

# MESP WORKPLACE SAVINGS

**BRIGHT  
FUTURES  
BUILT IN  
MICHIGAN**

## SAVING IS SIMPLE WITH THE MICHIGAN EDUCATION SAVINGS PROGRAM

The Michigan Education Savings Program (MESP), Michigan's 529 college savings plan, makes it easy to save for college directly through work and receive potential tax advantages. Any earnings in a MESP account have the opportunity to grow tax-free. Plus, Michigan residents who contribute to an account may be eligible for a state tax deduction or income tax credit. Limitations apply.\* It's easy to get started, and your account can go with you if you change jobs.

-  **CONTRIBUTE AUTOMATICALLY**  
with direct deposit of payroll
-  Start with as little as  
**\$15 PER PAYCHECK**
-  Choose any of our  
**PROFESSIONALLY MANAGED INVESTMENTS**
-  **INVITE OTHERS**  
to eGift

**It's easy! Open an account in just 15 minutes.  
Read the instructions on the back.**



**MESP Webinar for Oakland  
University employees**

**Wednesday, September 15th**

**12noon-1:00pm**

If establishing your college savings plan has been on your agenda, join this webinar to learn about the advantages of saving with a 529.

RSVP for the webinar **HERE**.

**m esp**

Michigan Education Savings Program



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## GET STARTED WITH THE

# MICHIGAN EDUCATION SAVINGS PROGRAM

- Research MESP and gather the information you'll need to open your account (SSN, date of birth, home address).
- Open online at **MIsaves.com** or print and mail an application.
- Tell family & friends! MESP makes a great gift at birthdays, holidays, and graduations.

## Establishing Payroll Direct Deposit

- Complete the Employee Payroll Direct Deposit Form which can be downloaded from our website: **MIsaves.com/benefit**
- Do you have a self-service payroll portal?
  - Yes** – log into your self-service portal and enter the account number and routing number provided on page 2 of the Employee Payroll Direct Deposit Form, similar to establishing other direct deposits.
  - No** – make a copy of the form and give it to your company HR/payroll department.
- Mail the Employee Payroll Direct Deposit Form:  
**The Michigan Education Savings Program  
PO Box 219303  
Kansas City, MO 64121-9303**



Michigan Education Savings Program

Michigan's direct-sold 529 College Savings Program

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

\* To learn more about the Michigan Education Savings Program, its investment objectives, tax benefits, risks and costs, please see the Disclosure Booklet at [misaves.com](http://misaves.com). Read it carefully. Investments in the Plan are neither insured nor guaranteed and there is the risk of investment loss. 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. Consult your legal or tax professional for tax advice, including the impact of the new federal tax changes. TIAA-CREF Individual & Institutional Services, LLC, Member FINRA and SIPC, distributor and underwriter for the Michigan Education Savings Program.