

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 Edvest 529.

What's the benefit for you?

There are many benefits to opening an Edvest 529 account—here are just a few:



100% tax-free withdrawals for qualified expenses



Low fees and expenses



Financial-aid friendly



Many investment options

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 **608-234-6317**, or **book an appointment**.

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

Sincerely,

Kevin Pytleski

Schedule a 1:1 appointment with me to discuss further:



529 CONSULTANT



KEVIN PYTLESKI

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- **Focus on starting early and saving often**
- **Holds his Series 6 and 63 registrations**
- **Helps employers establish college savings as part of their Financial Wellness benefits**

Kevin Pytleski is a 529 College Savings Consultant with TIAA-CREF Tuition Financing, Inc. He earned his Bachelor of Business Administration in Finance and Economics from the University of Wisconsin - Eau Claire. Kevin reflects on his own student debt experience to help teach others strategies to offset the cost of higher education. He knows that starting early and saving often is the best way to address the issue.

To learn more about Wisconsin's Edvest 529 College Savings Plan, its investment objectives, risks, charges and expenses see the Plan Description at Edvest.com. Read it carefully. 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. 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. TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributor and underwriter Wisconsin's Edvest 529 College Savings Plan.

529 consultants provide only general educational information, and do not provide any specific investment advice or recommendations regarding securities or insurance products/services. You should consult with your personal financial and/or tax advisor. FGN-3308861CR-Y0224P