



'TIS THE SEASON FOR GIVING

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

Give a child the gift of a lifetime

With college costs rising, having money set aside is more important than ever. You can help! A contribution makes a perfect gift this holiday season!

Anyone can give

Parents, grandparents, aunts, uncles, godparents, family friends, or anyone may open or contribute to a child's Edvest account.

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 benefits 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 \$3,140 per beneficiary. Limitations apply.*
- 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- Funds may be withdrawn tax-free when they are used for qualified higher education expenses.

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. Consult your tax advisor.

Annual Gifting

In 2017 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. Beginning in 2018 those amounts will increase to \$15,000 for single tax filers and \$30,000 for married couples. 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. And those amounts will also increase in 2018 to \$75,000 for single filers and \$150,000 for married filers. That's the same as giving a one-time gift equal to the five-year federal gift tax exclusion limit. Consult your tax advisor or estate planning attorney.



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WISCONSIN'S COLLEGE
SAVINGS PLAN



Enroll Now

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.

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](https://www.edvest.com/gift).



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To learn more about the Wisconsin College Savings Plan, its investment objectives, tax benefits, risks, and costs please see the Disclosure Booklet 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. Investments in the Plan are neither insured nor guaranteed and there is the risk of investment loss. 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. Taxpayers should seek advice from an independent tax advisor based on their own particular circumstances. TIAA-CREF Individual & Institutional Services, LLC, member FINRA, distributor and underwriter for the Wisconsin College Savings Plan. 292914