

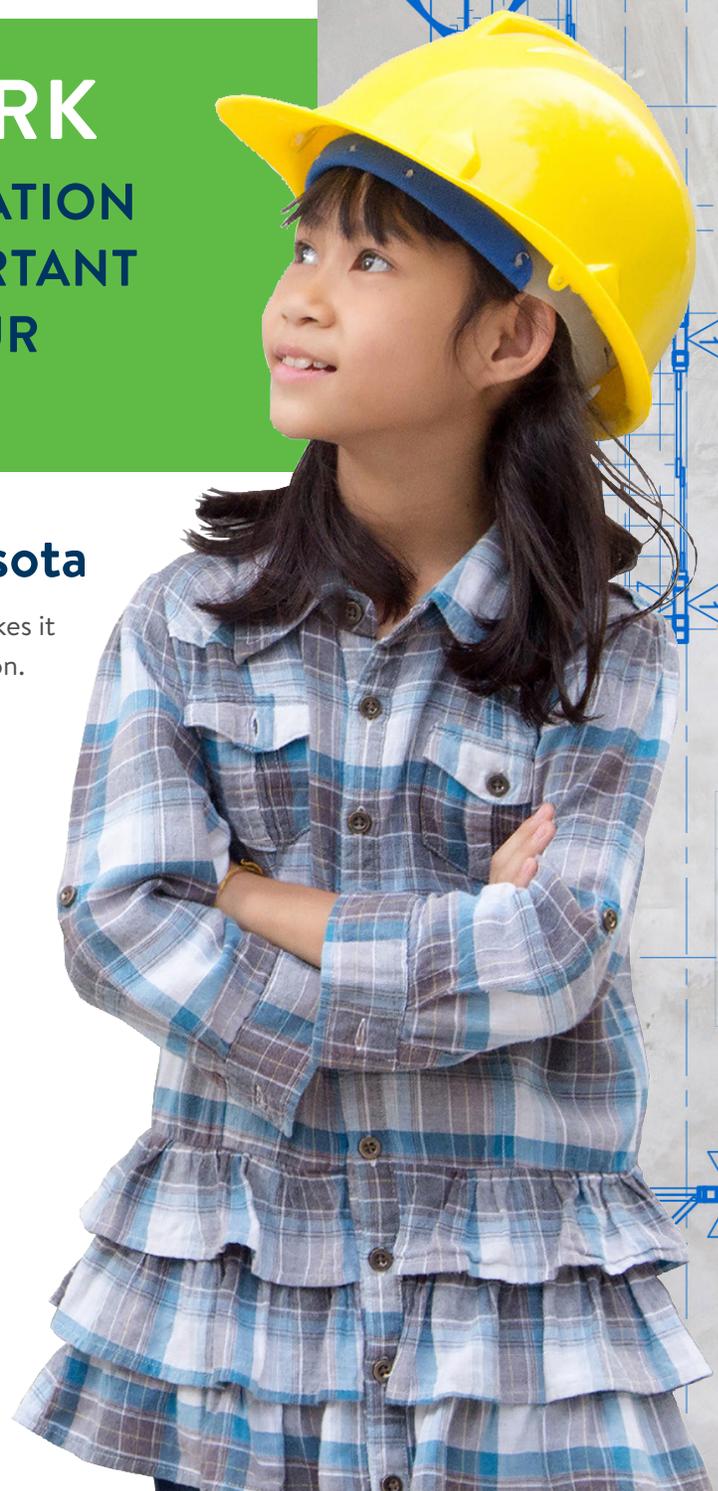
MNSAVES AT WORK

PAYING FOR HIGHER EDUCATION
IS ONE OF THE MOST IMPORTANT
FINANCIAL GOALS FOR YOUR
EMPLOYEES WITH FAMILIES.

Bright futures built in Minnesota

MNSAVES at Work is a financial wellness program that makes it easy for your employees to save for their families' education. It allows them to save for education with tax-free growth potential and low fees. It's a benefit that can be worth thousands to your employees at no cost to you!

- Easy to set up
- Easy to administer
- No employer cost
- No reporting
- No contract required



FINANCIAL WELLNESS, SIMPLIFIED

MNSAVES at Work is a financial wellness benefit designed to help your employees save for their children's or grandchildren's higher education, minimize student debt and help build a skilled Minnesota workforce. With low fees, unique tax benefits and payroll direct deposits to college savings accounts, MNSAVES at Work offers your employees one of the most effortless ways to achieve their college savings goals.

Administering MNSAVES at Work is free and easy. Instructions for your employees are available at mnsaves.org. Plus, MNSAVES offers ongoing support at no charge during your annual benefits enrollment period or any other time throughout the year.

EMPLOYER INCENTIVE

Incorporate college savings into your incentive structure.

1. Employee opens an MNSAVES account and shares their Ugift code with your HR Team.
2. Go to Ugift529.com and enter in the individual employee code.
3. Follow the instructions to contribute online or download and mail a pre-filled contribution form and check.

To learn more about MNSAVES at Work and access FAQs, please visit mnsaves.org.

To speak with an MNSAVES Consultant, please call 1-877-338-4646.

MNSAVES can help your financial wellness program



Download or order free college savings brochures and information for your company intranet.



Request a college savings webinar or speaker for employee events.



Invite MNSAVES to your benefits or wellness fair.

Employee direct deposit into MNSAVES is easy!

1. Employee opens an account at mnsaves.org then adds direct deposit (if they wish).
2. Simple routing instructions are output for self-service payroll or may be printed for your HR team.



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. Read it carefully. TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributor and underwriter for the Minnesota College Savings Plan. 1703109

