



Employee benefits for a brighter future.

Enroll in ScholarShare 529 Workplace Savings to start saving more for your child's education.

ScholarShare 529 helps make the most of your college savings, with tax benefits that can be worth thousands of dollars. And our Workplace Savings Program makes it easy—simply sign up for direct deposit and watch your savings add up.

- **100% tax-free growth**
- **Low fees¹**
- **Easy to sign up and manage**



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Introducing Adalberto Padilla, your dedicated ScholarShare 529 Consultant!

Adal is passionate about serving his community and helping families take advantage of the benefits of the ScholarShare529 College Savings Plan.

To learn more, email Adal directly or click [HERE](#) to schedule an appointment.

¹Source: ISS Market Intelligence 529 College Savings Quarterly Fee Analysis Second Quarter 2020. ScholarShare 529's average annual asset-based fees are 0.28% for all portfolios compared to 0.58 % for all 529 plans.

To learn more about the California 529 College Savings Plan, 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 the California 529 College Savings Plan. 1253144