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Growing the Dream

A College Savings Quarterly Newsletter



Winter 2008



Oklahoma's Official 529 College Savings Plan.

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Give the gift of education this holiday season — make a year-end contribution today.

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Manage Your Account

[Log in](#) to check current performance, make a contribution, update personal information or start/change your Automatic Contribution Plan (ACP).

Services & Forms

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State Treasurer's Message

Dear Oklahoma College Savings Plan Account Owner,

On behalf of the Oklahoma College Savings Plan Board, I would like to congratulate the winners of our second VIP Football Fan Experience:

[Don Anderson](#), Oklahoma City, OK:
OSU vs. Texas A&M, October 4

[Cody Bristow](#), Hinton, OK:
OU vs. Kansas, October 18

[Kyle Smith](#), Tulsa, OK:
TU vs. Central Florida, October 26

In addition to four tickets to the game, each winner received VIP treatment at the game and a football autographed by the school's head coach.

The Oklahoma College Savings Plan VIP Fan Experience Sweepstakes was a huge success with almost 3,700 entries. In addition to congratulating Don, Cody and Kyle, I want to congratulate all current Oklahoma College Savings Plan Account Owners for their foresight to help prepare for higher education expenses.

With the holiday season upon us, I'd like to remind you that the season of giving is a perfect time to give the gift of education. Consider visiting the Oklahoma College Savings Plan Web site to [contribute to your child or loved one's college](#).



Scott Meacham,
Oklahoma State Treasurer

"Invest Today for a
Brighter Tomorrow"

[education fund](#) with a gift of education certificate for the holidays.

Please accept our heartfelt wishes for a safe and joyous holiday for you and your family.

Sincerely,
Scott Meacham
Oklahoma State Treasurer
Chair, Oklahoma College Savings Plan

Spotlight Features

Gifting exclusion.

The IRS currently allows a gift-tax annual exclusion of \$12,000 (\$13,000 effective 2009). This is good news to Account Owners looking to sock away substantial sums in their Accounts. Contributions to a 529 college savings plan above the exclusion amount must be reported as taxable gifts, using up some of your \$1 million gift-tax lifetime exemption. The special five-year election will permit accelerated gifting of as much as \$60,000.

The Oklahoma College Savings Plan keeps growing!

Through the third quarter, the number of Oklahoma College Savings Plan Accounts and beneficiaries has increased almost 14% compared to the same time last year. Your positive word about the Oklahoma College Savings Plan contributes to its success, and we hope you continue to [tell your family and friends!](#)

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Olympian makes Oklahoma proud.

Gymnast Jonathan Horton shocked his own team by waiting until the Olympic final to introduce a new, more difficult high bar routine. The gamble paid off as the University of Oklahoma junior made the home fans proud and landed with a silver medal in the event. He also played a major part in the success of the U.S. men's team as it took home the bronze.

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Looking for a gift idea?

Parents aren't the only ones who can contribute to a child's college savings plan. Grandparents, other family members and even friends can contribute in the form of a [Gift Certificate](#). The next time a friend or family member asks for a gift suggestion, remind them they could have a real impact by [opening an Account for your loved one's college education](#). This wonderful gesture is not just ideal for the holidays – it makes the perfect gift for birthdays, achievements and any special occasion. [Learn more](#).

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Staying the course in this volatile market.

Recent market volatility and events in the financial services sector may have you asking how these events will affect your Oklahoma College Savings Plan. Long-term investors know from experience that the special dynamics of the financial services industry can produce difficult periods from time to time. As a result, they avoid becoming overly enthusiastic during euphoric periods, weather the storms during corrections and anticipate the potential for calmer waters ahead. TIAA-CREF offers [important advantages](#) for our Account Owners during these volatile times.

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Additional Useful Links

- [OK State Regents For Higher Ed.](#)
- [TIAA-CREF](#)
- [College Board](#)
- [OK Treasurer's Office](#)
- [College Planning Network](#)
- [U.S. Department of Higher Education](#)
- [Mapping Your Future](#)
- [U.S. Department of Education – Think College](#)

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Consider the investment objectives, risks, charges and expenses before investing in the Oklahoma College Savings Plan. Please visit www.ok4savings.org for a Disclosure Booklet containing this and other information. Read it carefully.

Before investing in a 529 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 that state's 529 plan.

The tax information contained herein is not intended to be used, and cannot be used, by any taxpayer for the purpose of avoiding tax penalties. It was written to support the promotion of the Oklahoma College Savings Plan. Taxpayers should seek advice based on their own particular circumstances from an independent tax advisor.

The State of Oklahoma, its agencies, the Board of Trustees of the Oklahoma College Savings Plan, TIAA-CREF Tuition Financing, Inc., Teachers Insurance and Annuity Association of America and its affiliates do not insure any Account or guarantee its principal or investment return except for TIAA-CREF Life Insurance Company's guarantee to the Oklahoma College Savings Plan under the Funding Agreement for the Guaranteed Option. Account value will fluctuate based upon a number of factors, including general market conditions.

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