



Start saving more for your child's education

Is proud to partner with ScholarShare 529, a nationally-recognized college savings plan managed by TIAA-CREF Tuition Financing, Inc.

ScholarShare 529 is an industry leader with a 20-year track record of helping families like yours save to cover future college costs. Families appreciate the plan's special features including:

- [100% tax-free growth](#)
- [Low fees¹](#)
- [Flexibility](#)

Want more information?

Click the underlined links throughout this document for more information and resources.

- [Register for one of our live and interactive webinars that fits your schedule, hosted monthly.](#)
- [Schedule a consultation](#) with a 529 specialist.
- [Rollover an existing 529](#) into your ScholarShare 529 account. Schedule an appointment to have a consultant assist you.

Enroll anytime at [ScholarShare529.com](https://www.ScholarShare529.com)
or call 800-544-5248.

¹Source: ISS Market Intelligence 529 College Savings Fee Analysis 2Q 2021. ScholarShare 529's average annual asset-based fees are 0.26% for all portfolios compared to 0.56% for all 529 plans.

To learn more about California's ScholarShare 529, its investment objectives, tax benefits, risks and costs, please see the Plan Description at [ScholarShare529.com](https://www.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 California's ScholarShare 529. 1874636

HOW TO GET STARTED



[Select your beneficiary](#)



[Choose your investment portfolio](#)



[Decide how much to save](#)



[Fund your account](#)

- Periodic contributions
- Recurring contributions
- Workplace Savings

ADDITIONAL RESOURCES

[Get Started - Step by step guide](#)

[First steps](#)

[College Countdown](#)

[Matching Grant Program](#)

[Frequently Asked Questions](#)

[Ugift](#)

[Mobile App](#)

[Informacion en Espanol](#)

As a financial consultant, I know how many savings and investment options are available, and just how overwhelming that can be.

I'm excited to let you know I'll be your dedicated consultant as part of your employee benefits and I am available to discuss your college savings goals.

When it comes to college savings, many people think they can't save enough to make a difference, they won't choose a smart investment, or it will come down to a choice between paying for college or retirement.

First things first, take a deep breath. It's not about paying for everything, it's about saving what you can. And know you're not alone in this. There's a smart way to save for college affordably and conveniently with ScholarShare 529.

What's the benefit for you?

There are many benefits to opening a ScholarShare 529 account—here are just a few:



100% tax-free growth*



Low fees and expenses



Financial-aid-friendly**



Many investment options

Making decisions about your money can feel complicated. I'm here to make it easier and support you in pursuing your college savings goals.

Let's meet. To set up our initial meeting, please call **650-289-4820**, or book an **appointment**.

I look forward to serving you and helping make your savings goals a reality.

Sincerely,

Pavan Ravilisetty



PAVAN RAVILISETTY

Palo Alto, CA
Pavan.Ravilisetty@tiaa.org
650-289-4820

- More than 14 years of financial services experience
- Counsels families on how to save for college with 529 College Savings Plans
- Holds FINRA series 6 and 63 licenses

As a Tuition Financing Consultant working within TIAA-CREF Tuition Financing, Inc., Pavan is passionate about helping people succeed financially. Pavan strongly believes that education is not only a means to create a brighter and prosperous future, but it also empowers individuals to make fully-informed decisions that are in their best interest and that of their loved ones.

Pavan would welcome the opportunity to speak with you about your situation and college savings wishes. He can educate you on your options and help you start saving for your loved one's future.

Pavan enjoys hiking and playing with his dog Blue. He Graduated from SUNY New Paltz with a Bachelor's degree in Marketing and currently holds Series 6 and 63 licenses.

*To learn more about California's 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 California's 529 College Savings Plan. TK

**Assumes parents are the account holders. Money set aside in a 529 plan has less of an impact on financial aid than some other savings methods. Every school has a formula for how they calculate the "Expected Family Contribution" (EFC). 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 the issue.