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MI529advisor

Estate Planning: How a 529 Plan Can Help

Two ways to give the gift of education in 2026

1

Annual gifting: no gift tax up to annual exclusion

allows up to the annual gift tax exclusion of $19,000 ($38,000 for married couples) per beneficiary without incurring gift taxes.

1 Year Annual Tax Exclusion

Date	Tax year	Type	Annual exclusion amount (individual)	Annual exclusion amount (married)
Today	2026	Current year	$19,000	$38,000

2

Accelerate your gifting

allows a one-time gift of up to $95,000 per beneficiary ($190,000 for married couples) — this not only boosts the potential investment earning power, it allows 5x the annual gift exclusion without federal gift tax consequences.

5 Year (at once) Annual Tax Exclusion

Date	Tax year	Type	Annual exclusion amount (individual)	Annual exclusion amount (married)
Today	2026	Current year	$95,000	$190,000
	2026-2030	Accelerated year	$19,000	$38,000

Note: Gifts should be disclosed on IRS form 709 when your taxes are filed.

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MI 529 Advisor Plan offers a unique combination of benefits when it comes to college savings: availability to all income levels, professional investment management, high maximum contribution limits, and generous tax advantages.

But are you aware of the special rules that govern 529 plans? This hidden gem allows parents (and grandparents) an ability to pare down their estate and **minimize gift and estate taxes** simultaneously!

Contributions are generally considered completed gifts for federal transfer tax purposes and are, therefore, potentially subject to federal gift tax. Generally, if a contributor's contributions to Accounts for a Designated Beneficiary, together with all other gifts by the contributor to the Designated Beneficiary, do not exceed the "annual exclusion" amount of $19,000 per year (or $38,000 for a married couple), no federal gift tax will be imposed on the contributor for gifts to the Designated Beneficiary during that year.

Now with Ugift®

An easy, secure way to ask friends and family for electronic gift contributions.

The service is included when you open your account and is free of charge.

To learn more speak with your financial professional or visit MI529advisor.com/gift.

MI Advisor Plan is offered by the State of Michigan. TIAA-CREF Tuition Financing, Inc. is the Program Manager and Nuveen Securities, LLC is the Distributor.

Ugift® is a registered service mark of Ascensus Broker Dealer Services, LLC.

There are various risks associated with an investment in the Advisor Plan; principal loss is possible. Each 529 Investment Portfolio is also subject to the risks of the underlying fund(s) in which it invests.

To fully understand the investment policies and risks of the underlying fund(s), please refer to the current prospectuses for the Underlying Funds which can be obtained on the MI Advisor Plan website.

Before investing, carefully consider the investment objectives, risks, charges and expenses of the MI 529 Advisor Plan, including whether the investor's or the Designated Beneficiary's home state offers any state tax or other benefits that are only available for investment in such state's qualified tuition program. Other state benefits may include financial aid, scholarship funds, and protection from creditors. For this and other information that should be read carefully, please request a Plan Description at 866.529.8818 or visit MI529advisor.com.

Participation in the MI Advisor Plan does not guarantee that the account's assets will be adequate to cover future tuition or other higher education expenses, or that a Designated Beneficiary will be admitted to or permitted to continue to attend an institution of higher education. Contributions to an Account and the investment earnings if any, are not guaranteed or insured by the State of Michigan, the Michigan Department of the Treasury, the State Treasurer of Michigan, the Michigan Education Savings Program, the Federal Deposit Insurance Corporation, any other government agency or entity or any of the service providers to the Michigan Education Savings Program, including, but not limited to, TIAA-CREF Tuition Financing, Inc. and Nuveen Securities, LLC.

Consult your legal or tax professional for tax advice.

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