

To Whom It May Concern:

As a financial consultant, I know how many savings and investment options are available, and just how overwhelming that can be.

I'm excited to let you know I'll be your dedicated consultant as part of your employee benefits and I am available to discuss your college savings goals.

When it comes to college savings, many people think they can't save enough to make a difference, they won't choose a smart investment, or it will come down to a choice between paying for college or retirement.

First things first, take a deep breath. It's not about paying for everything, it's about saving what you can. And know you're not alone in this. There's a smart way to save for college affordably and conveniently with ScholarShare 529.

What's the benefit for you?

There are many benefits to opening a ScholarShare 529 account—here are just a few:



100% tax-free growth



Low fees and expenses



Financial-aid-friendly



Many investment options

Making decisions about your money can feel complicated. I'm here to make it easier and support you in pursuing your college savings goals.

Let's meet. To set up our initial meeting, please call **628-231-6519**, or book an **appointment**.

I look forward to serving you and helping make your savings goals a reality.

Sincerely,

Adalberto Padilla



ADALBERTO (ADAL) PADILLA

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628-231-6519
Hablamos Español

- **Bilingual (Spanish)**
- **More than 10 years of financial services experience**
- **Counsels families on how to save for college with 529 College Savings Plans**

Adalberto (Adal) Padilla joined TIAA in 2018 as a Tuition Financing Consultant for TIAA Tuition Financing, Inc., bringing with him over ten years of financial services experience. Adal is passionate about educating the community and providing tools and guidance for college savings. He believes that it is never too early to start saving. Adal received his Bachelor of Science degree in Business Administration at La Universidad de Guadalajara in Mexico.