

Quarterly NEWSLETTER

November 2026

A Gift for Today. An Opportunity for Their Tomorrow.

As holiday shopping begins, your employees may be wondering what to give the children and grandchildren in their lives. This year, encourage them to think beyond what can be unwrapped.

One idea is to pair a gift a child can enjoy today with a contribution to an Edvest 529 account for tomorrow. A younger child might receive a favorite book along with a note about the dreams you have for their future. An older child might unwrap a sweatshirt from a favorite college or your alma mater, paired with a contribution toward their future education.

It's a simple way to make holiday gifting more meaningful while helping families think about the opportunities they want to create for the children they love.

Consider sharing this idea or the Edvest 529 Gift Guide with your employees this holiday season and encourage them to give a gift that can grow with them.

2026 Holiday Gift Guide

Give a meaningful gift this Holiday Season

Between Nov. 16 and Dec. 4,

Open a new Edvest 529 account, and get up to a $100 bonus!*

For more details, click here or scan the QR code:

Want to share with your employees? Ask me for a flyer!

Upcoming Webinars in November and December:

Feel free to share the webinars with your employees!

- 11/18
- 11/24
- 12/2
- 12/16

NEW 2027 Wisconsin state income tax deduction amount

For the 2027 tax year, the Wisconsin tax deduction will increase to **$5,460** for single filers or married couples filing jointly, and **$2,730** for married couples filing separately.

Don't forget – you and your employees have until April 15, 2027 to contribute to an existing Edvest 529 account to be eligible for the 2026 state income tax deduction ($5,280 for single filers or married filing jointly, $2,640 for married filing separately).



Khaleel Ali
Senior Education Savings Consultant
Khaleel.Ali@tiaa.org
(414) 410-0009

Increased 2027 Employer Tax Credit[1]

- **2026 Tax Year:**
  - $840 per employee
- **2027 Tax Year:**
  - $870 per employee

Visit Edvest.com/Offer26 for terms and conditions. Offer ends December 4, 2026. Sponsored by the Edvest 529 College Savings Plan.* ***To be eligible for the bonus, the beneficiary on the new account must be age 18 or younger, and promo code OFFER26 must be used when opening the account.*

[1]Employers that contribute to their employees' Account(s) may be eligible for a Wisconsin state tax credit. This includes a sole proprietor, partner of a partnership, member of a limited liability company, or shareholder of a tax-option corporation that is an employer. The credit may be calculated for each employee of the employer in the taxable year in which the contribution is made. The maximum credit per employee is equal to 50 percent of the amount the employer contributed to the employee's college savings account, not to exceed a maximum credit of $840 per employee for the 2026 tax year.

To learn more about Wisconsin's Edvest 529 College Savings Plan, its investment objectives, risks, charges and expenses see the Plan Description at Edvest.com before investing. Read it carefully. 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 federal 10% penalty tax on earnings (as well as federal and state income taxes) may apply. Consult your legal or tax professional for tax advice. TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, is the distributor and underwriter for the Edvest 529 College Savings Plan.

Education Savings Consultants provide only general educational information and do not provide any specific investment advice or recommendations regarding 529 plan investment options. Read the Plan Description before investing. Consult your legal or tax professional for tax advice.
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