation Option (2306)	%
Money Market Option (2261)	%
<b>TOTAL</b>	<b>100%</b>



<b>Type of Account (check one):</b>	
<input type="checkbox"/> Checking	<input type="checkbox"/> Savings
<b>Account Number:</b>	<b>Routing Number:</b>
<b>Name(s) on Account:</b> <i>The Account Owner's name must appear on the bank account.</i>	
<b>Bank Name:</b>	<b>Bank Telephone Number:</b>

## 7 Automatic Contribution Plan

### Contribution Amount

.00

### Investment Dates

*If none selected, then your bank withdrawals will occur monthly.*

<input type="checkbox"/> Monthly	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Other
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**Month(s)** Select the month(s) you would like your Automatic Contributions made (you must select at least one).  
*If none selected and your frequency is quarterly, then your bank withdrawals will occur every calendar quarter.*

<input type="checkbox"/> Every Month (or →)	<input type="checkbox"/> Jan.	<input type="checkbox"/> Feb.	<input type="checkbox"/> Mar.	<input type="checkbox"/> Apr.
	<input type="checkbox"/> May	<input type="checkbox"/> June	<input type="checkbox"/> Jul.	<input type="checkbox"/> Aug.
	<input type="checkbox"/> Sept.	<input type="checkbox"/> Oct.	<input type="checkbox"/> Nov.	<input type="checkbox"/> Dec.

**Date(s)** Enter the day(s) of each month you would like your Automatic Contributions made (you must enter at least one date). *If none selected, then your bank withdrawals will occur on the fifth of each month or quarter selected above.*

Required:	Additional Day(s) (optional)
Day 1	Day 2
	Day 3
	Day 4

## 8 eDelivery

Choose how you would like to receive important documents. Account maintenance including New Account Confirmations will be sent by U.S. mail in addition to delivery notifications.

Document Type	Delivery Method	
Select All	<input type="checkbox"/> Paperless	<input type="checkbox"/> U.S. Mail
Or make individual selections below.		
Account Statements	<input type="checkbox"/> Paperless	<input type="checkbox"/> U.S. Mail
Confirmation Statements	<input type="checkbox"/> Paperless	<input type="checkbox"/> U.S. Mail
Disclosure Booklet/Privacy Policy	<input type="checkbox"/> Paperless	<input type="checkbox"/> U.S. Mail
Tax Forms	<input type="checkbox"/> Paperless	<input type="checkbox"/> U.S. Mail

Please note: Due to Program regulations, certain document types must be sent via U.S. mail or electronic notifications.

### Electronic Delivery Terms of Use

- By checking this box, you agree to the electronic delivery terms and conditions below and acknowledge that you can electronically access, view, print and save these documents.**

**Notification** – You will receive an email notice each time a new updated document is available for viewing online, which will include a link taking you directly to the Program's website. You may always access these documents online by going to the Program's website.

**Internet Slowdown** – Your ability to view, download and print the documents depends on Internet access to the Program's website, and there is a risk that a system outage or slowdown could, from time to time, cause a document to become temporarily unavailable.

**Hardware/Software** – You will need an Internet connection, a valid email account, a computer and operating system capable of receiving, accessing, displaying and storing the documents you receive in Portable Document Format (PDF) and running a web browser that supports the level of encryption employed by the Program’s website and a printer if you wish to print the documents.

**Adobe Acrobat Reader** – You must have Adobe Acrobat Reader version (4.0) or later to access and read the documents. You can read about and download it for free on the Program’s website or directly from Adobe’s website at [www.adobe.com](http://www.adobe.com).

**Fees** – The Program does not charge any fees for electronic delivery.

**Change in Email Address** – You can change your email address at any time by accessing your Account online and selecting, “Email Address” or by contacting a customer service representative at the toll-free number listed on this application. If an email notice sent to your email address is returned as undeliverable, your consent to electronic delivery will be deemed withdrawn and you will subsequently receive paper copies of the documents through the U.S. mail. At any time thereafter, you may return to your account online and re-consent to electronic delivery.

**Withdrawal of Consent** – Your consent to electronic delivery is valid until you withdraw it. You may withdraw your consent at any time without fee or penalty by going online and changing your delivery preference or by contacting a customer service representative using the toll-free number on this application.

**Paper Copies** – You may request a free paper copy of any document at any time by contacting a customer service representative using the toll-free number on this application. This request will NOT revoke your consent to electronic delivery.

**9 Signature and Certification** *(You must sign this section or this Account will not be opened.)*

**By signing below, I am agreeing to the terms and conditions set forth below and in the *Participation Agreement* contained in the *Disclosure Booklet*. I understand and agree that those documents govern all aspects of this Account and are herein incorporated by reference.**

I hereby establish, as the Account Owner, an Account representing an interest in the Connecticut Higher Education Trust (the "Trust") for the Beneficiary named on this application, and enter into this Participant Agreement (this "Agreement") relating to the Account with the Trust. The Treasurer of the State of Connecticut is the Trustee of the Trust (the "Trustee"). I understand that the Trustee has retained TIAA-CREF Tuition Financing, Inc. as the program manager (the "Program Manager") for the Connecticut Higher Education Trust (the Direct Plan) and that this Agreement is subject to and incorporates by reference the information concerning the Trust, the Direct Plan, and the terms applicable to my Account, contained in the Plan Disclosure Booklet and its Appendix (the "Disclosure Booklet"), as modified from time to time. Each capitalized term used but not defined in this Agreement has the meaning of the term provided in the Disclosure Booklet.

- I certify that all of the information provided by me on this *Account Application* is, and all information provided by me in the future will be, true, complete and correct, and I authorize the Program to open this Account based upon this information.
- I understand that at any time the value of any Account(s) to which I make contributions may be more or less than the amounts I contributed to such Account(s).
- I understand the initial and future contributions for this account will be invested using the Allocation Instructions I provided in Section 4. I further understand that I may change my Allocation Instructions at any time.
- I understand that the Program may from time to time amend the *Participation Agreement* and the *Disclosure Booklet*, and I understand and agree that I will be subject to the terms of those amendments.
- I have received, read and understand the *Disclosure Booklet*, including the *Participation Agreement*.
- If I have provided banking information in Section 6, I authorize the *Connecticut Higher Education Trust* to debit my bank account and to deposit such funds into my Program Account. I authorize the financial institution holding the bank account to debit without responsibility for the accuracy of the transaction. I further agree that neither *Connecticut Higher Education Trust* nor its agents will be liable for any loss, liability, cost or expense for acting upon these instructions, except to the extent required by applicable law.

\_\_\_\_\_  
Signature of Account Owner

\_\_\_\_\_  
Date

**I will retain a copy of this *Account Application*, the *Disclosure Booklet* and the *Participation Agreement* (contained in the *Disclosure Booklet*) with my records.**



**Mail this form to:**  
Connecticut Higher Education Trust  
P.O. Box 150499  
Hartford, CT 06115-0499

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