

HAPPY HANUKKAH

This contribution amount of \$ _____ is presented to _____

from _____ on the date of _____.



Gifts come in many different forms. Some are more fun today, and some can be more valuable tomorrow. Down the road, you'll appreciate this contribution to your Minnesota College Savings Plan account. So do your part and study hard, and we'll do our part by starting to save now.

C46459g

TIAA-CREF Tuition Financing, Inc., Program Manager.



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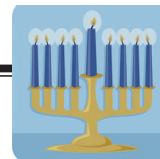
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