

WELCOME TO MNSAVES 529!

My name is Emmanuel Torres and I will be your dedicated MNSAVES 529 college savings consultant for your employee benefits program.

I know how intimidating making investing decisions can be and I'm here to discuss your college savings goals and answer any questions you may have about the MNSAVES 529 College Savings Plan.

When it comes to saving for college, many people think they won't be able to save enough to make a difference, they don't know where to start or think they will need to make a choice between saving for college or saving for retirement. First, with college savings, it is not about paying for everything, it's about saving what you can, because every little bit helps. And, second, you are not alone, MNSAVES 529 is here to help with a variety of investment options and easy set up that lets you get started in just 15 minutes with as little as \$25.

What are the benefits of saving with MNSAVES 529?



Triple Tax Benefits



Low Fees and Expenses



Financial Aid Friendly



Variety of Investment Options

Triple Tax Benefits

- State tax deduction of up to \$3,000 for married joint filers (\$1,500 for those filing single)
- Tax-deferred growth on any earnings
- Tax-free withdrawals for qualified higher education expenses including tuition, fees, room and board, books, and more

I look forward to meeting you and helping make your college savings goals a reality. To schedule our initial meeting, please scan the QR code.

Sincerely,

Emmanuel Torres

[Book an appointment!](#)



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Hablamos Español

- Bilingual (Spanish)
- More than 9 years of financial services experience
- Educates families on how to save for college with 529 College Savings Plans



To learn more about the Minnesota College Savings Plan, its investment objectives, risks, charges and expenses please see the Plan Description at mnsaves.org. Read it carefully. 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. 529 consultants provide only general educational information and do not provide any specific investment advice or recommendations regarding 529 plan investment options/portfolios. 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. 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, distributor and underwriter for the Minnesota College Savings Plan. FBR-3656795PR-Y0625P

