



Start saving more for your child's education

is proud to announce its new partnership 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:

- **Tax benefits**
- **Low fees**
- **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.
- **Learn about CalKIDS**, a new state program that offers money for your newborn or eligible school-age child.*

**Enroll anytime at [ScholarShare529.com](https://www.scholarshare529.com)
or call 800-544-5248.**

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 Program

ADDITIONAL RESOURCES

Get started - step by step guide

Compare ways to save

College countdown

Frequently asked questions

Ugift®

Informacion en Espanol

CalKIDS

READYSAVE 529™



*Student eligibility is defined by the Local Control Funding Formula.

The California Kids Investment and Development Savings Program (CalKIDS) is a children's savings account program, administered by the ScholarShare Investment Board, an agency of the State of California. CalKIDS will provide eligible participants with college savings accounts, including seed deposits and other potential incentives, to help pay for future qualified higher education expenses. To learn more about CalKIDS or opt out of the program entirely, please see the Program Information Guide at CalKIDS.org. CalKIDS participants may also establish individual accounts with ScholarShare 529, California's 529 College Savings Plan.

To learn more about California's ScholarShare 529, its investment objectives, risks, charges and expenses please see the Plan Description at [ScholarShare529.com](https://www.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 federal 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, is the distributor and underwriter for ScholarShare 529.
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