

	Latest Month	Latest Three Months	Year to Date ¹	One Year	Average Annualized Return ²				Inception Date ³	
					Three Year	Five Year	Ten Year	Since Inception		
AGE-BASED INVESTMENT OPTIONS										
Age-Based Aggressive Global	Age 0-3	4.80%	7.29%	21.13%	22.97%	15.85%	10.71%	8.76%	10.39%	4/1/2003
	Age 4-6	4.80%	7.29%	21.12%	22.96%	15.85%	10.71%	8.76%	10.39%	4/1/2003
	Age 7-9	4.02%	5.99%	16.56%	18.07%	13.40%	10.30%	8.47%	9.77%	4/1/2003
	Age 10-12	3.22%	4.65%	12.14%	13.33%	10.88%	9.48%	7.87%	8.83%	4/1/2003
	Age 13-15	2.34%	3.29%	8.16%	9.06%	8.18%	8.28%	6.94%	7.58%	4/1/2003
	Age 16-18	1.40%	1.90%	4.17%	4.78%	5.40%	6.78%	5.71%	6.03%	4/1/2003
	Age 19+ or College Enrolled ⁴	0.21%	0.27%	0.52%	0.66%	0.72%	0.82%	1.99%	1.95%	4/1/2003
Age-Based Aggressive Domestic	Age 0-3	3.68%	6.26%	20.35%	20.57%	16.12%	10.05%	7.26%	3.72%	9/20/1999
	Age 4-6	3.68%	6.26%	18.78%	19.01%	15.01%	9.99%	7.07%	4.07%	9/20/1999
	Age 7-9	3.12%	5.13%	15.86%	16.10%	13.44%	9.59%	6.75%	4.29%	9/20/1999
	Age 10-12	2.54%	4.00%	13.00%	13.26%	11.87%	9.10%	6.41%	4.47%	9/20/1999
	Age 13-15	1.88%	2.86%	9.70%	9.98%	9.45%	7.88%	5.72%	4.44%	9/20/1999
	Age 16-18	1.17%	1.68%	4.87%	5.16%	5.76%	5.83%	4.60%	4.37%	9/20/1999
	Age 19+ or College Enrolled ⁴	0.21%	0.27%	0.52%	0.66%	0.71%	0.82%	1.99%	2.45%	9/20/1999
Age-Based Moderate	Age 0-3	4.02%	5.99%	13.83%	15.97%	11.37%	9.08%	8.20%	9.54%	4/1/2003
	Age 4-6	4.02%	5.99%	12.74%	14.65%	10.62%	9.02%	8.06%	9.23%	4/1/2003
	Age 7-9	3.22%	4.65%	10.18%	11.85%	9.36%	8.57%	7.70%	8.69%	4/1/2003
	Age 10-12	2.34%	3.29%	7.56%	9.01%	8.04%	8.01%	7.25%	8.08%	4/1/2003
	Age 13-15	1.40%	1.90%	5.17%	6.38%	6.46%	6.91%	6.48%	7.14%	4/1/2003
	Age 16-18	0.83%	1.15%	3.54%	4.51%	5.11%	5.90%	5.71%	6.20%	4/1/2003
	Age 19+ or College Enrolled ⁴	0.15%	0.21%	0.44%	0.58%	0.69%	0.80%	1.98%	1.94%	4/1/2003
Age-Based Conservative	Age 0-3	3.22%	4.64%	9.92%	11.16%	9.22%	8.72%	7.47%	8.28%	4/1/2003
	Age 4-6	3.22%	4.65%	8.95%	10.04%	8.28%	8.34%	7.08%	7.72%	4/1/2003
	Age 7-9	2.34%	3.29%	6.23%	7.12%	6.77%	7.54%	6.44%	6.92%	4/1/2003
	Age 10-12	1.40%	1.90%	3.59%	4.32%	5.11%	6.29%	5.53%	5.84%	4/1/2003
	Age 13-15	0.34%	0.42%	0.99%	1.50%	3.27%	4.88%	4.48%	4.64%	4/1/2003
	Age 16-18	0.34%	0.42%	-0.03%	0.28%	2.09%	3.82%	3.54%	3.54%	4/1/2003
	Age 19+ or College Enrolled ⁴	0.03%	0.09%	0.28%	0.43%	0.64%	0.77%	1.96%	1.92%	4/1/2003
Option 3 (Closed to new investments)	Age 0-3	3.68%	6.25%	21.20%	21.42%	16.67%	10.05%	7.35%	3.54%	9/20/1999
	Age 4-6	3.67%	6.25%	21.19%	21.42%	16.67%	10.05%	7.35%	3.54%	9/20/1999
	Age 7-9	3.55%	5.99%	20.03%	20.24%	16.02%	9.70%	7.18%	3.42%	9/20/1999
	Age 10-12	3.16%	5.22%	16.65%	16.87%	14.04%	8.94%	6.72%	3.35%	9/20/1999
	Age 13-15	2.66%	4.36%	13.52%	13.74%	11.80%	8.11%	6.15%	3.43%	9/20/1999
	Age 16-18	2.19%	3.52%	10.37%	10.62%	9.57%	7.21%	5.58%	3.48%	9/20/1999
	Age 19+ or College Enrolled ⁴	1.61%	2.60%	7.36%	7.62%	7.22%	6.15%	4.96%	3.46%	9/20/1999

Important Information Regarding Investments in UESP

The performance returns shown in the table above are based on a \$10,000 beginning account balance, assuming the money was invested on the first day and held until the last day of each period shown. These returns only reflect the performance returns of a hypothetical \$10,000 investment for a particular investment option over the stated period of time reflected in the table, not for individual accounts. Individual account performance will vary based on the timing of the initial and subsequent investments; withdrawals (if any); and the account balances.

The returns shown above (1) take into account the underlying investment performance for each period; (2) show applicable interest and dividends; and (3) are net of the Administrative Asset Fee charged by UESP during such periods. Beginning on January 1, 2010, the returns do not reflect the Administrative Maintenance Fee (up to \$15). The Administrative Maintenance Fee is waived for Utah residents. It is also waived for non-Utah residents who elect to view their quarterly account statements online rather than receive them in the mail. The hypothetical performance for non-Utah residents who elect to receive quarterly account statements in the mail would be lower due to the annual Administrative Maintenance Fee.

For age-based and static investment options, performance returns shown above assume that (1) prior to January 1, 2007, the investment options did not rebalance; (2) beginning January 1, 2007, and ending December 31, 2012, investment options rebalanced on January 1 of each year to match the target

allocations for each investment option in effect at the time; and (3) beginning January 1, 2013, investment returns are based on the aggregate market value of the investment options, which reflect the actual investment rebalancing that takes place on the birthday of each beneficiary. For these reasons and the reasons stated above, the actual returns in an individual account will not match those shown in the tables.

Past performance does not guarantee future results. The value of a UESP account may vary depending on market conditions and the performance of the investment option selected. It could be more or less than the amount contributed; in short, an investment could lose value. Except for the underlying investment in the FDIC-insured savings account held in trust by UESP at Zions First National Bank (Bank), investments in UESP are not insured by the Federal Deposit Insurance Corporation (FDIC). Subject to the application of Bank and FDIC rules and regulations to each account owner, investments in the FDIC-insured savings account will retain their value. Money in the savings account is insured by the FDIC on a pass-through basis to each account owner up to the maximum amount set by federal law, which is \$250,000. The amount of FDIC insurance is based on the total of (1) the value of an account owner's investments in the FDIC-insured savings account plus (2) the value of an account owner's other accounts held (if any) at the Bank, as determined by the Bank and by FDIC regulations.

See notes on the next page.

Investment Option Performance as of September 30, 2013

	Latest Month	Latest Three Months	Year to Date ¹	One Year	Average Annualized Return ²				Inception Date ³	
					Three Year	Five Year	Ten Year	Since Inception		
STATIC INVESTMENT OPTIONS										
Equity—100% Domestic	3.12%	5.20%	19.62%	19.12%	16.05%	9.71%	7.18%	3.42%	9/20/1999	
Equity—30% International	4.83%	7.84%	19.43%	22.17%	14.25%	N/A	N/A	10.46%	10/3/2008	
Equity—10% International	4.31%	6.97%	20.89%	22.73%	15.77%	10.66%	8.74%	10.37%	4/1/2003	
70% Equity/30% Fixed Income	3.17%	5.11%	N/A	N/A	N/A	N/A	N/A	6.10%	6/21/2013	
20% Equity/80% Fixed Income	1.37%	1.93%	N/A	N/A	N/A	N/A	N/A	2.34%	6/21/2013	
Fixed Income	0.83%	0.59%	-2.11%	-2.02%	2.70%	5.14%	4.21%	4.36%	9/9/2002	
Public Treasurers' Inv. Fund: Utah Res.	0.04%	0.17%	0.45%	0.63%	0.64%	0.81%	2.23%	3.20%	11/3/1996	
Public Treasurers' Inv. Fund: Non-Utah Res.	0.03%	0.08%	0.26%	0.39%	0.42%	0.55%	2.04%	3.09%	11/3/1996	
FDIC-Insured Savings	0.03%	0.09%	0.29%	0.44%	0.66%	N/A	N/A	0.70%	2/11/2009	
CUSTOMIZED INVESTMENT OPTIONS										
The information below shows the returns for the following underlying investments and are net of the UESP Administrative Asset Fee. Returns on an account invested in the Customized Age-Based or Customized Static investment options will depend upon the underlying investment allocation chosen by the account owner/agent. In addition, individual account performance will vary based on the timing of the investments in the investment option, any cash flow in or out of the UESP account during the investment period, and on the balances in the UESP accounts.										
Vanguard Funds	VG Inst. Intl. Stk. Mkt. Index Fund	3.67%	6.24%	21.19%	21.41%	16.65%	N/A	N/A	16.01%	2/1/2010
	VG Institutional Index Fund	3.11%	5.19%	19.62%	19.11%	16.03%	N/A	N/A	15.22%	2/1/2010
	VG Value Index Fund	2.14%	3.58%	N/A	N/A	N/A	N/A	N/A	4.55%	6/21/2013
	VG Growth Index Fund	4.73%	8.41%	N/A	N/A	N/A	N/A	N/A	9.48%	6/21/2013
	VG Mid-Cap Index Fund	4.52%	7.63%	24.28%	27.74%	16.94%	N/A	N/A	17.94%	2/1/2010
	VG Small-Cap Index Fund	5.69%	9.14%	26.48%	29.96%	18.77%	N/A	N/A	19.41%	2/1/2010
	VG Small-Cap Value Index Fund	5.28%	7.60%	N/A	N/A	N/A	N/A	N/A	9.77%	6/21/2013
	VG Small-Cap Growth Index Fund	6.14%	11.00%	N/A	N/A	N/A	N/A	N/A	13.09%	6/21/2013
	VG Total Int'l Stock Index Fund	7.19%	10.21%	9.65%	16.93%	N/A	N/A	N/A	2.27%	5/6/2011
	VG Developed Markets Index Fund	7.50%	11.56%	15.33%	23.93%	8.54%	N/A	N/A	8.82%	2/1/2010
	VG International Value Fund ⁵	7.47%	11.75%	14.00%	23.41%	7.48%	N/A	N/A	7.74%	2/1/2010
	VG International Growth Fund	8.15%	13.62%	14.54%	22.29%	8.29%	N/A	N/A	10.50%	2/1/2010
	VG Emerging Mkts. Stock Ind. Fund	7.14%	4.76%	N/A	N/A	N/A	N/A	N/A	8.81%	6/21/2013
	VG Total Bond Market Index Fund	0.95%	0.49%	-2.08%	-2.00%	2.60%	N/A	N/A	3.80%	2/1/2010
VG Short-Term Inv.-Grade Fund	0.71%	0.91%	0.34%	0.86%	N/A	N/A	N/A	2.03%	8/1/2011	
VG Short-Term Bond Index Fund	0.55%	0.53%	N/A	N/A	N/A	N/A	N/A	0.81%	6/21/2013	
Dimensional Funds	DFA Global Equity Portfolio	5.38%	8.42%	N/A	N/A	N/A	N/A	N/A	9.69%	6/21/2013
	DFA U.S. Large Cap Value Portfolio	2.93%	5.81%	N/A	N/A	N/A	N/A	N/A	7.19%	6/21/2013
	DFA U.S. Small Cap Value Portfolio	5.22%	8.20%	N/A	N/A	N/A	N/A	N/A	9.68%	6/21/2013
	DFA Real Estate Securities Portfolio	3.10%	-3.35%	N/A	N/A	N/A	N/A	N/A	0.76%	6/21/2013
	DFA International Value Portfolio	7.52%	13.98%	N/A	N/A	N/A	N/A	N/A	14.44%	6/21/2013
	DFA One-Year Fixed Income Portfolio	0.11%	0.14%	N/A	N/A	N/A	N/A	N/A	0.12%	6/21/2013
Public Treasurers' Inv. Fund ⁶	0.03%	0.08%	0.26%	0.39%	0.42%	N/A	N/A	0.41%	2/1/2010	
FDIC-Insured Savings Account	0.03%	0.08%	0.27%	0.42%	0.65%	N/A	N/A	0.70%	2/1/2010	

Notes

- ¹ Year-to-date calculations are based on a calendar year; January 1 to the current month-end date.
- ² Average Annualized Return for the trailing 36 months, 60 months, 120 months and since inception.
- ³ The inception date is the first date that (a) the investment option was offered and/or received a contribution or (b) the underlying fund was offered as part of either the Customized Age-Based or Customized Static investment options.
- ⁴ UESP will reallocate the funds to the Age 19+ or College Enrolled age bracket for accounts with an age-based investment option, including the Customized Age-Based investment option, when the beneficiary turns age 19 or a qualified withdrawal request is submitted by the account owner/agent indicating that the beneficiary is enrolled in an eligible educational institution, whichever comes first.
- ⁵ Closed to new investments beginning on July 25, 2011.
- ⁶ Public Treasurers' Investment Fund (PTIF) is a pool of money managed by the Utah state treasurer in short-term investments. Closed to new investments as an underlying investment in the Customized Age-Based and Customized Static investment options beginning on July 25, 2011.

UESP's historical and monthly returns are available online at uesp.org.



Utah Educational Savings Plan®



OCTOBER 2013

UESP NEWS

Volume 2013, Issue 4

In This Issue

- UESP Ranks in Country's Top Five Best-Performing 529 Plans
- Your Guide to UESP's Year-End Deadlines
- Utah Residents: Claim Utah State Income Tax Benefits for 2013
- Utah State Income Tax Benefit Amounts Raised for 2014
- Refresher Course: Making a Contribution
- Investment Option Performance as of September 30, 2013

Upcoming Holidays

UESP's office will be closed:

- Thursday, November 28
- Friday, November 29
- Tuesday, December 24 (closing at 3:00 p.m., MT)
- Wednesday, December 25
- Wednesday, January 1
- Monday, January 20

Contact UESP

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E-mail | info@uesp.org

Website | uesp.org

Hours | Business days, Monday through Friday, 8:00 a.m. to 5:00 p.m. (MT)



We want to know about your UESP college savings experience.

E-mail: shareyourstory@uesp.org

UESP Ranks in Country's Top Five Best-Performing 529 Plans

Invest in a high-performing plan.

Savingforcollege.com, a provider of 529 plan information for consumers, ranked UESP among the top five best-performing 529 plans in the country in the ten-, five-, three-, and one-year categories in its quarterly rankings ending June 30, 2013.

Of the 52 plans analyzed, UESP's performance ranking by category is:

- 2nd—Ten-year performance ranking
- 2nd—Five-year performance ranking
- 5th—Three-year performance ranking
- 4th—One-year performance ranking

To compile the rankings, Savingforcollege.com compares the performance of more than 3,000 investment options.

See the Report

savingforcollege.com/articles/2013-plan-performance-rankings-q2

Your Guide to UESP's Year-End Deadlines

Make sure your account transactions count toward the 2013 tax year by meeting UESP's year-end deadlines.

To count toward the 2013 tax year, account transactions must be received by UESP before the following deadlines. Transactions received after the deadlines count toward the 2014 tax year.

2013 Year-End Deadlines		
Transaction	Online Process Deadline Must be received by UESP before 11:59 p.m. (MT)	Manual Process Deadline Must be received by UESP before 5:00 p.m. (MT)
Contributions	Tuesday, December 31, 2013	Tuesday, December 31, 2013
New Accounts	Tuesday, December 31, 2013	Tuesday, December 31, 2013
Withdrawals	Tuesday, December 31, 2013	Tuesday, December 31, 2013
Investment Option Change	Tuesday, December 31, 2013	Tuesday, December 31, 2013
Incoming Rollovers (money received)	N/A	Tuesday, December 31, 2013
Transfers (between accounts with the same account owner)	Tuesday, December 31, 2013	Thursday, December 26, 2013
Transfers (between accounts with different account owners)	N/A	Thursday, December 26, 2013
Outgoing Rollovers	N/A	Monday, December 16, 2013

Notes

- The UESP office will close Tuesday, December 24, 2013, at 3:00 p.m. (MT) and remain closed Wednesday, December 25, 2013.
- Please include the beneficiary's name and account number on the front of a mailed check.
- Mailed transaction requests postmarked on or before the December 31, 2013, deadline date but received by UESP in 2014 will be recorded as 2014 tax-year transactions.



How to Initiate a Transaction

Initiate year-end transactions in a way that's easiest for you.

You can initiate account transactions online at uesp.org or manually with paper forms. Transactions may not be completed over the telephone.

Online

Most common transactions may be completed online at uesp.org. Simply log in to your UESP account via *Account Access* at uesp.org and follow the prompts.

Manual

Initiate transactions manually by mailing, faxing, or hand delivering the appropriate paper form to UESP. You can obtain forms in two ways:

Download a PDF Form

1. Go to uesp.org.
2. Click *Forms & Downloads*.
3. Click the PDF icon next to the appropriate form to start the download.
4. Print the form.

PDF Form Fill-In Fields

Several of UESP's PDF forms allow you to type in the form's fields before printing. This saves you from filling in those fields by hand, should you choose.

Be aware that information you type in a field is not automatically transmitted to UESP. Rather, you must print, sign, and return the form to UESP.

Request a Form

Ask UESP to mail, fax, or e-mail you a form by calling UESP toll-free at 800.418.2551 or e-mailing info@uesp.org.

Complete the form and submit it to UESP in one of the following ways:

Standard Mail:

UESP
PO Box 145100
Salt Lake City, UT 84114-5100

Hand/Overnight Delivery:

UESP
Board of Regents Building, Gateway 2
60 South 400 West
Salt Lake City, UT 84101-1284

Toll-Free Fax: 800.214.2956

UESP CAN HELP!

Please speak with a UESP representative if you are unsure which form(s) to complete.

800.418.2551

info@uesp.org

Prevent Delays by Submitting Your Signature Card

Did you open your account online? If so, you must submit the required Account Owner/Agent Signature Card (form 110) before initiating any manual transactions.

UESP uses the Signature Card to verify your signature on manual account transaction requests. (If you opened an account with a paper form, UESP already has your signature on file.) To download a Signature Card, go to uesp.org and select *Forms & Downloads*.

Contributions

Five-year averaging election. A special provision for 529 plans allows a person to make a gift of \$70,000 (\$140,000 if married filing jointly) to a beneficiary in

one year without creating a taxable gift if the person (or the person and their spouse in the case of a joint election) makes an election on IRS Form 709 to treat the entire gift as a series of five equal annual gifts. The person cannot make any additional gifts to that beneficiary during the five-year period without being subject to federal gift tax rules. To qualify for the five-year election in the 2013 tax year, UESP must receive the contribution(s) by the deadlines in the *2013 Year-End Deadlines* table on page 1.

Withdrawals

Funds withdrawn online must be used for qualified higher education expenses, which include:

- Tuition and fees
- Books, supplies, and equipment required for the enrollment or attendance of a beneficiary at an eligible educational institution
- Room and board for students who are enrolled at least half-time

To withdraw funds for any other purpose, use a Withdrawal Request form (form 300).

Incoming Rollovers (money received)

UESP must receive incoming rollover funds—not just the required paperwork—by the deadline in the *2013 Year-End Deadlines* table on page 1 for the funds to apply to the 2013 tax year. Please initiate your rollover several weeks before the end of the year to ensure UESP and the other 529 plan have adequate time to process your request.

Important

- Initiate transactions as early as possible to allow adequate processing time.
- Submissions must be received in good order to process.
- Pending transactions in your account(s) may affect the processing of additional requests.

Utah Residents: Claim Utah State Income Tax Benefits for 2013



Qualify for 2013 tax-year benefits by meeting UESP's year-end contribution deadlines.

If you are a Utah taxpayer/resident and own a UESP account—and if contributions were made to that account in 2013—you may be eligible to claim Utah state income tax benefits for the 2013 tax year.

For the 2013 tax year, Utah individual taxpayers/residents and trusts may claim a 5 percent Utah state income tax credit for eligible contributions to their UESP accounts, up to certain amounts. Utah corporations may claim a Utah state income tax deduction. Maximum amounts are indicated in the table at right.

Things to Keep in Mind

Your beneficiary must be younger than age 19 when designated on your account for you to claim the tax benefit. If this requirement is met, you are eligible to claim an income tax credit or deduction each year a contribution is made—for the life of your beneficiary's account.

2013 Utah State Income Tax Benefits per Qualified Beneficiary

Tax Filing Method	Maximum Contribution Eligible for Tax Credit	Tax Credit Percentage	Maximum Utah State Income Tax Credit	Maximum Utah State Income Tax Deduction
Single	\$1,840	X 5%	= \$92	
Joint	\$3,680	X 5%	= \$184	
Trusts	\$1,840	X 5%	= \$92	
Corporations				\$1,840

Your beneficiary does not have to be a Utah resident for you to qualify for the benefit. In addition, there is no requirement that you be related to your beneficiary in any way.

You may qualify for the tax benefits even if you contribute more or less than the maximum amounts. The amounts shown in the table above are the maximum allowable contributions for claiming your Utah state income tax benefits.

All eligible contributions to your account—not just those made by you—count toward the maximum Utah state income tax benefit amounts. However, a person may not claim Utah state income tax benefits for contributions to an account they do not own.

The tax benefit amounts apply per qualified beneficiary. The more beneficiaries you have, the more you may save on your Utah state income taxes.

It's not too late to claim Utah state income tax benefits for the 2013 tax year!

Utah State Income Tax Benefit Amounts Raised for 2014



Start planning to reduce your 2014 Utah state income taxes by saving with UESP.

The Utah state income tax benefit amounts Utah taxpayers may claim for qualified contributions to their UESP account(s) in 2014 increased to the following limits:

- For single filers and trusts, contributions up to \$1,860 may

qualify for a 5 percent Utah state income tax credit equaling up to \$93 per qualified beneficiary.






- For married couples filing a joint return, contributions up to \$3,720 may qualify for a 5 percent Utah state income tax credit equaling up to \$186 per qualified beneficiary.
- For corporations, contributions up to \$1,860 may qualify for a deduction of the same amount per qualified beneficiary.

How are UESP's tax benefit amounts determined?

UESP adjusts the maximum amounts of the Utah state income tax credit and deduction annually based on changes in the Consumer Price Index (CPI). Because the CPI increased for the 12 months ending August 31, 2013, UESP raised the tax benefit amounts it offers Utah taxpayers for 2014.

Refresher Course: Making a Contribution

Following is a list of ways you, and your family and friends, can contribute to your UESP account.

Who can contribute using this method?		Contribution Method
Account Owners	Non-Account Owners	
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<p>Check</p> <p>Anyone can contribute to a UESP account with a check. </p> <ol style="list-style-type: none"> 1. Make a check payable to UESP. 2. Include the beneficiary's name and UESP account number on the front of the check. 3. Mail the check to UESP.
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<p>Scheduled Contributions</p> <p>Plan ahead with two types of scheduled contributions: </p> <ul style="list-style-type: none"> • One-time contribution: Contribute funds to a UESP account from your checking or savings account any business day within the next 30 days. • Recurring contribution: Transfer funds to a UESP account from your checking or savings account on a recurring basis. <p>Account owners can initiate a scheduled contribution in two ways:</p> <ul style="list-style-type: none"> • Use Account Access at uesp.org. • Submit a One-Time or Recurring Contributions Authorization/Change form (form 200), available for download at uesp.org under <i>Forms & Downloads</i> or by requesting a copy by calling 800.418.2551 or e-mailing info@uesp.org. <p>Non-account owners can only initiate a scheduled contribution using form 200.</p>
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<p>Bill Pay</p> <p>Automate contributions to a UESP account by setting up bill pay with a bank or credit union that offers electronic bill pay services. To direct the contribution to the UESP account: </p> <ul style="list-style-type: none"> • Put the UESP account number in the payee-account-number field. • Put the beneficiary's name in the payment-description field. <p>To contribute to multiple UESP accounts with each bill pay, set up each as a separate bill payment.</p>
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<p>Special Occasion Contributions</p> <p>Mark a special occasion—such as a birthday, holiday, or another special day—with an annual special occasion contribution to a beneficiary's UESP account. On the day you specify, funds are automatically pulled from your checking or savings account and contributed to the designated UESP account. </p> <p>Account owners can initiate a special occasion contribution using Account Access at uesp.org.</p>
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<p>Payroll Contribution</p> <p>Automatically contribute to your UESP account from each paycheck. Account owners can initiate a payroll contribution schedule using Account Access at uesp.org. At that time, account owners will receive a routing and bank number that either they or their employer can use to set up a direct deposit from the account owner's paycheck. </p>

This Holiday Season, Encourage Them to Give a Gift That Can Last a Lifetime

Grandparents, aunts and uncles, cousins, friends—anyone who would like to help build your beneficiary's UESP college fund—can make contributions to your beneficiary's account.

Let family and friends know they can highlight their gift with one of UESP's colorful collection of gift notices. The steps are simple:

1. Click *Give a Gift* on the uesp.org home page and select a gift notice to download and print.
2. Complete and send the top portion with a contribution check to UESP.
3. Present the beneficiary with the remaining decorative certificate.

Two things to note:

- Only the account owner can contribute to an account online at uesp.org.
- Regardless of who made the contribution, only the account owner can (1) control how assets are invested, (2) claim tax benefits related to the account, and (3) direct withdrawals from the account.

Learn More

- Go to uesp.org, select *Participation Info*, and click *Ways to Contribute*.
- See *Part 4 | Contributions* in the June 21, 2013, UESP Program Description.

The Utah Educational Savings Plan (UESP) is a Section 529 plan administered and managed by the Utah State Board of Regents and the Utah Higher Education Assistance Authority (UHEAA). Read the Program Description for more information and consider all investment objectives, risks, charges, and expenses before investing. Call 800.418.2551 for a Program Description or visit uesp.org.

Investments are not guaranteed by UESP, the Utah State Board of Regents, UHEAA, or any other state or federal agency. However, Federal Deposit Insurance Corporation (FDIC) insurance is provided for the FDIC-insured savings account. Please read the Program Description to learn about the FDIC-insured savings account. Your investment could lose value.

Non-Utah taxpayers and residents: You should determine whether the state in which you or your beneficiary pay taxes or live offers a 529 plan that provides state tax or other benefits not otherwise available to you by investing in UESP. You should consider such state tax treatment and benefits, if any, before investing in UESP.