



STARTing LINE

1st Quarter 2010

Volume 3-I

From the Desk of the Director

In the last edition of the STARTing Line we turned to you, the START account owners, for input on a proposed rule change:

° to authorize account owners to select an investment option for each new deposit and provide guidelines and restrictions for changing investment options.

° to authorize account owners with multiple accounts to roll over part of the value of one START account to another START account. The account to which the funds are rolled over must have a beneficiary who is a member of the family of the original account's beneficiary.

We want to thank you for your responses which were overwhelmingly in favor of this proposed rule change. This rule will take effect March 20, 2010. For the exact language of the rule please go to http://www.osfa.state.la.us/MainSitePDFs/policy6_ST10112NI.pdf.

--Carol

Accident leads to lesson

People learn about the START program in many ways. LOSFA puts a lot of effort into marketing and promotion, but sometimes things happen that no amount of marketing money could buy.

It started with a toddler, a broken START promotional pig and a mother who wanted to teach her child about being careful with other people's belongings.

While visiting the office of a family friend, Debra Lala's two-year-old daughter, Robyn, accidentally broke the foot off a tiny pig-shaped stress reliever. Although the friend was unconcerned about the loss, Lala wanted Robyn to understand that broken objects must be replaced. So, she set out to find a replacement pig.



A quick internet search turned up only wholesalers selling the pigs in

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START SAVING PROGRAM
Average Annual Returns
Updated Quarterly as of 12/31/09

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	Vanguard Total Stock Market Index Institutional Shares Since Inception 7-7-97	Vanguard LifeStrategy Moderate Growth Portfolio Since Inception 9-30-94	Vanguard LifeStrategy Conservative Growth Portfolio Since Inception 9-30-94	Vanguard LifeStrategy Income Portfolio Since Inception 9-30-94	Vanguard Total International Stock Index Fund Since Inception 4-29-96
1 Year	28.83%	20.33%	17.06%	12.08%	36.73%
3 Year	-4.99%	-1.71%	0.26%	2.28%	-4.07%
5 Year	1.04%	2.60%	3.10%	3.58%	5.26%
10 Year	-0.15%	2.71%	3.64%	4.66%	2.29%
Since Inception	4.02%	7.44%	7.15%	6.93%	4.72%
Annual Total Return 2009	28.83%	20.33%	17.06%	12.08%	36.73%

Louisiana Principal Protection Option & Earnings Enhancement Fund
Updated Annually As of 12/31/09

	Louisiana Principal Protection Since Inception 1997	Earnings Enhancement Fund* Since Inception 1997
1 Year	3.22%	3.08%
3 Year	4.38%	4.24%
5 Year	4.38%	4.46%
10 Year	5.06%	5.17%
Since Inception	5.28%	5.38%
Annual Total Return 2009	3.22%	3.08%

*All Earnings Enhancements are invested in Louisiana Principal Protection and not at the option of the account owner.

NOTE: Performance data shown represents past performance, which is not a guarantee of future results. Investment returns and principal value will fluctuate.
Deposits to an investment option that include a Vanguard fund, when redeemed, may be worth more or less than their original cost.

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boxes of at least 250 pigs. So, Lala fired off an email to the LOSFA office, asking if there were any replacement pigs available.

Unfortunately, LOSFA no longer uses the little promotional pigs. That didn't stop Public Information and Communications Supervisor Kristen O'Neil from searching through storage to locate one, where her search was rewarded when she found a single pig tucked away in a box.

Soon the little pig was on its way to Chalmette, along with a START packet filled with information about the program.

"Maybe this was all meant to happen," Lala said, "because I actually have been thinking about starting a college account for Robyn!"

Oddly enough, Lala has a connection to LOSFA. She works for the Louisiana State Board of Practical Nurse Examiners and, for the past 10 years, has been the agency liaison with LOSFA, helping LPNs with defaulted student loans get back on track.

Robyn learned a lesson about other people's

property and Debra learned about the advantages of opening a START account.

"She can't wait to go to the office to deliver the pig," her mother said. "She said she wants to tell her 'I sorry I broke your pig. I got you a new one. I hope you like it.' "



BabyMint is no longer offering their credit card rewards program. BabyMint members can still shop within the BabyMint network of retailers and service providers to earn cash rebates. For more information, go to <https://www.babymint.com/>



For more information, contact the
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For submissions, opinions or comments for STARTing Line, please
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