

my529 Approximate Cost of a \$10,000 Investment Table

	Investment Period			
	One Year	Three Years	Five Years	Ten Years
AGE-BASED INVESTMENT OPTIONS				
AGE-BASED AGGRESSIVE GLOBAL				
Age 0-3	\$17.51	\$55.12	\$96.44	\$218.52
Age 4-6	\$17.51	\$55.12	\$96.44	\$218.52
Age 7-9	\$17.72	\$55.76	\$97.56	\$221.06
Age 10-12	\$18.23	\$57.37	\$100.37	\$227.39
Age 13-14	\$18.64	\$58.65	\$102.62	\$232.45
Age 15	\$18.74	\$58.97	\$103.18	\$233.72
Age 16	\$18.95	\$59.62	\$104.30	\$236.25
Age 17	\$18.84	\$59.30	\$103.74	\$234.98
Age 18	\$18.95	\$59.62	\$104.30	\$236.25
Age 19+	\$18.84	\$59.30	\$103.74	\$234.98
AGE-BASED AGGRESSIVE DOMESTIC				
Age 0-3	\$16.39	\$51.58	\$90.26	\$204.58
Age 4-6	\$16.39	\$51.58	\$90.26	\$204.58
Age 7-9	\$16.69	\$52.54	\$91.95	\$208.39
Age 10-12	\$17.31	\$54.47	\$95.32	\$215.99
Age 13-14	\$17.72	\$55.76	\$97.56	\$221.06
Age 15	\$17.92	\$56.40	\$98.69	\$223.59
Age 16	\$18.33	\$57.69	\$100.93	\$228.65
Age 17	\$18.33	\$57.69	\$100.93	\$228.65
Age 18	\$18.43	\$58.01	\$101.49	\$229.92
Age 19+	\$18.54	\$58.33	\$102.05	\$231.19
AGE-BASED MODERATE				
Age 0-3	\$18.02	\$56.72	\$99.25	\$224.86
Age 4-6	\$18.02	\$56.72	\$99.25	\$224.86
Age 7-9	\$18.54	\$58.33	\$102.05	\$231.19
Age 10-12	\$19.15	\$60.26	\$105.42	\$238.77
Age 13-14	\$19.15	\$60.26	\$105.42	\$238.77
Age 15	\$18.95	\$59.62	\$104.30	\$236.25
Age 16	\$18.74	\$58.97	\$103.18	\$233.72
Age 17	\$18.54	\$58.33	\$102.05	\$231.19
Age 18	\$18.64	\$58.65	\$102.62	\$232.45
Age 19+	\$18.33	\$57.69	\$100.93	\$228.65
AGE-BASED CONSERVATIVE				
Age 0-3	\$18.74	\$58.97	\$103.18	\$233.72
Age 4-6	\$18.74	\$58.97	\$103.18	\$233.72
Age 7-9	\$19.05	\$59.94	\$104.86	\$237.51
Age 10-12	\$19.25	\$60.58	\$105.98	\$240.04
Age 13-14	\$18.95	\$59.62	\$104.30	\$236.25
Age 15	\$18.43	\$58.01	\$101.49	\$229.92
Age 16	\$17.92	\$56.40	\$98.69	\$223.59
Age 17	\$17.31	\$54.47	\$95.32	\$215.99
Age 18	\$16.80	\$52.87	\$92.51	\$209.66
Age 19+	\$15.98	\$50.29	\$88.01	\$199.51
STATIC INVESTMENT OPTIONS				
EQUITY-100% DOMESTIC	\$18.43	\$58.01	\$101.49	\$229.92
EQUITY-30% INTERNATIONAL	\$19.05	\$59.94	\$104.86	\$237.51
EQUITY-10% INTERNATIONAL	\$19.35	\$60.90	\$106.54	\$241.30
70% EQUITY/30% FIXED INCOME	\$19.56	\$61.54	\$107.67	\$243.83
20% EQUITY/80% FIXED INCOME	\$19.97	\$62.83	\$109.91	\$248.89
FIXED INCOME	\$15.36	\$48.36	\$84.64	\$191.90
PUBLIC TREASURERS' INV. FUND UTAH RESIDENT ¹	\$0.00	\$0.00	\$0.00	\$0.00
PUBLIC TREASURERS' INV. FUND NON-UTAH RESIDENT ¹	\$16.39	\$51.58	\$90.26	\$204.58
FDIC-INSURED SAVINGS	\$16.39	\$51.58	\$90.26	\$204.58
CUSTOMIZED INVESTMENT OPTIONS				
CUSTOMIZED AGE-BASED ^{2,3,4}	\$19.46-\$59.59	\$61.22-\$186.77	\$107.10-\$325.45	\$242.57-\$729.40
CUSTOMIZED STATIC ^{2,3,4}	\$19.46-\$59.59	\$61.22-\$186.77	\$107.10-\$325.45	\$242.57-\$729.40

The table compares the approximate cost of investing in my529 over different periods of time. The actual cost may be higher or lower. The table is based on the following assumptions:

- A \$10,000 investment invested for the time periods shown.
- A 5 percent annually compounded rate of return on the amount invested throughout the period.
- All units are redeemed at the end of the period shown for qualified higher education expenses.
- The table does not consider the impact of any potential federal or state taxes on the redemption.
- Total annual asset-based fees remain the same as those presented in the my529 Asset Fee Structure Table in the Program Description and are reflected in this table as an annual fee assessed on the average yearly balance.

The Vanguard and Dimensional Operating Expense Ratios apply to the Vanguard and Dimensional funds, respectively. 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.

Notes

1. The underlying 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.
2. The ranges shown for the customized investment options reflect the lowest and highest possible costs, assuming the entire underlying investment option is invested in the least or most expensive underlying investments. However, the cost of the investments will depend on the underlying investment allocation chosen by the account owner/agent. Certain accounts invested in funds that are closed to new investment could have a maximum fee of \$61.63, \$193.13, \$336.44, and \$753.65 for one year, three years, five years, and ten years, respectively. Total annual asset-based fees for a customized investment option allocation can be calculated by using my529's Customized Age-Based or Customized Static allocation and fee calculators online at my529.org.
3. 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.
4. 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.