



CARE ABOUT SAVING  
FOR YOUR KIDS' COLLEGE?  
GOOD NEWS,  
YOUR EMPLOYER DOES, TOO.

## Maximize your college savings with ease. Enroll in ScholarShare 529 Workplace Savings.

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 Fees\***

**Easy to sign up and manage**

# Now available at our company!

To learn more or sign up, contact your HR representative or call ScholarShare 529 Workplace Savings at 626.432.6300.

**ScholarShare529**<sup>SM</sup>  
WORKPLACE SAVINGS



\*Source: Strategic Insight 529 College Savings Fee Analysis 3Q 2018. ScholarShare 529's average annual asset-based fees are 0.29% for all portfolios compared to 0.63% 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 Disclosure Booklet at [ScholarShare529.com](http://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, including the impact of the new federal tax changes. 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 and SIPC, distributor and underwriter for the California 529 College Savings Plan.