

my529 Asset Fee Structure Table

	Annual Asset-Based Fees		
	Estimated Underlying Fund Expense Ratios ^{1,*}	my529 Administrative Asset Fee ²	Total Annual Asset-Based Fees
	(a)	(b)	(a) + (b)
AGE-BASED INVESTMENT OPTIONS			
AGE-BASED AGGRESSIVE GLOBAL			
Age 0-3	0.031%	0.14%	0.171%
Age 4-6	0.031%	0.14%	0.171%
Age 7-9	0.033%	0.14%	0.173%
Age 10-12	0.038%	0.14%	0.178%
Age 13-14	0.042%	0.14%	0.182%
Age 15	0.043%	0.14%	0.183%
Age 16	0.045%	0.14%	0.185%
Age 17	0.044%	0.14%	0.184%
Age 18	0.045%	0.14%	0.185%
Age 19+	0.044%	0.14%	0.184%
AGE-BASED AGGRESSIVE DOMESTIC			
Age 0-3	0.020%	0.14%	0.160%
Age 4-6	0.020%	0.14%	0.160%
Age 7-9	0.023%	0.14%	0.163%
Age 10-12	0.029%	0.14%	0.169%
Age 13-14	0.033%	0.14%	0.173%
Age 15	0.035%	0.14%	0.175%
Age 16	0.039%	0.14%	0.179%
Age 17	0.039%	0.14%	0.179%
Age 18	0.040%	0.14%	0.180%
Age 19+	0.041%	0.14%	0.181%
AGE-BASED MODERATE			
Age 0-3	0.036%	0.14%	0.176%
Age 4-6	0.036%	0.14%	0.176%
Age 7-9	0.041%	0.14%	0.181%
Age 10-12	0.047%	0.14%	0.187%
Age 13-14	0.047%	0.14%	0.187%
Age 15	0.045%	0.14%	0.185%
Age 16	0.043%	0.14%	0.183%
Age 17	0.041%	0.14%	0.181%
Age 18	0.042%	0.14%	0.182%
Age 19+	0.039%	0.14%	0.179%
AGE-BASED CONSERVATIVE			
Age 0-3	0.043%	0.14%	0.183%
Age 4-6	0.043%	0.14%	0.183%
Age 7-9	0.046%	0.14%	0.186%
Age 10-12	0.048%	0.14%	0.188%
Age 13-14	0.045%	0.14%	0.185%
Age 15	0.040%	0.14%	0.180%
Age 16	0.035%	0.14%	0.175%
Age 17	0.029%	0.14%	0.169%
Age 18	0.024%	0.14%	0.164%
Age 19+	0.016%	0.14%	0.156%
STATIC INVESTMENT OPTIONS			
EQUITY-100% DOMESTIC	0.020%	0.16%	0.180%
EQUITY-30% INTERNATIONAL	0.026%	0.16%	0.186%
EQUITY-10% INTERNATIONAL	0.029%	0.16%	0.189%
70% EQUITY/30% FIXED INCOME	0.031%	0.16%	0.191%
20% EQUITY/80% FIXED INCOME	0.035%	0.16%	0.195%
FIXED INCOME	0.040%	0.11%	0.150%
PUBLIC TREASURERS' INV. FUND UTAH RESIDENT ³	0.000%	0.00%	0.000%
PUBLIC TREASURERS' INV. FUND NON-UTAH RESIDENT ³	0.000%	0.16%	0.160%
FDIC-INSURED SAVINGS	0.000%	0.16%	0.160%
CUSTOMIZED INVESTMENT OPTIONS			
CUSTOMIZED AGE-BASED ^{4,5,6}	0.0%-0.393%	0.19%	0.19%-0.583%
CUSTOMIZED STATIC ^{4,5,6}	0.0%-0.393%	0.19%	0.19%-0.583%

Notes

- The estimated expenses for each age bracket or investment option represent the weighted averages of the Operating Expense Ratios of the applicable underlying mutual funds in which each investment option is invested. The Operating Expense Ratios for the individual mutual funds are listed in the Program Description and at my529.org. The Operating Expense Ratios of the mutual funds are charged against the investments in the funds on a daily basis. PIMCO deducts a management fee quarterly from the PIMCO Interest Income Fund. There are no underlying investment expense ratios assessed on the FDIC-insured accounts. The underlying annual investment expense ratio for the Public Treasurers' Investment Fund is 0.005 percent, which my529 pays in full. my529 reserves the right to discontinue or limit paying the underlying investment expense ratio on the Public Treasurers' Investment Fund after giving notice to affected account owners.
- The my529 Administrative Asset Fee is 0.110 to 0.190 percent annually (0.0092 to 0.0158 percent per month), charged as described under the my529 Administrative Asset Fee section in the Program Description. my529 waives the Administrative Asset Fee for Utah resident account owners who are invested in the Public Treasurers' Investment Fund investment option.
- The underlying annual investment expense ratio for the Public Treasurers' Investment Fund is 0.005 percent, which my529 pays in full. my529 reserves the right to discontinue or limit paying the underlying investment expense ratio on the Public Treasurers' Investment Fund after giving notice to affected account owners.
- The minimum and maximum expenses and fees for the customized investment options are shown as a range that reflects the lowest and highest possible costs, assuming the entire investment option is invested in the least or most expensive underlying investments. Because the underlying fund Operating Expense Ratio varies, the fees will depend on the underlying investment allocation selected by the account owner/agent. The maximum Operating Expense Ratio of 0.393 percent is reached if an account investment in a customized investment option includes a 25 percent allocation (the maximum allowed) to each of my529's most expensive underlying funds. Certain accounts invested in funds that are closed to new investment could have a maximum fee of 0.6025 percent. Total annual Asset-Based Fees for a customized investment option can be calculated by using my529's Customized Age-Based and Customized Static Allocation and Fee Calculators found online at my529.org.
- The total Operating Expense Ratios for the Global Equity Portfolio, Global Allocation 60/40 Portfolio, Global Allocation 25/75 Portfolio and the DFA Real Estate Securities Portfolio reflect a fee waiver pursuant to a Fee Waiver Agreement with Dimensional Fund Advisors LP in effect through February 28, 2020. The total Operating Expense Ratio may increase if the Fee Waiver Agreement is not extended beyond February 28, 2020. Refer to the my529 Approximate Cost of a \$10,000 Investment Table in the Program Description to determine the projected total cost of my529 fees.
- The total Operating Expense Ratios for the U.S. Large Cap Value Portfolio and the DFA International Value Portfolio reflect a permanent, contractual Fee Waiver Agreement with Dimensional Fund Advisors LP.

Refer to the my529 Approximate Cost of a \$10,000 Investment Table in the Program Description and at my529.org to determine the projected total cost of my529 fees.

The underlying fund operating expense ratios apply to the Vanguard and Dimensional funds included as underlying investments in my529.