



HAPPY HANUKKAH

This contribution amount of \$ _____ is presented to _____

from _____ on the date of _____.

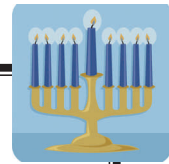


KENTUCKY
Education Savings Plan Trust

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 Kentucky Education Savings Plan Trust college savings account. So do your part and study hard, and we'll do our part by starting to save now.

TIAA-CREF Tuition Financing, Inc., program manager.

C50665g



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