

CHET at a Glance

THE CONNECTICUT 529 COLLEGE SAVINGS PLAN PROVIDES AN AFFORDABLE, TAX-ADVANTAGED WAY TO SAVE, OFFERING:

- **Connecticut state income tax deduction** only offered with the CHET 529 College Savings Program.
- **Low minimum contribution** allows you to open an account with as little as \$25 per investment option. If your employer offers payroll deduction, future contributions may be as low as \$15, per pay period.
- **High maximum account balance** allows you to invest up to \$300,000 per beneficiary.
- **Federal and state tax-free withdrawals for qualified college expenses** for tuition, room and board, books, computers and more. Qualified education expenses also include tuition at an elementary or secondary public, private or religious school, up to \$10K per year, per beneficiary, plus repayment of student loans, capped at \$10K per year.
- **Use funds at accredited colleges and universities** nationwide and abroad.
- **Ability to transfer to another eligible beneficiary** if your designated beneficiary decides not to attend college or has other funding options.
- **Complete control of the account** as the account owner, regardless of your child's age.
- **Low-cost plan management** through TIAA-CREF Tuition Financing, Inc. (TFI), a leader in 529 savings plan management, so more of your contribution dollars go toward future college expenses.
- **Fourteen investment options** that vary in their investment strategy and degree of risk, allowing you to select an option or combination of options to fit your life situation, risk tolerance and college savings goals. For additional information about the CHET investment options, visit www.aboutchet.com/research.



Let CHET be the financial foundation for building your loved one's educational future!

TWO EASY WAYS TO OPEN AN ACCOUNT AND MAKE CONTRIBUTIONS:

1. Online

www.aboutchet.com

Click on OPEN AN ACCOUNT on the CHET home page

2. Mail

Complete and sign the enclosed CHET Account Application and mail it using the provided envelope

Select the contribution method that works best for you:

- Write a personal check
- Establish an electronic funds transfer (EFT) to easily and securely contribute online
- Set up an automatic contribution plan (ACP) from a checking or savings account
- Set up bill pay with your bank
- Set up payroll direct deposit deduction (if allowed by your employer)
- Roll over money from another 529 plan or Coverdell Education Savings Account into your CHET account