



ScholarShareSM529

The California way to save for college

A **ScholarShare 529 College Savings Plan** provides 100% tax-free growth—which means more money for college.

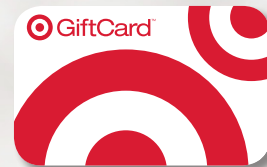
Limited-Time Offer

Open a new account.

Get a \$50

Target GiftCard.

Open a new account with \$50 and set up recurring contributions of \$25 or more **for six consecutive months** and receive a \$50 Target GiftCard.*



Offer valid between December 9 and December 13, 2020.

Register for our free online webinar on December 2, 2020, 11 a.m. (PT)

 ScholarShare529.com/holidayoffer

 **800-544-5248**



ScholarShareSM529



*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 9, 2020, at 12:01 a.m. and December 13, 2020, at 11:59 p.m. (PT), you will be mailed a \$50 Target GiftCard on or before June 30, 2021. Visit ScholarShare529.com/holidayoffer for official Terms and Conditions. Void where prohibited or restricted by law. Sponsored by ScholarShare 529 College Savings Plan.

To learn more about the California 529 College Savings Plan, 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 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, distributor and underwriter for the California 529 College Savings Plan.

Target and The Bullseye Design are registered trademarks of Target Brands, Inc. Terms and conditions are applied to gift cards. Target is not a participating partner in or sponsor of this offer. 1346474