

The California way to save for college

## The ScholarShare 529 College Savings Plan

provides 100% tax-deferred growth on investment earnings and withdrawals are tax-free for qualified expenses.

**LIMITED-TIME OFFER** 

## Open a new account. Get a \$50 Target GiftCard.

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

Offer valid December 4 through December 13, 2024.













\*Read the terms and conditions. Or visit ScholarShare529.com/offer24 for terms and conditions. Void where prohibited or restricted by law. Promotion ends 12/13/2024. Sponsored by California's ScholarShare 529 College Savings Plan.

To learn more about California's ScholarShare 529, its investment objectives, tax benefits, risks and costs, please see the Plan Description at ScholarShare529.com before investing. 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 Tuition Financing, Inc. (TFI), Plan Manager. TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributor and underwriter for California's ScholarShare 529.

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