Why my529

Who we are

$14.1 billion
in assets under management
As of July 1, 2019

More than

397,000
accounts
As of July 1, 2019

Nationally Ranked

my529 is the third-largest direct-sold 529 plan in the nation. We consistently earn high rankings from Morningstar.
As of July 1, 2019

Investment options

my529 offers predetermined age-based and static investment options, featuring Vanguard funds, a PIMCO stable value fund, and FDIC-insured accounts.

Or craft your own investment option

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

Your investment, your way

Choose among 19 Vanguard funds.

Choose among 10 Dimensional funds.

Fees among the lowest in the industry

Fee Range

Age-Based Options
0.146%-0.178%

Static Options
0.130%-0.165%

Customized Options
0.180%-0.573%

As of July 1, 2019

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.

Jul 2019
my529

For over 20 years, my529 has helped families save for higher education. We offer several age-based, static, and customized investment options, including an age-based customized option—and the plan’s fees are among the lowest in the industry.

In October, my529 earned Morningstar's Analyst Rating™ of Gold for 2018. my529 has scored top Morningstar honors for eight years straight, and in 13 of the past 15 years. Personal finance publications Money magazine and Kiplinger’s as well as consumer advocate Clark Howard also recommend my529.

Customer service

We're just a phone call away. 800.418.2551

“Utah’s my529 has a new name, but its core tenets of robust investments, low cost, and exceptional state oversight remain.”

Madeline Hume
Manager Research Analyst for Multi-Asset and Alternative Strategies, Morningstar
October 2018

Important Legal Notice

Investing is an important decision. Read the Program Description in its entirety for more information and consider all investment objectives, risks, charges, and expenses before investing. Call 800.418.2551 or visit my529.org for a copy of the Program Description.

Investments in my529 are not insured or guaranteed by my529, the Utah State Board of Regents, the Utah Higher Education Assistance Authority or any other state or federal agency. Your investment could lose value. However, Federal Deposit Insurance Corporation (FDIC) insurance is provided for the FDIC-insured accounts. Please read the Program Description to learn about the FDIC-insured accounts.

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, and the information provided in this document does not contain legal, financial, investment, or tax advice and cannot be construed as such or relied upon for those purposes. 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.