

Paying for higher education is one of the most important financial goals for you and your families.

Edvest At Work is here to help.



## Bright futures are built in Wisconsin.

Edvest At Work is a financial wellness benefit designed to help you as an employee, to save for your children's or grandchildren's higher education, minimize student loan debt and build a skilled Wisconsin workforce.

With **low fees**, **unique tax benefits** and **payroll direct deposits** to an Edvest 529 account, Edvest At Work offers you one of the most effortless ways to help achieve your higher education savings goals.



**EASY TO SET  
UP**



**EASY TO USE**



**WI STATE  
INCOME TAX  
DEDUCTION**

## Why save for college with Edvest 529?

A 529 plan can be one of the best ways to save for higher education. Here is why Edvest 529 may be the right choice for you and your family:

### Triple Tax Benefits

Wisconsin taxpayers may be eligible for a state income tax deduction, any earnings grow tax-deferred, and withdrawals are tax-free when used for qualified higher education expenses.

### Low Fees & Expenses

Edvest 529 is one of the nation's lowest cost 529 plans!<sup>1</sup> Low fees can help more of your savings go toward education costs.

### Contributions that Fit Your Budget

With a \$25 minimum contribution, Edvest At Work can work for all budgets.

### Flexibility & Control

- Anyone can contribute, not just parents.
- Contributions can be made through recurring contributions or large lump sums.
- With Edvest's Ugift<sup>®</sup> option it is easy for family and friends to make contributions to your loved one's account.
- The account owner maintains control even when the beneficiary turns 18.



**Khaleel Ali**

414.410.0009

Khaleel.Ali@tiaa.org

Edvest.com/Employer

---

Schedule a  
complimentary virtual  
1:1 appointment



<sup>1</sup>ISS Market Intelligence 529 College Savings Fee Analysis 4Q 2022. Edvest's average annual asset-based fees are 0.16% for all portfolios compared to 0.51% for all 529 plans.

**To learn more about Wisconsin's Edvest 529 College Savings Plan, its investment objectives, risks, charges and expenses please see the Plan Description at [Edvest.com](https://www.edvest.com). Read it carefully. Investments in the Plan are neither insured nor guaranteed and there is the risk of investment loss. Wisconsin taxpayers can qualify for a 2023 state tax deduction up to \$3,860 per beneficiary from contributions made into an Edvest 529 College Savings Plan (married couples filing separately and certain divorced parents may claim a maximum of \$1,930). 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. 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. TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, is the distributor and underwriter for the Edvest 529 College Savings Plan.**

Ugift® is a registered service mark of Ascensus Broker Dealer Services, LLC.

FPP-2792332PR-Y0324X