

MESP WORKPLACE SAVINGS

PAYING FOR COLLEGE IS ONE OF THE MOST IMPORTANT FINANCIAL GOALS FOR YOUR EMPLOYEES WITH FAMILIES



**BRIGHT
FUTURES
BUILT IN
MICHIGAN**

MESP Workplace Savings is a direct deposit 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 manage
- No employer cost
- No reporting
- No contract required



Michigan Education Savings Program

Michigan's direct-sold 529 College Savings Program

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

Program Administrator, Michigan Department of Treasury. To learn more about the Michigan Education Savings Program, its investment objectives, tax benefits, risks and costs, please see the Program Description at MIsaves.com. Read it carefully. Investments in the Program are neither insured nor guaranteed and there is the risk of investment loss. If the funds aren't used for qualified education higher 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 Michigan Education Savings Program.