

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. Know you're not alone in this. Saving with ScholarShare 529 can be affordable and convenient.

What's the benefit for you?

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



100% Tax-deferred 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 650.289.4801 or book an **appointment**.

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

Sincerely,

Jose Espinoza



Jose Espinoza

Palo Alto, CA

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650.289.4801

- **More than 17 years of financial services experience**
- **Counsels families on how to save for college with 529 College Savings Plans**
- **Holds FINRA series 7, 6 and 63 registrations**

As a Tuition Financing Consultant working within TIAA-CREF Tuition Financing, Inc., Jose is passionate about helping people save for education. Jose 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.

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

*To learn more about California's ScholarShare 529, its investment objectives, risks, charges and expenses see the Plan Description at ScholarShare529.com. Read it carefully. 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 ScholarShare 529. 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. Consult your legal or tax professional for tax advice.

**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.