

# Start saving more

### for your child's education

Is proud to partner with ScholarShare 529, a nationally-recognized college savings plan managed by TIAA-CREF Tuition Financing, Inc.

ScholarShare 529 is an industry leader with a 20-year track record of helping families like yours save to cover future college costs. Families appreciate the plan's special features including:

- 100% tax-free growth
- Low fees1
- Flexibility

### Want more information?

Click the underlined links throughout this document for more information and resources.

- Register for one of our live and interactive webinars that fits your schedule, hosted monthly.
- Schedule a consultation with a 529 specialist.
- Rollover an existing 529 into your ScholarShare 529 account. Schedule an appointment to have a consultant assist you.

## Enroll anytime at ScholarShare529.com or call 800-544-5248.

ScholarShare 529's average annual asset-based fees are 0.26% for all portfolios compared to 0.56% for all 529 plans.

To learn more about California's ScholarShare 529, its investment objectives, tax benefits, risks and costs, please see the Plan Description at ScholarShare529.com. Read it carefully. Check with your home state to learn if it offers tax or other benefits such as financial aid, scholarship funds or protection from creditors for investing in its own 529 plan. Consult your legal or tax professional for tax advice. Investments in the Plan are neither insured nor guaranteed and there is the risk of investment loss. If the funds aren't used for qualified higher education expenses, a 10% penalty tax on earnings (as well as federal and state income taxes) may apply. Non-qualified withdrawals may also be subject to an additional 2.5% California tax on earnings. TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributor and underwriter for California's ScholarShare 529. 1874636

### **HOW TO GET STARTED**



Select your beneficiary



Choose your investment portfolio



Decide how much to save



#### **Fund your account**

- Periodic contributions
- Recurring contributions
  - Workplace Savings

#### **ADDITIONAL RESOURCES**

Get Started - Step by step guide

First steps
College Countdown
Frequently Asked Questions
Ugift
Mobile App

Informacion en Espanol



VORKPLACE SAVINGS ScholarShare529.com 800-544-5248