

# Why my529<sup>®</sup>

UTAH'S EDUCATIONAL SAVINGS PLAN

800.418.2551 | my529.org

Who we are

## \$13.3 billion

in assets under management

*As of February 28, 2019.*

More than

## 389,000

accounts

*As of February 28, 2019.*

## Nationally Ranked

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

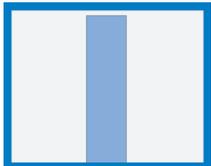
*As of December 31, 2018.*

### Fees among the lowest in the industry

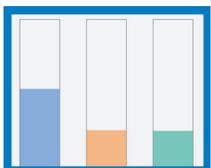
Fee Range



**Age-Based Options**  
0.156%-0.189%



**Static Options**  
0.150%-0.196%



**Customized Options**  
0.190%-0.583%

*As of February 28, 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.



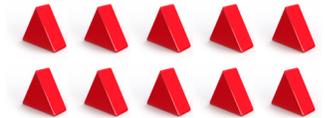
**Vanguard<sup>®</sup>**

Choose among 19 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](http://fafsa.ed.gov).

Mar 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 pays taxes or lives 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.*