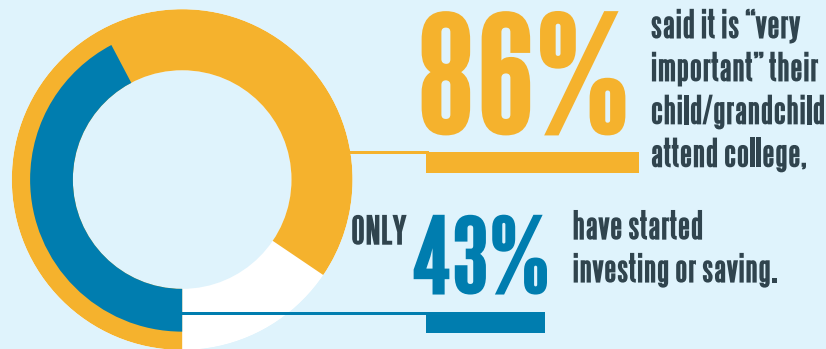




THE RESULTS ARE IN: OKLAHOMANS ON SAVING FOR COLLEGE

A RECENT SURVEY WAS CONDUCTED TO LEARN MORE ABOUT THE PERCEPTION AND AWARENESS OF PARENTS AND GRANDPARENTS THROUGHOUT OKLAHOMA REGARDING SAVING AND INVESTING FOR HIGHER EDUCATION AND THE OKLAHOMA 529 COLLEGE SAVINGS PLAN FOR THEIR CHILDREN AND GRANDCHILDREN.



59% are unaware of what college expenses are covered by the Oklahoma 529 College Savings Plan.
(Funds can be used for tuition, mandatory fees, books, supplies, and equipment required for enrollment or attendance; certain room and board costs, certain expenses for "special needs" students.)

50% UNFORTUNATELY BELIEVE A REGULAR SAVINGS ACCOUNT IS JUST AS GOOD AS A COLLEGE SAVINGS PLAN
WHEN IT COMES TO SAVING OR INVESTING FOR COLLEGE.

think tax advantages in a college savings plan are very important.

71%

60%

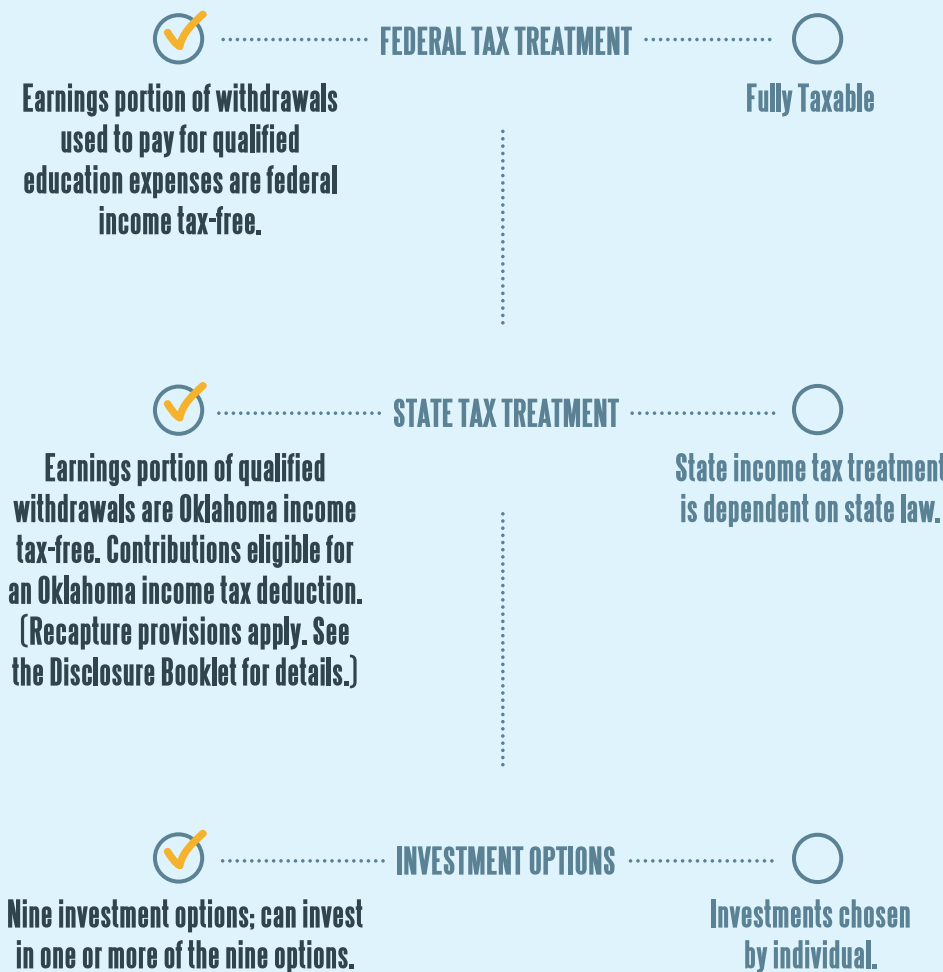
did not know the Oklahoma 529 College Savings Plan offered tax advantages.

As the only state-sponsored college savings plan, Oklahoma taxpayers may deduct up to \$10,000 in contributions to the Oklahoma 529 College Savings Plan per year and \$20,000 for couples filing jointly. Any earnings in an account can grow tax-free. Withdrawals are federal and Oklahoma income tax-free when used for qualified higher education expenses.

OKLAHOMA 529

VS

TAXABLE ACCOUNTS



HOW MUCH IS IN-STATE TUITION FOR ONE YEAR AT OSU OR OU?



1 in 5 did not know or would not guess

48% ESTIMATED **10K - 35K**



49% THINK

LACK OF MONEY / FINANCES IS THE BIGGEST OBSTACLE TO BEING ABLE TO SAVE FOR A CHILD'S OR GRANDCHILD'S COLLEGE EXPENSES.

THE MINIMUM CONTRIBUTION TO THE OKLAHOMA 529 COLLEGE SAVINGS PLAN IS \$100 PER INVESTMENT OPTION, \$25 MINIMUM FOR SUBSEQUENT CONTRIBUTIONS.

The current estimated cost of tuition and mandatory fees:

\$8915
30 CREDIT HOURS, DOES NOT INCLUDE ROOM AND BOARD OR BOOKS.
www.ou.edu

\$8190
30 CREDIT HOURS, DOES NOT INCLUDE ROOM AND BOARD OR BOOKS.
www.okstate.edu

“When you think about college saving or investing, what comes to mind?”



Every dollar invested today is potentially one less dollar borrowed tomorrow.
Consider the investment objectives, risks, charges and expenses before investing in the Oklahoma College Savings Plan. Please call toll-free 1-877-854-7284 or visit www.ok4saving.org for a Disclosure Booklet containing this information. Read it carefully.

The tax information contained in this material is not intended to be used, and cannot be used by any taxpayer, for the purpose of avoiding tax penalties. Taxpayers should seek advice based on their own particular circumstances from an independent tax advisor. Non-qualified withdrawals are subject to income taxes and the federal additional 10% tax. Account value in the Investment Options is not guaranteed and will fluctuate based upon a number of factors, including general market conditions.
TIAA-CREF Tuition Financing, Inc., Program Manager.