



ScholarShare529SM



Helping families maximize
every dollar they save for higher
education.

What Families Like Yours are Asking

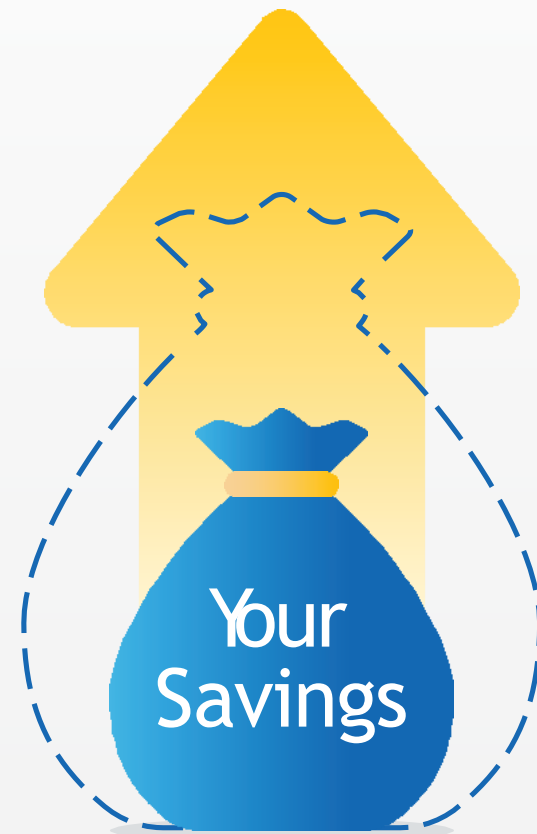


FREQUENTLY ASKED QUESTIONS

Why go with ScholarShare 529?

100% Tax Free

Growth Potential¹



1. When used for qualified higher education expenses

Low Fees

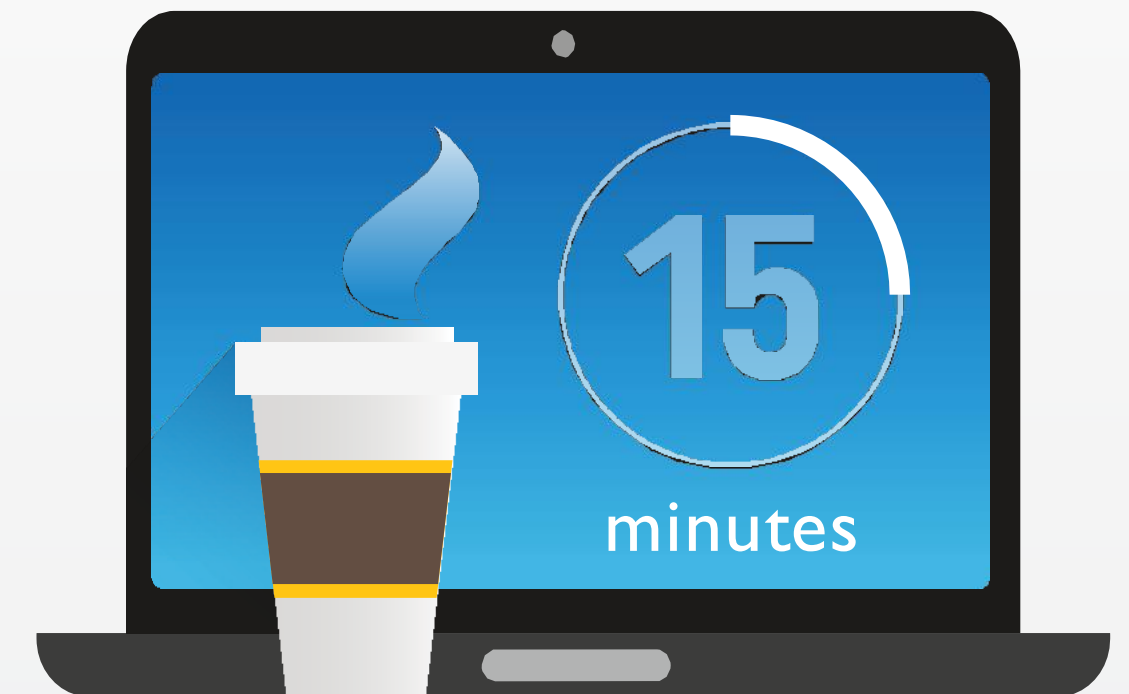
Half The National Average²



2. ScholarShare 529 Average 0.29%, National Average 0.63%
Source: Strategic Insight 529 Plan Fee Analysis 3Q 2018

It's Easy

It only takes about 15 minutes to open an account online.

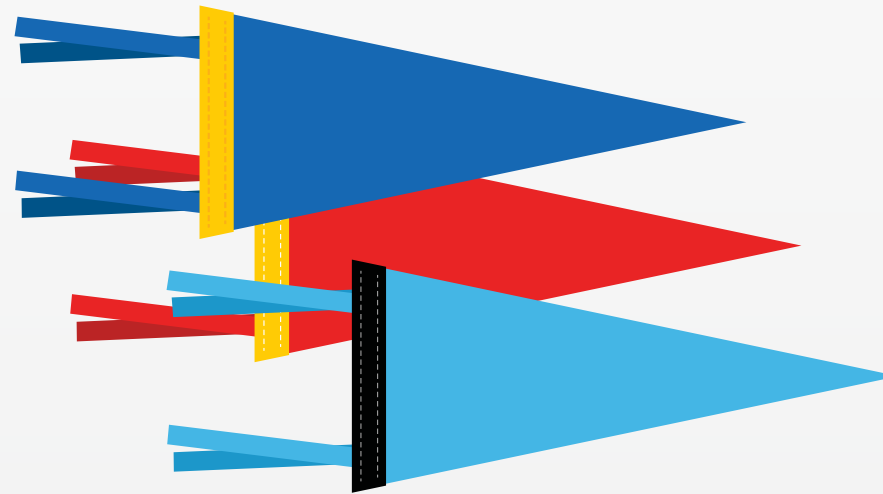


How can I use the money?

Across the US
and around
the world



At Colleges,
Universities,
Trade Schools
and more



Tuition,
Room, Board
and more



What if my child earns a scholarship?

Or doesn't need the money for other reasons



- Changing beneficiaries is easy
- You can also withdraw the money for other purposes

(subject to taxes and penalty on earnings only)

Who can open an account?

Thanks Grandpa!
Couldn't have
done it
without you!

Most anyone can
open an account and
anyone can contribute to
one.



How much should I save?

How much you save is up to you:

- Contribute as little as \$25 to start
- Contribute as much as \$75,000 per individual or \$150,000 per couple, at one time*

Our easy-to-use college savings calculator can help you decide what works best for you



*One-year investment is treated the same as a 5-year period, free of federal gift tax, so long as no other contributions are made to the same beneficiary in that 5-year period.

*Contributions are generally considered completed gifts for federal transfer tax purposes and are, therefore, potentially subject to federal gift tax. Generally, if a contributor's contributions to Accounts for a Designated Beneficiary, together with all other gifts by the contributor to the Designated Beneficiary, do not exceed the "annual exclusion" amount of \$15,000 per year (or \$30,000 for a married couple), no federal gift tax will be imposed on the contributor for gifts to the Designated Beneficiary during that year.

Will saving impact financial aid?

It Depends On Where You Save¹



ScholarShare 529

ScholarShare 529 has a minimal impact on aid—no more than **5.64%** of the account balance each year ²



UGMA/UTMA

A custodial account under UGMA/UTMA will be counted as a student asset and will reduce the aid package by **20%** of its value each year.



IRA

Tap into your IRA and it can lower aid by as much as **50%** of the amount withdrawn each year ³

ScholarShare 529 is one of the most financial aid friendly ways to save

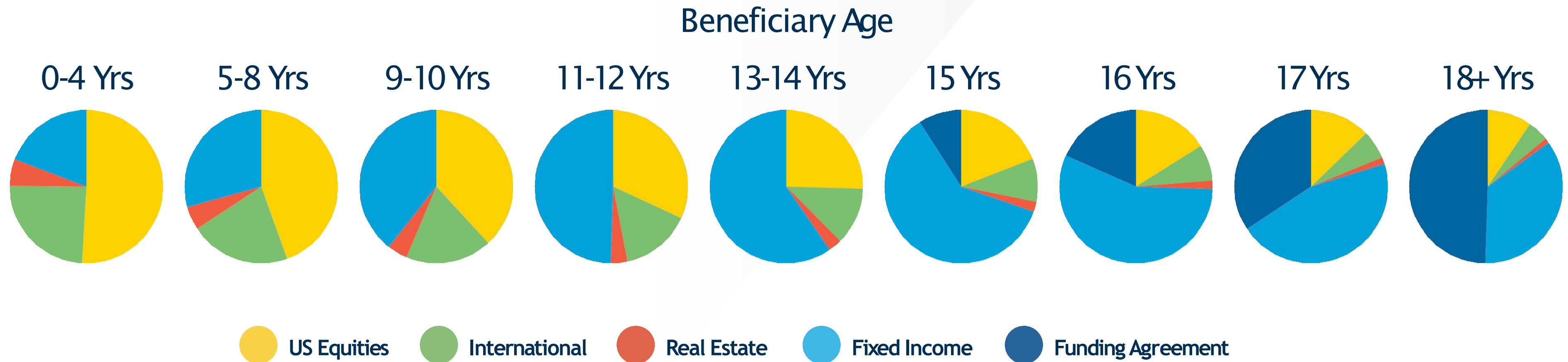
1. Will vary by school and personal situation. Source: <https://www.savingforcollege.com/articles/how-7-different-assets-can-affect-your-financial-aid-eligibility?>

2. For accounts held in parent's name 3. Consider income, impacts subsequent years

What are my investment choices?

19 portfolio options

Our **Age-Based Portfolios** are a simple and popular choice — automatically shifting from aggressive-to-conservative over time.



When should I begin?

The sooner the better. But later works too.



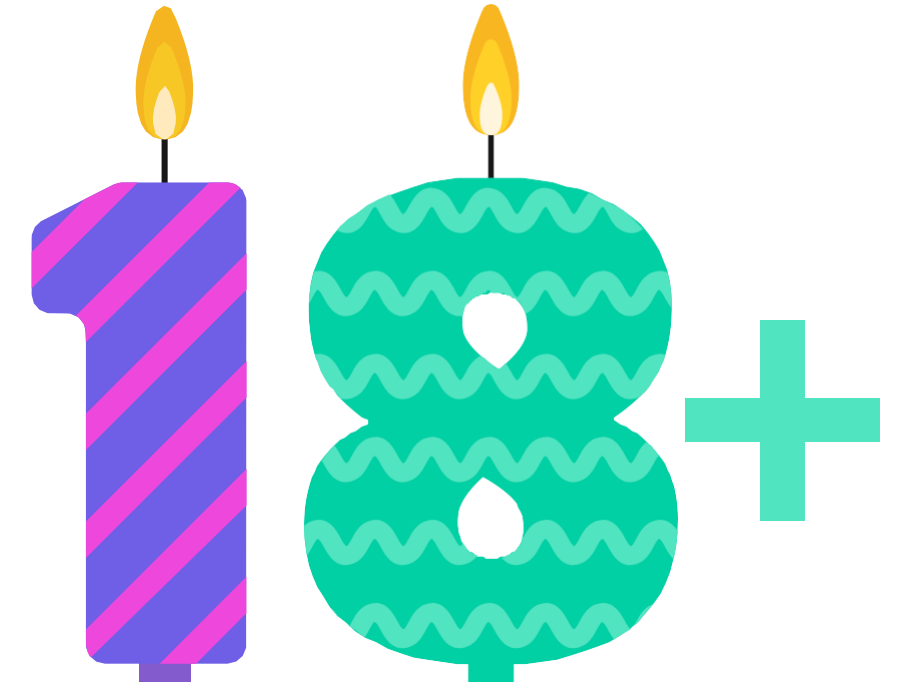
One in Four

new ScholarShare 529 accounts
are opened for a beneficiary
under one year old...



Over Half

are for beneficiaries
five and under...



More Than Ever

adults are saving for
their own higher education

How do I get started?

Open an account online.
It's easy and only takes
about 15 minutes

Have your
monthly contributions
automatically transferred
from your bank checking
or savings account...

Or—at over
900 employers across
California—you can even
have your contributions
deposited directly from
your paycheck



**I'm ready
now, let's
do this.**

OPEN AN ACCOUNT
www.ScholarShare529.com

Getting Started is Easy

- Go to www.ScholarShare529.com
- Our website is a great resource and user friendly
- Three easy steps to opening an account
- Questions along the way? Help is always a phone call away at: **1-800-544-5248**

The screenshot shows the ScholarShare529 website homepage. At the top is a navigation bar with links: PLAN, RESEARCH, MANAGE, GIFT, THE BUZZ, WORKPLACE 529, HELP DESK, FIND, and LOG IN. Below the navigation bar is the ScholarShare529 logo and the California State Seal. A prominent orange button says "OPEN AN ACCOUNT". Below this, a headline reads "A Smarter Way To Save for College". Three featured sections are displayed: "100% Tax-Free Growth Really Adds Up", "Low Fees & Expenses Save You Money", and "FAQs: What families like yours want to know." Below these is a section for the "Workplace Savings Program" with links for "FOR EMPLOYERS" and "FOR EMPLOYEES". The "Getting Started is Easy..." section outlines three steps: 1. Learn About the Plan, 2. Research Investments, and 3. Open an Account, each with a brief description and a "Learn More" link. At the bottom, there are two promotional banners: "Matching Grant Program" (Get up to \$225 if you qualify) and "Get started today. Open an account with as little as \$25." Both have "LEARN MORE" and "OPEN AN ACCOUNT" buttons respectively.



Questions?

Anything. Meaning of life? Why 8 hot dogs and 10 buns?



CONTACT

Rachell Owen-Reinwald, Program Analyst
ScholarShare Investment Board
rreinwald@treasurer.ca.gov
916.651.0554

ScholarShare529.com
1.800.544.5248

Important Disclosures

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. 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 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. 433502

To learn more about the California 529 College Savings Plan, its investment objectives, tax benefits, risks and costs, please see the Disclosure Booklet at [ScholarShare 529.com](https://www.scholarshare529.com). Read it carefully. Investments in the Plan are neither insured nor guaranteed and there is the risk of investment loss. Consult your legal or tax professional for tax advice, including the impact of the new federal tax changes. 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. 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. Non-qualified withdrawals may also be subject to an additional 2.5% California tax on earnings.

TIAA-CREF Tuition Financing, Inc. (TFI), Plan Manager; TIAA-CREF Individual & Institutional Services, LLC, Member FINRA and SIPC, distributor and underwriter for the California 529 College Savings Plan.