



MINNESOTA 529  
COLLEGE SAVINGS PLAN  
mnsaves.org

# SAVING IS SIMPLE WITH THE MINNESOTA 529 COLLEGE SAVINGS PLAN.

Minnesota's 529 college savings plan, MNSAVES, allows you to set up direct deposits from your paycheck, making it even easier to save for college. Creating an account takes about 15 minutes and the enhanced direct deposit feature helps you stay on track to achieve your savings goals.

Investing in a MNSAVES account offers Minnesota residents potential tax advantages as well. Any earnings in an account have the opportunity to grow tax-free. Plus, Minnesota residents who contribute to an account may be eligible for either a state tax deduction or tax credit. Limitations apply.\* It's easy to get started, and your account can go with you if you change jobs.

- 1** **CONTRIBUTE AUTOMATICALLY**  
with direct deposit of payroll
- 2** Start with as little as **\$15 PER PAYCHECK**
- 3** Choose any of our **PROFESSIONALLY MANAGED INVESTMENTS**
- 4** **INVITE OTHERS**  
to eGift



## EVENT NAME

Event details such as time,  
room number, etc.

## GET STARTED.

- Research MNSAVES and gather the information you'll need to open your account (SSN, date of birth, home address).
- Open online at [mnsaves.org](https://mnsaves.org) or print and mail an application.
- Tell family & friends! MNSAVES makes a great gift at birthdays, holidays and graduations.

**Pat yourself on the back for opening your account!**



## CONTACT

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## ESTABLISHING PAYROLL DIRECT DEPOSIT.

**1** Complete the Employee Payroll Direct Deposit Form, which can be downloaded from our website: [mnsaves.org/benefit](https://mnsaves.org/benefit)

**2** Do you have a self-service payroll portal?

**Yes** – log into your self-service portal and enter the account number and routing number provided on page 2 of the Employee Payroll Direct Deposit Form, similar to establishing other direct deposits

**No** – make a copy of the form and give it to your company HR/payroll department

**3** Mail the Employee Payroll Direct Deposit Form

**The Minnesota College Savings Plan**  
**PO Box 219455**  
**Kansas City, MO 64121-9455**

To learn more about the Minnesota College Savings Plan, its investment objectives, tax benefits, risks and costs, please see the Plan Description at [mnsaves.org](https://mnsaves.org). Read it carefully. Investments in the Plan are neither insured nor guaranteed and there is the risk of investment loss. 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, including the impact of the new federal tax changes. TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributor and underwriter for the Minnesota College Savings Plan.

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