

My education. My future.



my529[®]

my529.org | 800.418.2551



A plan for where the future leads

First, it was colors, letters and numbers. Then, it was algebra, biology and Shakespeare. At every step of your child's education, you've been there to guide them. Now, let my529 help you plan for the next phase.

College, university, trade or technical school—you can use funds for whichever path your beneficiary takes. my529 funds can pay for education costs like tuition and required fees, books, equipment, computers and internet access. You can even use it for K-12 tuition, registered apprenticeships or to pay down qualified education loans.

A my529 account can help your family get there.

Make my529 your 529

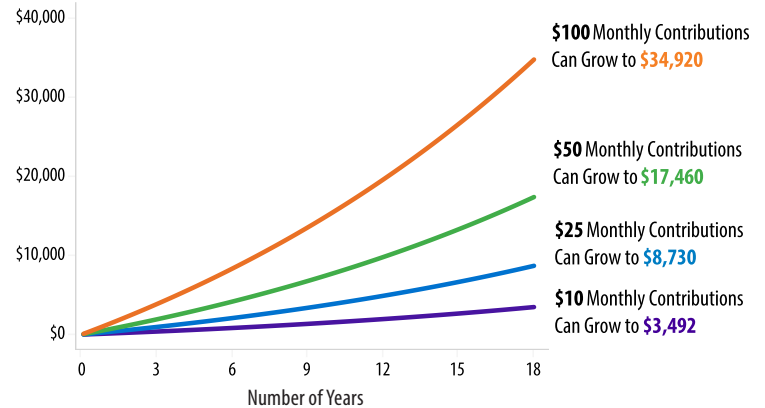
Plan ahead for future education costs by investing with my529, Utah's official 529 educational savings plan.

Accounts are free to open. And my529 doesn't require minimum balances or contributions.

Invest what you want, when you want. Investing small amounts regularly can make a big difference. If you can, start early—or start today.

An ideal gift. Invite family and friends to contribute to your education through the my529 Gift Program.

Early savings can add up



Assumes a 5% annual rate of return compounded monthly and no initial contribution. This chart is for illustrative purposes only.

Not just for Utah schools

Funds in a my529 account can be used at any technical school, college or university in the U.S. or abroad that is qualified to participate in federal student aid programs

Benefits. Advantages. Options.

Flexible investment options. my529 offers a variety of investment options. Choose what works best for you.

Low fees. my529 offers a high-quality 529 plan at a low cost to account owners.

Tax advantages. Earnings grow free from federal and Utah state income taxes. Withdrawals are tax-free when used for qualified higher education expenses, such as:

- Tuition and required fees.
- Computers, related equipment and services.

- Required books and supplies.
- Room and board costs for students attending at least half-time.
- K-12 tuition expenses at public, private or religious schools (up to \$10,000 annually from all 529 accounts).
- Registered apprenticeships.
- Qualified education loan repayments for a beneficiary or beneficiary's sibling (up to a lifetime total of \$10,000).

Utah resident income tax credit. Utah taxpayers can claim a Utah state income tax credit on my529 account contributions up to certain amounts.

Get started

- 1 Read the Program Description and open an account for free at my529.org or by submitting an Individual Account Agreement (Form 100).
- 2 Name a beneficiary and choose an investment option based on your financial goals, how long you have to save and your tolerance for risk.
- 3 Start with a zero balance or make a first-time contribution. What you invest—and when you invest—is up to you.



Sometimes plans change

Your my529 funds can be withdrawn at any time. However, if funds are used for anything other than qualified higher education expenses, earnings are subject to a 10% federal tax penalty as well as state and federal income tax.

Utah taxpayers must also add back the amount of a nonqualified withdrawal (to the extent it was deducted or used in calculating the Utah my529 credit on their current or a previously filed Utah tax return) as income on their Utah state income tax form for the taxable year a nonqualified withdrawal is made. See the Program Description for details.



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Learn more

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Location

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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.