



GIVE THE GIFT OF EDUCATION WITH EDVEST

“An investment in knowledge pays the best interest.” – Benjamin Franklin

Give a child the gift of a lifetime.

With tuition and expenses rising, having money set aside for a child’s college expenses is more important than ever. You can help! A contribution makes a perfect gift for: New baby • Birthdays • Holidays • Graduation

Who can give through Edvest

Anyone – not just a child’s immediate family – may contribute to or open an Edvest account. That means parents, grandparents, aunts, uncles, godparents, and family friends all have the opportunity to help a child they love get an education.

How to give

You may give to an existing Edvest account, open an Edvest account on behalf of a child, or purchase a gift card at Edvest.com. Edvest’s \$25 minimum contribution and low fees help make it one of the most affordable plans in the country.

Tax advantages of gifting

Along with helping your loved one pay for college, you’ll enjoy some tax advantages when you contribute to an Edvest account.

- If you are a Wisconsin resident, your contributions may reduce your state taxable income by up to \$3,100 per beneficiary. See the disclosure booklet.
- Any account earnings can grow free of federal and Wisconsin income tax.
- Funds may be withdrawn tax-free when they are used for qualified higher education expenses.

Learn more at Edvest.com and by consulting your tax advisor.

Legacy & planned giving options

If you’re thinking of making a larger contribution to your loved one’s account, consider legacy and planned giving. Since contributions to the Edvest College Savings Plan are considered a completed gift for federal gift and estate tax purposes, it’s removed from your estate – effectively reducing your future estate tax. If you were going to give the gift anyway, you will feel good about helping to fund a student’s education, and reducing your estate tax exposure. Consult your tax advisor.

Annual Gifting

You can make annual gifts of up to \$14,000 for single tax filers and up to \$28,000 for married couples, per beneficiary, without tax consequences. You can give this amount to as many individuals or beneficiaries as you like.

Accelerated Gifting

Single tax filers may gift up to \$70,000 and married filers up to \$140,000, if pro-rated over five years. That’s the same as giving a one-time gift equal to the five-year federal gift tax exclusion limit.

Consult your tax advisor, and discuss planned giving options with your financial advisor during estate planning.



EdvestSM
WISCONSIN'S COLLEGE
SAVINGS PLAN

About Edvest College Savings Plans

Edvest, Wisconsin's official 529 College Savings Plan, makes it easier for families to invest for higher education expenses. Funds invested through Edvest can be used nationwide and many schools abroad at:

- Colleges and universities
- Community and technical colleges
- Graduate schools
- Professional schools

Qualified higher education expenses include:

- Tuition
- Room and board
- Books
- Computers and related technology
- Supplies

If a designated beneficiary chooses not to attend college, the account may be transferred to another eligible family member.

Families can feel good about saving with Edvest. It was recently named one of the nation's lowest cost plans by SavingForCollege.Com, and maintained its Bronze Rating from Morningstar in the firm's most recent survey of 529 plans.*



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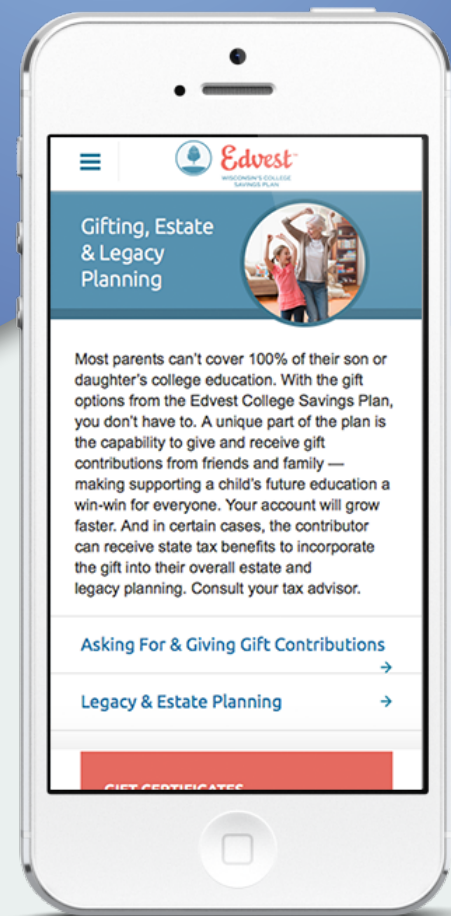
How to gift

Making a contribution to an Edvest account is simple, and there are options for everyone:

- eGift
- Check
- Electronic transfer
- Edvest Gift Card
- Open an account

Download a gift certificate and let your loved one know a contribution has been made to their account.

Find out more at Edvest.com/gift.



*In an annual review (10/25/2016) of the largest 529 college-savings plans (63 total), Morningstar identified 33 plans that rose above their typical peers, awarding those plans Gold, Silver, and Bronze Morningstar Analyst Ratings for 2016. These forward-looking, qualitative ratings signal Morningstar's conviction in the plans' abilities to outperform their relevant benchmark and peer groups on a risk-adjusted basis over the long term. Morningstar evaluates college-savings plans based on five key pillars--Process, Performance, People, Parent, and Price. For more information about Morningstar's overview of Edvest go to 529.morningstar.com. Past performance does not predict future results. Source: <http://news.morningstar.com/>

Consider the investment objectives, risks, charges and expenses before investing in the Edvest College Savings Plan. Please visit Edvest.com for a Plan Disclosure Booklet with this and more information. Read it carefully. Investments in the Plan are neither insured nor guaranteed and there is a risk of investment loss. Before investing in a 529 plan, consider whether the state where your beneficiary resides has a 529 plan that offers favorable state tax benefits that are available if you invest in that state's 529 plan. Non-qualified withdrawals may be subject to federal and state taxes and the additional 10% federal tax. Taxpayers should seek advice from an independent advisor based on their own particular circumstances. TIAA-CREF Tuition Financing Inc., Plan Manager. TIAA-CREF Individual & Institutional Services, LLC, member FINRA, distributor and underwriter for Wisconsin College Savings Plans. The Edvest College Savings Plan is administered by the state of Wisconsin. The Edvest College Savings Plan social media sites are managed by the state of Wisconsin.

The Plan website contains links to other websites. Neither the Plan nor TFI and its affiliates are responsible for the content of those other websites. The accuracy of information on those sites cannot be confirmed. C34881