



INDEPENDENT 529 PLAN PROVIDES LUTHERAN FAMILIES AN OPPORTUNITY TO PUT FAITH IN THEIR CHILDREN'S FUTURE.

When was the last time unwrapping a new sweater made a dramatic difference in the life of a child? If you want to give a gift that truly lasts, consider giving the gift of a Lutheran college education.

With Independent 529 Plan, you can buy "tuition certificates" for a child that he or she can redeem later at over 270[†] of the nation's leading private colleges and universities — including 25 Lutheran colleges. Plus, each participating college offers a purchase discount, so you can actually lock in future tuition at *less* than today's price.*

Let's face it, there's no debate over the long-term value of a college education. By acquiring valuable knowledge and building useful skill sets, children with a college education are proven to have increased earning power. Combine all that with the benefit of a Lutheran education, and you will give them a faith-based foundation for years to come.

Preparing for your child's college education is easy with Independent 529 Plan. After you open an account, you can make regular prepaid tuition payments. Fixed amounts can be automatically withdrawn from your bank account — then, add in gifts for birthdays, Christmas, Confirmation, graduation and other special occasions. Since there are no start-up or maintenance fees, 100% of your payments go toward tuition.

Family and friends can also be a part of contributing to your child's college education. Once you open an account, you'll have a number of options on how anyone can help give the gift of a Lutheran education.

To get more information about Independent 529 Plan, a current list of Lutheran and all the participating colleges and to even enroll — visit www.i529.org/Lutheran529plan or call toll-free **1-866-333-1506**.

* Participation in Independent 529 Plan does not guarantee admission to any college or university, nor does it affect the admissions process. Each year, each participating college offers a discounted rate of at least 0.5% less than its current tuition rates. Discount rate can vary from year to year. Purchasers should read the Disclosure Booklet, including the Enrollment Agreement, carefully before making purchase decisions. Tuition Plan Consortium, LLC is the program sponsor and TIAA-CREF Tuition Financing, Inc. is the program manager.

† As of December 2007.

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