

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 ScholarShare 529.

What's the benefit for you?

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



100% tax-free growth*



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 **626-432-6314**, or book an **appointment**.

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

Sincerely,

Julianna Gobin



JULIANNA GOBIN

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626-432-6314

- More than 15 years of financial services experience
- Counsels families on how to save for college with 529 College Savings Plans
- Holds FINRA series 6 and 63 licenses

We have big dreams for the children in our lives. One way we can help set them up for success in the future is to start saving for their higher education now.

As a Tuition Financing Consultant for TIAA, Julianna enjoys helping families create a plan to reach their college savings goals with ease. Julianna has been in the financial services industry for over 15 years and has worked with the ScholarShare 529 program for over three years. She is passionate about empowering families with the tools to make informed decisions toward their education savings goals. As a FINRA registered representative, she holds Series 6, and 63.

Julianna enjoys keeping busy outdoors with her husband and their two young sons.

***To learn more about California's 529 College Savings Plan, its investment objectives, tax benefits, risks, and costs, please see the Plan Description at ScholarShare529.com. 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. Non-qualified withdrawals may also be subject to an additional 2.5% California tax on earnings. TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributor and underwriter for California's 529 College Savings Plan.**

****Assumes parents are the account holders. Money set aside in a 529 plan has less of an impact on financial aid than some other savings methods. Every school has a formula for how they calculate the "Expected Family Contribution" (EFC). Any investments, including those in 529 accounts, may affect the student's eligibility to get financial aid based on need. You should check with the schools you are considering regarding the issue. 1472527**