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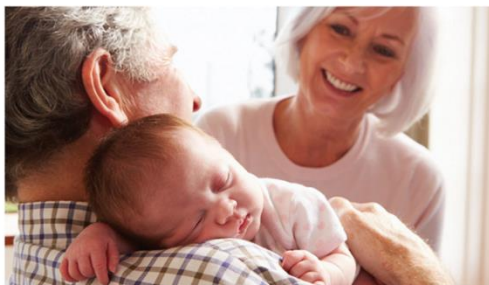
PAID CONTENT BY AARP College Savings Solutions TIAA



Are You a New Grandparent?

3 ways you can invest in their future

by TIAA (Paid Content)



SHUTTERSTOCK

Becoming a new grandparent (or great-grandparent) is a special time. The overwhelming joy and love you feel for your grandchild can be one of life's greatest gifts. Plus, you can play an important role in developing their precious future. Their life is filled with so many wonderful possibilities...you'll want to help make some of those become a reality. A financial investment in your grandchild's future is an excellent place to start. And beginning early can give your investment a boost. Thanks to the power of compounding, even small additions can provide an opportunity for your investment to work harder.

Here are three things you can do to help invest in your grandchildren's financial future.



SHUTTERSTOCK

Because someday she will help find a cure.

1. Open a \$29 College Savings Program. As you look into those blue eyes and hold those tiny hands, you'll get lost in thought and dream about what her future holds. Will she have red hair like her grandfather, will she be a teacher like you or will she carve out her own way and become a doctor? You have genetic influence on her hair color and you can also have financial influence on her education.

Planning now for your grandchild's education is a smart way to help ensure they will be financially secure in the future. You might be surprised to know that a \$29 college savings plan can help pay for many things - from books and computers to tuition and room and board. Plus, college savings plans can grow tax-free. Start off with what you can afford and build on it as you can. The sooner you begin, the longer your investment will be at work. You can help make their dreams come true...a little at a time.



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Because someday he will help shape other younger lives.

ENTER TO WIN A \$529 TFI-MANAGED* COLLEGE SAVINGS PLAN ACCOUNT for your grandbaby or other loved one! One winner drawn every month beginning in April.

For official rules and to enter, visit TIAA at aarpcollegesavings.com/grandbaby

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2. Add Your Grandchildren as Beneficiaries. As a new grandparent, you'll soon discover a sense of mutual love and affection with your grandchild. From sharing family traditions to investing in their future, building a legacy is all part of life.

Not surprisingly, your life insurance and other investment accounts are financial resources that can help protect your grandchild's future. Updating your beneficiary information on these accounts is easy. Plus, you can select one or more beneficiaries and allocate a determined percentage to each person. The inheritance can be held in a trust until your grandchild reaches 18 and can be used for college and living expenses. This can be especially helpful if you are a grandparent who is responsible for your grandchild's daily living needs.



SHUTTERSTOCK

Because someday he will be your financial advisor.

3. Bank Your Spare Change. Part of being a grandparent is passing down life lessons and leading by example. An old-fashioned savings bank is a great way to save your spare change. A transparent bank is even better so you and your grandchildren can watch the money add up over time.

As your grandchild gets older, seeing and touching money are reminders that money is real and not a virtual asset represented by a plastic card. Have conversations about the difference between "want" and "need," and how investing money can generate earnings. If you start on day one and save \$1.00 a day in spare change, you will have saved nearly \$6,555 dollars by the time your grandchild turns 18 years old (without the benefit of compound interest). Pass down your financial knowledge, it's a gift that's perfect for every age.

How likely are you to invest/save for your grandchildren's future?

Very likely, already contribute or have a savings plan as outlined above

Somewhat likely, these tips will help get me started

Not likely, my grandchildren are older now

Opening the door of possibility is now easier. Enter to win a \$529 TFI-managed* college savings plan account for your grandbaby or loved one, and learn more about AARP® College Savings Solutions from TIAA.

Also of Interest: Give the gift of education –take the quiz to find out how

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Consult your legal or tax professional for tax advice, including the impact of the new federal tax changes. Non-qualified withdrawals may be subject to federal and state taxes and the additional federal 10% tax.

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.


529 college savings plans are offered and administered by a state. Consider the investment objectives, risks, charges and expenses before investing in any 529 college savings plan. Read the Disclosure Booklet on the state's 529 plan website containing this and other information carefully. Investments in a state 529 college savings plan are neither insured nor guaranteed and there is a risk of investment loss.

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BRANDAMP BY AARP [What's This?](#) PAID CONTENT BY AARP College Savings Solutions TIAA

Give the Gift of Education –Take the Quiz to Find Out How

Learn the many benefits of a 529 college savings plan (hint -it's easy and affordable too)

by TIAA (Paid Content)



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You love your grandchildren, nieces and nephews and want to help ensure their future includes a college education. Higher education might be expensive, but you have a powerful tool to help their dreams come true.

Question 1 of 7 ✔ 0 Right ✘ 0 Wrong

A 529 college savings plan:

A. Is a tax-advantaged investment account that allows you to save for higher education expenses

B. Can grow tax-free. Contributions to a 529 college savings plan deliver potentially greater gains over time compared to a taxable account

C. Can be used to pay for higher education expenses at schools nationwide and some abroad

D. All of the above

CHECK ANSWER

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Also of Interest: Three ways you can invest in your grandchildren's future

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Consult your legal or tax professional for tax advice, including the impact of the new federal tax changes. Non-qualified withdrawals may be subject to federal and state taxes and the additional federal 10% tax.

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.

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