



ScholarShare 529
The California way to save for college

**ScholarShare 529 provides 100% tax-deferred growth—
which can mean more money for college.**

LIMITED-TIME OFFER

Open a new account. Get a \$50 gift card of your choice.*

Open a new ScholarShare 529 account with \$50 and set up recurring contributions of \$25 or more for **six consecutive months** and receive a \$50 digital gift card to the retailer of your choice.*



Offer valid between December 7 and December 16, 2022.

**Register for a free online webinar to learn more.
Dates and times available on our website.**

 ScholarShare529.com/holidayoffer  **800-544-5248**

ScholarShare 529 



 **TIAA**

*When you open a new ScholarShare 529 College Savings Plan account with a \$50 contribution (and sign up for recurring contributions of \$25 or more per month for six consecutive months) between December 7, 2022, at 12:01 a.m. and December 16, 2022, at 8:59 p.m. (PT), you will be emailed a \$50 Gift Card on or before June 30, 2023. Visit ScholarShare529.com/holidayoffer for official Terms and Conditions. Void where prohibited or restricted by law. Sponsored by California's ScholarShare 529.

To learn more about California's ScholarShare 529, 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 federal 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 Tuition Financing, Inc. (TFI), Plan Manager. TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributor and underwriter for California's ScholarShare 529. FBR-2559657PR-01222P