

Ready to get started? It's simple.

Enroll online at [Edvest.com](https://www.edvest.com).

Start saving with just \$25!

For assistance call toll-free at **1-888-338-3789**

Visit us online to schedule an appointment or attend a webinar with one of our college savings consultants.



¹ To learn more about Wisconsin's Edvest 529 College Savings Plan, its investment objectives, risks, charges and expenses please see the Plan Description at [Edvest.com](https://www.edvest.com). Read it carefully. For the 2023 tax year, Wisconsin taxpayers can qualify for a state tax deduction up to \$3,860 for each contributor per beneficiary per year from contributions made into an Edvest 529 College Savings Plan. Investments in the Plan are neither insured nor guaranteed and there is the risk of investment loss. TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, is the distributor and underwriter for the Edvest 529 College Savings Plan.

² ISS Market Intelligence 529 College Savings Fee Analysis 4Q 2022. Edvest's average annual asset-based fees are 0.16% for all portfolios compared to 0.51% for all 529 plans.

³ The treatment of investments in a 529 savings plan varies by school. Assets are typically treated as the account holder's and not the student's. (Student assets are generally assessed at 20% whereas parental assets are generally assessed at 5.6%.) Any investments, including those in 529 accounts, may affect the student's eligibility to get financial aid based on need. You should check with the schools you are considering regarding this issue.

**1. A savings account is an interest-bearing deposit account held at a bank or other financial institution. Though these accounts typically pay a modest interest rate, their safety and reliability make them an option for parking cash available for short-term needs. Any interest earned in a bank savings account is fully taxable. Funds may be used for any purpose.

2. Taxable Investments is an investment account offered by a brokerage. With a taxable account, you can invest in assets like stocks, bonds and mutual funds. As funds grow in value based on the market's performance, taxes may be owed each year on the investment income. Funds may be used for any purpose. Investment risk depends upon the underlying investment vehicle. Investments are neither insured nor guaranteed and there is the risk of investment loss.

3. Edvest 529 is an investment account that offers tax benefits when used to pay for qualified education expenses for a designated beneficiary. As funds grow in value, based on the performance of the selected investment portfolio, taxes are tax-deferred. Withdrawals for qualified higher education expenses are tax free. 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. Investment risk depends upon the underlying investment vehicle. Investments are neither insured nor guaranteed and there is the risk of investment loss.

In an annual review (11/2/2022) of the largest 529 college savings plans (54 plans representing 93% of 529 assets), Morningstar identified 34 plans that rose above their typical peers, awarding those plans Gold, Silver, and Bronze Morningstar Analyst Ratings for 2022. These plans offer investment options that Morningstar expects will collectively outperform and exhibit some combination of the following attractive features: a well-researched asset-allocation approach, a robust process for selecting underlying investments, a well-resourced and experienced investment management team, strong, stable and engaged oversight from the state and low fees. The four key pillars used by Morningstar to evaluate 529 college savings plans include – Process, People, Parent, and Price. For more information about Morningstar's overview of the Edvest 529 College Savings Plan, go to [Morningstar.com](https://www.morningstar.com). TIAA-CREF Tuition Financing, Inc. compensates Morningstar for the ability to quote these ratings in public communications. Past performance does not predict future results. Source: [Morningstar.com](https://www.morningstar.com). A Morningstar Analyst Rating for a 529 college savings plan is not a credit or risk rating. Analyst ratings are subjective in nature and should not be used as the sole basis for investment decisions.



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Wisconsin's Edvest 529 College Savings Plan. TIAA-
CREF Tuition Financing, Inc. (TFI), Plan Manager.



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529
EDVEST
WISCONSIN'S COLLEGE
SAVINGS PLAN



**Wisconsin's
official
direct-sold
college
savings plan.**

The only direct-sold
529 Plan with a
Wisconsin
tax deduction.

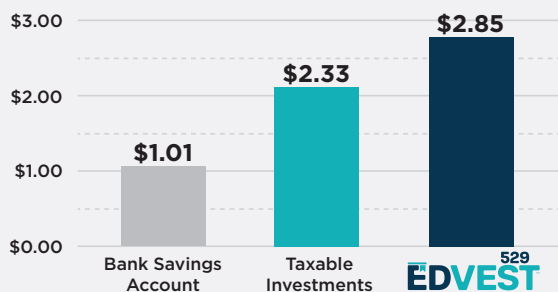
Start Saving Today!



It is never too early to help prepare your child, grandchild or loved one for a successful future.

The Edvest 529 College Savings Plan is affordable and includes great tax advantages that can help you save more of your hard-earned money.

The key is to start as soon as you can. The more time you have to save, the greater the multiplier effect can be from compounding earnings.

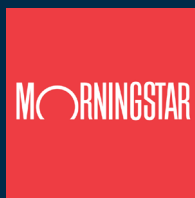


*Hypothetical example. Assumes Taxable Investments/Edvest 529 ROI of 6% compounded annually and a savings account ROI of 0.06% (average rate for week of 1/6/2022 per FDIC: <https://www.fdic.gov/resources/bankers/national-rates/index.html>), compounded continuously. Tax calculations assume federal tax rate of 22%, and WI tax rate of 6.27%, that all taxes are paid at the end of the 18th year, and that state taxes are not federally deductible. This illustration is for informational or educational purposes only and does not constitute advice, represent actual performance or predict future results and does not reflect any reduction for plan expenses. This material does not take into account any specific objectives or circumstances of any particular investor, or suggest any specific course of action. Be sure to consult your legal or tax professional for tax advice. See reverse side material differences between bank savings accounts, taxable investments and Edvest 529.

Why save for college with Edvest 529?

A 529 plan is one of the best ways to save for higher education. Here is why Edvest 529 may be the right choice for Wisconsin families:

- More than 25 years of experience with helping Wisconsin families save for higher education.
- Wisconsin taxpayers may be eligible for a state tax deduction. Limitations apply.¹
- Any earnings are 100% tax free when used for qualified expenses, which can mean more money for higher education.¹
- Edvest 529 is one of the nation's lowest cost 529 plans!² Low fees can help ensure your savings primarily go toward your education costs.
- Parent-owned 529 accounts have less impact on financial aid eligibility than other saving methods.³
- Tax-free withdrawals for qualified higher education expenses, like tuition, room and board, books, computers and more.
- Eligible for use at most schools nationwide and many abroad — undergraduate and graduate programs, community colleges and vocational schools.



Edvest 529 College Savings Plan Received a Morningstar Medal!

Morningstar is an independent investment research firm that compiles and analyzes fund, stock, and general market data. Based upon Morningstar's 2022 analysis of 54 college savings 529 plans rated on process, people, parent, and price, Edvest 529 received a Silver medal. Silver plans are recognized as having a highly regarded investment team that employs a rigorous process regarding glide-path design, asset allocation, manager selection, and risk management to create an offering that is suitable for 529 beneficiaries.

Investment options to fit your family's needs.

Edvest 529 offers a variety of professionally managed investment portfolios to fit your life situation, risk tolerance and savings goals.



ENROLLMENT YEAR INVESTMENT PORTFOLIOS

Enrollment Year Investment Portfolios are the most popular Edvest 529 investment option. These portfolio options are based upon the date your student is expected to need access to their funds. The risk level will automatically shift from aggressive to conservative as that date approaches.



MULTI-FUND INVESTMENT PORTFOLIOS

These investment portfolios are for participants who prefer to select a portfolio for its specific asset allocation. Each of these investment portfolios invests in more than one mutual fund and may also invest in a funding agreement, and has a different investment objective and strategy.



SINGLE FUND INVESTMENT PORTFOLIOS

These investment portfolios are each invested solely in a single underlying fund. Since their performance is entirely reliant on the underlying fund, they may be more volatile than other options. Note that participants do not own shares of the underlying funds directly.



PRINCIPAL PLUS INTEREST INVESTMENT PORTFOLIO

The Principal Plus Interest Portfolio seeks to preserve capital and provide a stable return. This portfolio may be good for individuals with a lower risk tolerance or a shorter timeframe to save.

Once you invest in a particular investment portfolio, you can transfer contributions and any earnings to another investment portfolio up to twice per calendar year or upon a transfer of funds to an Edvest 529 account for a different beneficiary.