

## 529 SAVINGS PLAN

# Squeeze 6 years of gifting into just 2 months

Maximize your year-end gifting

## Take it to the limit

### By the end of 2026

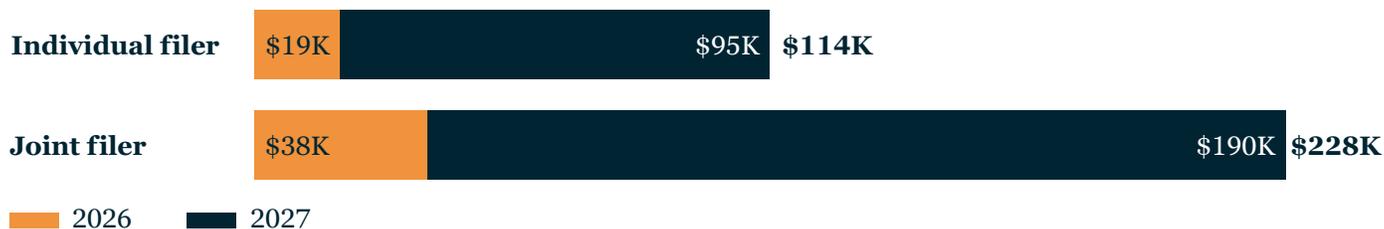
Take advantage of the 2026 annual gift tax exclusion of up to \$19,000 (\$38,000 for joint filers), without incurring federal gift tax.

### After January 1, 2027

Take advantage of 529's 5-Year "Accelerated Gifting" provision by gifting—in one lump sum—up to \$95,000 (\$190,000 for joint filers).<sup>1</sup>

## Maximum gift tax exclusion

This example assumes the client has made no other gifts to the beneficiary this year (2026), and wishes to take full advantage of a) the 2026 Annual Gift Tax Exclusion (\$19,000 for individuals; \$38,000 for joint filers), and b) the "Accelerated Gifting" provision (up to \$95,000 for individuals; \$190,000 for joint filers).



<sup>1</sup> Source: IRS Form 709 Instructions.

The Annual Gift Tax Exclusion for 2026 is \$19,000 per individual. This planning assumes no other gifts being made to the donee by the contributor. Contributions to an account for a beneficiary between \$19,000 and \$95,000 can be prorated over a five-year period without incurring federal gift taxes or reducing an investor's unified estate and lifetime gift tax credit amount of \$15 million (2026). If the account owner dies before the end of the five-year period, a prorated portion of the contribution will be included in his or her taxable estate. Federal gift taxation may result if a contribution exceeds the available annual gift tax exclusion amount remaining for a given beneficiary in the year of contribution if the investor has used up his/her unified estate and gift tax credit.

## Beat the clock

When contributing by mail, remember that your envelope must be postmarked no later than December 31<sup>st</sup> in order for it to be processed as a 2026 contribution. Learn more at [scholars-choice.com](https://scholars-choice.com).

## Why choose Scholars Choice®?

**Distinctive experience** – With Scholars Choice, you access the capabilities of two world-class financial organizations, TIAA and Nuveen. TIAA<sup>2</sup> is a pioneer in the 529 industry that brings deep knowledge and demonstrated experience in managing every aspect of a successful 529 program. Nuveen, investment manager of TIAA, offers capabilities that span public and private markets, over five decades of leadership in responsible investing and more than 125 years of experience navigating markets.<sup>3</sup>

**Active/passive blend** – The Plan has a dedicated team of investment professionals focused solely on managing 529 plans. The team leverages top-tier managers and highly-rated funds to take advantage of investment opportunities wherever they exist – across asset classes and market sectors. For this reason, the majority of portfolios have a smart blend of active and passive underlying funds, seeking to deliver benchmark-beating performance while maintaining competitive fees.

**Uncompromising support** – The Scholars Choice service team is always ready to help – whether it is with opening an account, answering questions or handling requests. In addition, you will find a wealth of resources to help achieve your education saving goals at [scholars-choice.com](https://scholars-choice.com).

Scholars Choice is a registered service mark of CollegeInvest.

<sup>2</sup> TIAA-CREF Tuition Financing, Inc. (TFI) is the education savings division of TIAA.

<sup>3</sup> Nuveen's responsible investing team activities date back to 1990 at TIAA prior to TIAA's acquisition of Nuveen in 2014. TIAA and CREF boards began responsible investing initiatives in 1970 with proxy voting to deal with shareholder proposals on social issues. Statements regarding Nuveen's history include TIAA's history.

All information contained herein is intended for general informational purposes only. Such information does not constitute legal, tax or financial advice on the part of Nuveen Securities, Inc. and its affiliates. Investors should consult with their legal, tax and financial professionals concerning their personal circumstances. The information contained herein is derived from publicly available sources, but its accuracy cannot be guaranteed.

The Scholars Choice Education Savings Plan is offered by the State of Colorado. TIAA-CREF Tuition Financing, Inc. is the Plan Manager and Nuveen Securities, LLC is the Distributor.

There are various risks associated with an investment in the Scholars Choice Education Savings Plan; principal loss is possible. The Scholars Choice Education Savings Plan's Investment Portfolios are subject to the risks of the underlying fund(s) in which they invest and other risks, as described in the Plan Description.

**Before investing, carefully consider the investment objectives, risks, charges and expenses of the Scholars Choice Education Savings Plan, including whether the investor's or 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 888-5-SCHOLAR (888-572-4652) or visit [scholars-choice.com](https://scholars-choice.com).**

Participation in the Scholars Choice Education Savings Plan does not guarantee that the account's assets will be adequate to cover future tuition or other higher education expenses, or that contributions and the investment return on contributions, if any, will be adequate to cover future tuition and other eligible education expenses or that a Designated Beneficiary will be admitted to or permitted to continue to attend any eligible educational institution. Contributions to an Account and the investment earnings, if any, are not guaranteed or insured.

State Administrator, Trustee & Issuer



[www.scholars-choice.com](https://www.scholars-choice.com)

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