TIAA 529 CONSULTANT



To Whom It May Concern:

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:



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 **949-809-2695**, or book an **appointment**.

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

Sincerely,

Michael Diephouse



MIKE DIEPHOUSE Newport Beach, CA mdiephouse@tiaa.org 949-809-2695

- 9 years of experience in college savings
- 19 years of experience in financial services
- Counsels families on how to save for college with 529 College Savings Plans

Mike is a Senior Consultant at TIAA Tuition Financing, Inc. He completed his undergraduate studies, and in 2017, finished an MBA program. He has been helping families with college savings education and planning since 2011, but has worked in financial services since 2001. Having had challenges paying for his own education, Mike is passionate about helping others save for higher education. Navigating his own college expenses has also prepared him to prioritize saving for his children, and he welcomes the opportunity to help others do the same.

To learn more about the California 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 the California 529 College Savings Plan. 1472527