

Why my529[®]

UTAH'S EDUCATIONAL SAVINGS PLAN

800.418.2551 | my529.org

Who we are

\$20.5 billion

in assets under management

As of November 30, 2021

More than

478,000

accounts

As of November 30, 2021

Nationally Rated

my529 is the third-largest direct-sold 529 plan in the nation. We consistently earn high ratings from Morningstar.

As of September 30, 2021

Fees among the lowest in the industry

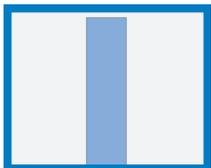
Fee Range



Enrollment Date Options

0.141% - 0.147%

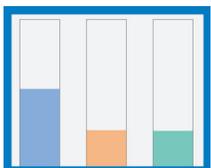
(\$1.41 to \$1.47 per \$1,000 invested annually)



Static Options

0.110% - 0.222%

(\$1.10 - \$2.22 per \$1,000 invested annually)



Customized Options

0.140%-0.493%

(\$1.40 to \$4.93 per \$1,000 invested annually).

As of October 1, 2021

Investment options

my529 offers predetermined Enrollment Date and Static Investment options, featuring Vanguard funds, a PIMCO-managed stable value fund, and FDIC-insured accounts.

Or craft your own investment option

Use Vanguard and Dimensional funds, a PIMCO-managed stable value fund, and FDIC-insured accounts to customize an age-based or static option.



Vanguard[®]

Choose among 20 Vanguard funds.



Dimensional

Choose among 10 Dimensional funds.



Your investment, your way



Use funds anywhere

(Account owners in all 50 states)



You don't have to live in Utah to own or be the beneficiary of a my529 account. Funds can be used at any eligible educational institution on Earth that participates in a federal student financial aid program; see complete list at fafsa.ed.gov.

December 2021

my529

For more than 25 years, my529 has helped families save for higher education. We offer a variety of Enrollment Date, Static and Customized investment options, including a Customized Age-Based option—and the plan's fees are among the lowest in the industry.

In October, my529 earned Morningstar's Analyst Rating™ of Gold for 2021. my529 has scored top Morningstar honors for 11 years straight. Consumer advocate Clark Howard also recommends my529.

Customer service

We're just a phone call away. **800.418.2551**



“Utah’s my529 plan is the only 529 plan that’s consistently received a Gold rating since we debuted our ratings in 2012, but the investment team hasn’t rested on its laurels. Instead, it continues to focus on improving the plan for the betterment of investors. ”

Adam Millson and Hyunmin Kim

Morningstar Analysts

“The Top 529 Education Savings Plans of 2021”

October 2021

Important Legal Notice

Investing is an important decision. The investments in your account may vary with market conditions and could lose value. Carefully read the Program Description in its entirety for more information and consider all investment objectives, risks, charges and expenses before investing. For a copy of the Program Description, call 800.418.2551 or visit my529.org.

Investments in my529 are not insured or guaranteed by my529, the Utah Board of Higher Education, the Utah Higher Education Assistance Authority Board of Directors, any other state or federal agency, or any third party. However, Federal Deposit Insurance Corporation (FDIC) insurance is provided for the FDIC-Insured investment option. In addition, my529 offers investment options that are partially insured for the portion of the respective investment option that includes FDIC-insured accounts as an underlying investment.

The state in which you or your beneficiary pay taxes or live may offer a 529 plan that provides state tax or other benefits, such as financial aid, scholarship funds and protection from creditors, not otherwise available to you by investing in my529. You should consider such benefits, if any, before investing in my529.

my529 does not provide legal, financial, investment or tax advice. You should consult your own tax or legal advisor to determine the effect of federal and state tax laws on your particular situation. my529 does not pay commissions, loads, or sales charges to financial advisors nor does it endorse financial advisors.

A Morningstar Analyst Rating™ for a 529 college savings plan is not a credit or risk rating. Analyst ratings are subjective in nature and should not be used as the sole basis for investment decisions. Morningstar does not represent its analyst ratings to be guarantees. Please visit Morningstar.com for more information about the analyst ratings, as well as other Morningstar ratings and fund rankings.