

MESP WORKPLACE SAVINGS



SAVING IS SIMPLE WITH THE MICHIGAN EDUCATION SAVINGS PROGRAM

The Michigan Education Savings Program (MESP), Michigan's 529 college savings plan, makes it easy to save for college directly through work and receive potential tax advantages. Any earnings in a MESP account have the opportunity to grow tax-free. Plus, Michigan residents who contribute to an account may be eligible for a state tax deduction or income tax credit. Limitations apply.* It's easy to get started, and your account can go with you if you change jobs.

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

**It's easy! Open an account in just 15 minutes.
Read the instructions on the back.**



COLLEGE SAVINGS WEBINAR
May 29th, 2020

Celebrate 529 Day with MESP!

We will discuss everything you need to know about saving for college, including:

- The benefits of higher education
- The cost of higher education
- What you can do
- Different ways to save
- Getting started
- FAQs

When: Friday, May 29th 9:30am

Click [here](#) to RSVP



Michigan Education Savings Program



Jennifer D. Uhlar

Tuition Financing Consultant

248-351-1406

JUhlar@tiaa.org

**2000 Town Center, Suite 2000
Southfield, MI 48075**

GET STARTED WITH THE

MICHIGAN EDUCATION SAVINGS PROGRAM

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

Establishing Payroll Direct Deposit

- Complete the Employee Payroll Direct Deposit Form which can be downloaded from our website: **MIsaves.com/benefit**
- 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.
- Mail the Employee Payroll Direct Deposit Form:
 - The Michigan Education Savings Program**
 - PO Box 219303**
 - Kansas City, MO 64121-9303**



Michigan's direct-sold 529 College Savings Program

www.MIsaves.com | 1-877-861-MESP

* To learn more about the Michigan Education Savings Program, its investment objectives, tax benefits, risks and costs, please see the Disclosure Booklet at misaves.com. 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 and SIPC, distributor and underwriter for the Michigan Education Savings Program.