

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 Edvest.

What's the benefit for you?

There are many benefits to opening an Edvest account—here are just a few:



100% tax-free growth for qualified withdrawals



Low fees and expenses



Financial-aidfriendly



Many investment options

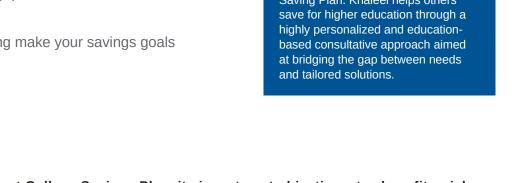
Making decisions about your money can feel complicated. I'm here to make it easier and support you in pursuing your college savings goals.

Let's meet. To set up our initial meeting, please call **414-410-0009**, or book an **appointment**.

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

Sincerely,

Khaleel Ali



To learn more about Wisconsin's Edvest College Savings Plan, its investment objectives, tax benefits, risks and costs, please see the Plan Description at Edvest.com. Read it carefully. 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. 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.

KHALEEL ALI Khaleel.Ali@tiaa.org 414-410-0009

- More than 13 years of experience in the financial service industry
- Plan Specialist for Edvest College Savings Plan
- Counsels families on how to save for college with 529 College Savings Plans

Khaleel came to TIAA-CREF with over 10 years of financial services industry experience. As a Tuition Financing, Inc. Consultant, he serves as the Plan Specialist for the Edvest College Savings Plan. He travels throughout Wisconsin to educate individuals and employers on the benefits of the Edvest 529 College Saving Plan. Khaleel helps others save for higher education through a highly personalized and education-based consultative approach aimed at bridging the gap between needs and tailored solutions.