

A DIRECT PLAN THAT EXCELS IN THE SELECTION CRITERIA ADVISORS FAVOR.

MNSAVES, Minnesota's 529 College Savings Plan, provides a broad range of highly rated, low-cost investment options backed by an unwavering commitment to service.

- Passive portfolios including pre-packaged, enrollment year based strategies
- Rigorous fundamental selection process with independent review
- Expenses about a fourth of the national average for all 529 plans*
- Dedicated advisor support team
- Proven client-ready educational materials

Ascensus QuickView included: one-stop 529 account management for financial professionals

THE INDEPENDENT
ANALYST AT
MORNINGSTAR
RATED MNSAVES AS
"BEST IN CLASS"

"The Minnesota 529 College Savings Plan is an attractive option for residents and nonresidents alike."

10/22/19**



CONTACT

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*Source: Strategic Insight 529 College Savings Fee Analysis 4Q 2019. Minnesota College Savings Plan's average annual asset-based fees are 0.15% for all portfolios compared to 0.59% for all 529 plans.

**In an annual review (10/22/2019) of the largest 529 college savings plans (62 total), Morningstar identified 30 plans that rose above their typical peers, awarding those plans Gold, Silver and Bronze Morningstar Analyst Ratings for 2019. These forward-looking, qualitative ratings signal Morningstar's conviction in the plans' abilities to outperform their relevant benchmark and peer groups on a risk-adjusted basis over the long term. Morningstar evaluates college savings plans based on five key pillars – Process, Performance, People, Parent and Price. For more information about Morningstar's overview of Minnesota College Savings Plan's, go to Morningstar.com. Past performance does not predict future results. Source: Morningstar.com. A Morningstar Analyst Rating for a 529 college savings plan is not a credit or risk rating. Analyst ratings are subjective in nature and should not be used as the sole basis for investment decisions.

ASCENSUS 529 QUICKVIEW INSTRUCTIONS FOR ADVISORS

- 1** New Account Application Form: Advisor to complete sections **7A and 7B Registered Investment Advisor (RIA) Information**, then forward directly to MNSAVES.
- 2** If you are not already registered for 529 QuickView, register at 529quickview.com. 529 QuickView is for use by advisors only, not account owners.
- 3** Authorized MNSAVES accounts will show on your 529 QuickView profile.
- 4** Subsequent authorizations will automatically appear.
- 5** Client to follow steps below.

REGISTERED INVESTMENT ADVISOR (RIA) AUTHORIZATION INSTRUCTIONS FOR INDIVIDUALS

- 1** If you are establishing a new account online or have an existing account: make sure to complete the **Registered Investment Advisor Authorization** form with your advisor and forward to MNSAVES.
- 2** If you are establishing a new account via paper application: make sure to complete sections **7A and 7B Registered Investment Advisor (RIA) Information** with your advisor and forward to MNSAVES.

HAVE QUESTIONS?

SALES AND ENROLLMENT

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ACCOUNT SERVICE

Customer Service
877.338.4646

529 QUICKVIEW

Call the dedicated 529 QuickView Help Desk at 888.823.4348 or visit 529QuickView.com

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

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