



OREGON  
COLLEGE  
SAVINGS

# PLANNER

WINTER 2016

## College Funding Seminars

Visit [OregonCollegeSavings.com/Seminars](http://OregonCollegeSavings.com/Seminars) to register for a college funding seminar at a location near you! Topics such as scholarships, grants and federal financial aid will be discussed.

## Baby Grad is Back!

Learn about how to receive a matching \$25 contribution when you open an account for a new Oregon Baby. Visit [OregonCollegeSavings.com/BabyGrad](http://OregonCollegeSavings.com/BabyGrad) for official rules and prize details.



## Oregon College Savings Planner Tips

One way to let market volatility work in your favor is to set up an automatic contribution plan. In this way, you make regular purchases for your account regardless of market performance. When prices are down, your regular investment allows you to buy more units or shares, and when prices are up, your investment buys less units but the units you already own increase in value. You can sign up for an automatic contribution plan when you log into your account at [OregonCollegeSavings.com](http://OregonCollegeSavings.com).

You can also talk to your employer about setting up payroll deduction at your workplace. We'll work with your HR department to help set things up. Just call us at 866-549-6536.

## What to Do When Markets are Volatile

If recent market volatility has you second guessing investments in your college savings plan account, that's a normal reaction. What's important though is to avoid making investment decisions that are based solely on emotions. Before taking any action in your college savings plan account, consider the tips below.

- 1. Diversify**—One important way to manage investment risk is through diversification. When you spread investments across different types of assets such as stocks, bonds and cash, you can help protect your account from succumbing to the declines of any single investment. Broadly speaking, assets such as stocks and real estate respond well to growth trends such as expanding corporate profits, increasing incomes or even population growth. Other investments, such as bonds and cash-type vehicles, can provide stability when markets are volatile. Several investment portfolios available through the Oregon College Savings Plan already offer exposure to multiple asset classes to simplify the diversification process for you. These would include the Age-Based Portfolio, the Aggressive, Moderate and Conservative Portfolios, and the Balanced Portfolio.
- 2. Rebalance**—It makes sense to review your account on a regular basis and consider rebalancing periodically. For example, if stocks have fallen for a significant period of time while bonds have risen, adding stocks may help return your account to its original allocation. As your beneficiary moves closer to college, increasing the portion of your account that is in bonds and guaranteed assets may help stabilize returns as you prepare to take withdrawals. A simple way to ensure regular rebalancing of your account is to invest in the Age-Based Investment Portfolio. This investment portfolio automatically adjusts your holdings based on the age of your beneficiary. The closer your beneficiary gets to college age, the more conservative the investment mix in your account becomes.

- 3. Avoid chasing returns**—Over time, asset classes will take turns as leaders or laggards. Impulsively selling an underperforming investment can lock in losses, while buying an investment that has enjoyed a run of strong returns could mean you are getting in at the top. Since the market's future direction is impossible to predict, staying the course with a diversified portfolio may be the best way to reach your investment goals and with less stress.

We hope these investment tips have been helpful. For more information about investing in the Oregon College Savings Plan, please visit [OregonCollegeSavings.com](http://OregonCollegeSavings.com) or call 866-549-6536. *Source: tiaa-cref.org*

This letter must be preceded or accompanied by a Disclosure Booklet for the Oregon College Savings Plan. Investments in the Plan are neither insured nor guaranteed and there is the risk of investment loss. Before investing in a 529 plan, consider whether the state in which you or your Beneficiary reside has a 529 plan that offers favorable state tax benefits that are available if you invest in that state's 529 plan.

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

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