



ScholarShare529SM

College Savings Workshop

Date: 4/14/26

ABOUT ScholarShare529SM



**The
California
529**



**Proven
history**



**Among largest
in nation¹**

Oversight Board chaired by California State Treasurer

**Among
largest
nationally**

1. ISS Market Intelligence, 529 Quarterly Data Update First Quarter 2025. ScholarShare 529 is the 6th largest plan out of 48 reporting. 2. TIAA-C2REF Tuition Financing, Inc. (TFI) is a wholly owned, direct subsidiary of Teachers Insurance and Annuity Association of America ("TIAA")

A tax-advantaged way to save¹



Many savers want their money to work hard and grow

With ScholarShare 529, any potential growth is tax-deferred and qualified distributions are tax-free

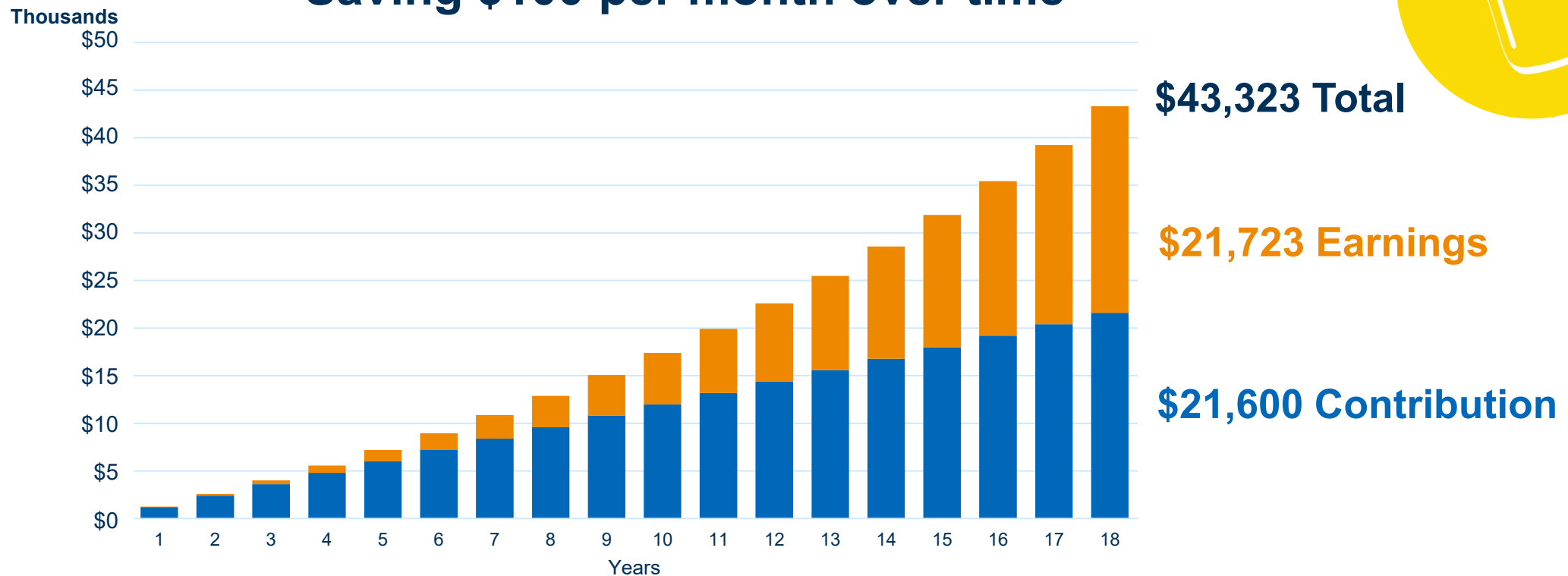
These tax advantages can add up and give your beneficiary an even bigger head start!

¹ 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.

Start to save as soon as you can



Saving \$100 per month over time¹



1. 1. This hypothetical example assumes monthly contributions of \$100 for 18 years, and an average annual return of 7% compounded monthly for an effective rate of 7.23% and assumes tax-free growth and distributions. The above illustration is intended to show a hypothetical example of the principle of compounding. The example does not include the impact of any investment fees, expenses or taxes that would be associated with an actual investment. If such costs had been taken into account, the results shown would have been different. It also does not factor in market volatility.

How Can You Use the Money?



More than just college¹



In California or around the world¹



Many types of expenses¹



Change beneficiaries



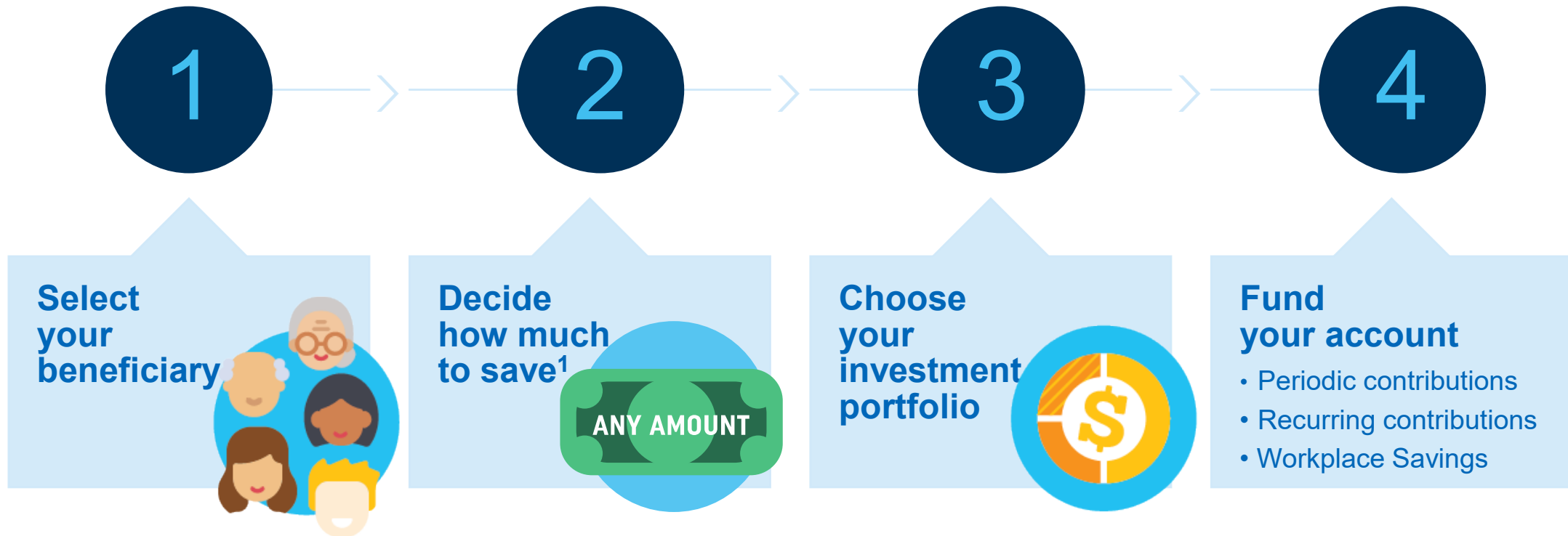
Withdraw for other purposes²

1. For approved higher education expenses at qualified institutions. See Plan Description for details. 2. If funds are not used for qualified education expenses, a federal 10% penalty 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.

Visit ScholarShare529.com

Call 800-544-5248

Over 90% of people open their account online—it takes less than 15 minutes



Rolling over a 529 plan from another provider? Give us a call!

1. No maximum contribution, however maximum account balance per beneficiary for ScholarShare 529 is \$529,000.



Jumpstart your savings



Newborns & young children

Your child's first scholarship

Up to \$175

For children born in California since July 1, 2023

Up to \$100

For children born in California between July 2022 and June 2023

Students

California's easiest scholarship

Up to \$1,500

Over half of California students qualify

Low income or English learner
Foster youth
Homeless youth

Grades 1-12 in 2021-2022 academic year. Grade 1 thereafter.
Must have been enrolled in California public school in qualifying grades on qualifying dates¹

1. Student eligibility is defined by the Local Control Funding Formula.

The California Kids Investment and Development Savings Program (CaKIDS) is a children's savings account program, administered by the ScholarShare Investment Board, an agency of the State of California. CaKIDS will provide eligible participants with college savings accounts, including seed deposits and other potential incentives, to help pay for future qualified higher education expenses. To learn more about CaKIDS or opt out of the program entirely, please see the Program Information Guide at CaKIDS.org. CaKIDS participants may also establish individual accounts with ScholarShare 529, California's 529 College Savings Plan.

To learn more about California's ScholarShare 529, its investment objectives, risks, charges and expenses 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 Individual & Institutional Services, LLC, Member FINRA, is the distributor and underwriter for ScholarShare 529. FPP-2712556PR-Y0224W

Thank you



Schedule a consultation



Open An Account

Disclosure

To learn more about California's ScholarShare 529, its investment objectives, risks, charges and expenses 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 Individual & Institutional Services, LLC, Member FINRA, is the distributor and underwriter for ScholarShare 529. 4657957