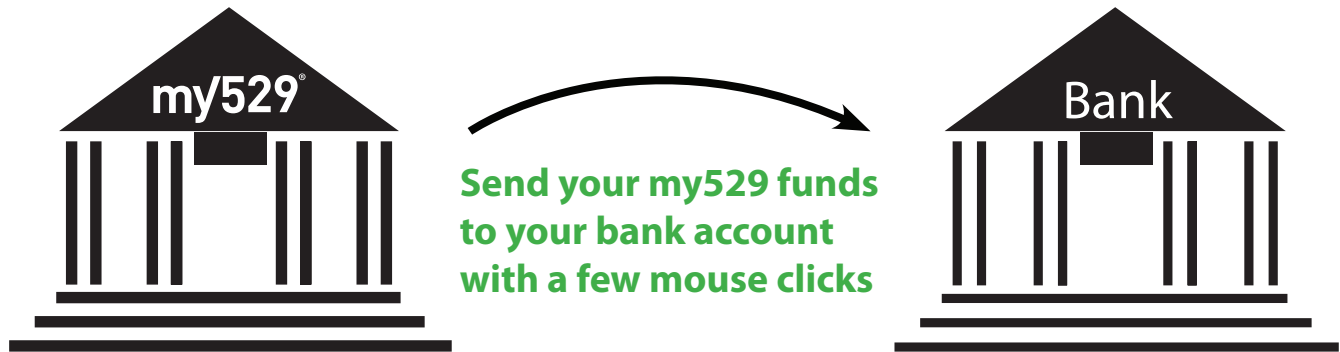


the my529[®] standard

Make easy, convenient electronic withdrawals



Take measures now to ensure efficient and convenient electronic withdrawals from your my529 account.

Online withdrawals sent electronically go to either the account owner or beneficiary's bank or credit union account. The process requires two steps: setting up two-factor authentication (2FA) on your my529 account and using an existing bank account or linking a bank account for that purpose.

Set up 2FA

2FA is an extra security measure to protect your my529 account information. It is also required to make withdrawals online.

To register for 2FA:

1. Log in to your my529 account.
2. When prompted, enter a phone number to register. You can use a landline or mobile phone.
3. Select your preferred verification method: text, phone call, Authy™ Authenticator or other third-party authenticator application.
4. Use 2FA to confirm your identity using a code sent by one of the options listed above.

Once registered, you can enable the 2FA system to recognize your device for six months by clicking "remember this device." During that time, you will not be asked for 2FA authorization at login.

Link a bank account

Electronic withdrawals can go either to you or your beneficiary's bank or credit union account. If you have a bank account from which you are currently making contributions, you can request that an electronic withdrawal be sent to that bank account. If

you want an electronic withdrawal to go to a different or new bank account, it must be linked first. To link a bank account to your my529 account, first, have the routing and bank account numbers ready:

1. Log in to your my529 account.
2. Under Manage Contributions, click on Manage Linked Bank Accounts.
3. In the section Account Owner Bank Accounts, click on Add Bank Account OR in the section Beneficiary Bank Accounts, click on Add Bank Account.
4. Fill out the required fields for Routing and Bank Account number for either you or your beneficiary's bank account.

Note: New bank accounts require further verification to receive electronic withdrawals. my529 will send two small monetary deposits to the new bank account. After the my529 account owner confirms the deposits were received, my529 will verify the bank account for withdrawals. It may take up to 3-5 business days to validate a new bank account.

Please keep all receipts for proof that the withdrawal was used for qualified higher education expenses.

Once you have set up 2FA and linked the bank account(s), you will be ready to make electronic withdrawals by logging in to your account, clicking Withdrawals and following the prompts for an electronic withdrawal. Funds withdrawn from your my529 account will take two to three business days to arrive in your bank or credit union account.

You can also use a Withdrawal Request (Form 300) to request a check be sent to an account owner, beneficiary or directly to the school.

Coming this fall ...

When you log in to your my529 account this fall, you will be in for a different experience. my529 will launch an updated account website that features a more intuitive and modern interface. The website will make it easier to manage your my529 account—from making contributions to taking withdrawals or changing information. It will also simplify the process of creating an account. The url isn't changing, and you can use the same login information. We'll keep you posted on our progress.

A-Z

GLOSSARY

Signature guarantee

Some withdrawal requests require a signature guarantee. A signature guarantee is a stamped or typed assurance by a financial institution that indicates a signature is valid. A signature guarantee can be obtained at a bank, credit union or brokerage firm.

You are required to provide an original signature guarantee when:

- A withdrawal request is for \$75,000 or more.
- Multiple withdrawal requests totaling \$75,000 or more have been made for a beneficiary within the last 30 days.
- A withdrawal request is within 10 days of an address change for the payee (account owner or beneficiary).
- A withdrawal request is within 10 days of an account owner/agent change on the affected account(s).

Withdrawal requests with a signature guarantee must be mailed to my529 with the original signatures and stamp. Faxed withdrawal requests or signature guarantees will not be accepted.

COVID-19 refund? Learn the basics of recontributing to your my529 account

Money back

Due to the COVID-19 pandemic, you or your beneficiary may have received a refund for tuition, fees, room and board or other qualified higher education expenses. If your student's eligible educational institution issued you a refund, here are a few things to know about recontributing the funds to your my529 account.

To avoid tax penalties, the retribution must:

- Occur within 60 days of the refund date
- Not exceed the refunded amount
- Be deposited into a 529 account for the same beneficiary

If account owners do not recontribute the funds to a 529 account or otherwise use the refunded 529 funds for qualified higher education expenses of the beneficiary, the refund will be considered part of a nonqualified withdrawal, and it will be subject to state and federal income taxes and tax penalties. Utah taxpayers must add back the amount withdrawn (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 the nonqualified withdrawal is made.

As with any qualified withdrawal from your 529 account, it is important to keep receipts and documentation for the refund and subsequent retribution.

Use my529 funds for remote learning

If your beneficiary's summer or fall semester includes remote learning, my529 funds can still support qualified higher education expenses such as:

- Computers
- Software
- Related equipment
- Internet access

The beneficiary must use the equipment and services while they are enrolled at an eligible educational institution.

See the Program Description for details.



Plan for college with online tools



Calculators, college and scholarship search engines can be accessed through your my529 account

You're investing for the future but may not be sure how much you need to save.

To help take some of the guesswork out, my529 now offers college planning tools for account owners and their families.

Try the College Savings Estimator and College Planning Center, powered by Invite Education, found at my529.org.

Invite Education works to empower families with information about how to save, plan and pay for higher education.

College Savings Estimator

The College Savings Estimator, a financial calculator, can help you assess your savings goals. It's easy to use—just plug in different savings variables and estimate what you might want to save based on what type of school your beneficiary would like to attend—public, private, university, college or technical school. If your beneficiaries are considering several colleges or technical schools, you can search a range of possibilities.

The free College Savings Estimator is available to

everyone who visits my529.org. Share the link with friends and family who may be interested in college planning tools. It is not necessary to own a my529 account to participate.

College Planning Center

my529 account owners can take advantage of expanded, comprehensive resources through Invite Education's College Planning Center.

Once you set up an account in the College Planning Center, you can utilize:

- Customized calculator tools
- College search engines
- Scholarship search engines

- Planning calendars
- College application tools
- Links to test preparation materials
- Links to federal student aid information

Log in to the College Planning Center through my529 Account Access or directly via Invite Education.

Within the platform, you can customize and save information about your beneficiaries to plan for upcoming higher education expenses. You also can explore different scenarios. Do your beneficiaries want to go to college in state or out of state? Maybe they are more interested in a trade or technical school. Wondering

how to figure in room and board versus living at home, as well as funds for books and supplies? You can look at that, too.

Remember, as you use these resources, keep your goals, risk tolerance and timeline in mind.

my529 does not transmit or share information with Invite Education. Invite Education is a third party. my529 is not responsible for and has no control over the content of the third-party website.





Find opportunities for scholarships through my529 and other groups

my529 is proud to be associated with several upcoming scholarship opportunities for students. As summer continues and you begin to think about returning to school and saving for higher education expenses, keep in mind the following resources.

Book Your Summer

The Book Your Summer reading award is a partnership between my529 and the Utah State Library to champion summer reading while promoting college savings. Parents can enroll their children in their local library's summer reading program for a chance to win a \$1,000 my529 college savings scholarship account. Four children up to age 18 from four state regions will be awarded the scholarship accounts, while their respective libraries will receive \$500 for books and media. Book Your Summer is part of a campaign to increase awareness with Utah families about investing for postsecondary education with my529. Book Your Summer runs May 15 through August 15. Find the official rules at bookyoursummer.com.

Make Your Mark

During September's National College Savings Month, my529 and the Utah System of Higher Education sponsor the Make Your Mark bookmark contest. Make Your Mark offers students a chance to win a \$1,000 my529 college savings scholarship account through an art contest. Students in kindergarten through 12th grade can enter an original bookmark design within their appropriate grade category (K-3, 4-6, 7-8, 9-12). Eight Utah students will each receive a \$1,000 college savings scholarship account for their winning bookmarks. Throughout

College Savings Month, my529 puts particular emphasis on encouraging Utah families to invest in their children's education. Check my529.org for details on the contest.

Complete Scholarships

Complete Scholarships is an online resource operated by Utah Higher Education Assistance Authority to help families find ways to pay for college. When a student creates their free Complete Scholarships account, they are matched to relevant local scholarship opportunities based on their self-reported demographics and interests, and they can apply for those scholarships right from their account. Learn more about Complete Scholarships or create your free account today at CompleteScholarships.org.

Invite Education

As a my529 account owner, you also have access to a nationwide scholarship search engine through Invite Education. Read about Invite Education on page 3 of this newsletter.

These four resources are great opportunities for students to use in conjunction with their my529 funds to help cover the costs of attending a higher education institution. my529 is here to help with any account questions you might have. Visit my529.org or give us a call at 800.418.2551.



REVIEW YOUR ACCOUNT BALANCE

As part of my529's annual audit, Eide Bailly LLP would like to verify account balances at my529. If you think the balances shown on your June 30, 2020, my529 quarterly account statement are incorrect, please contact our auditors promptly.

Alawna Echols, Audit Senior Manager
Eide Bailly LLP
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Salt Lake City, UT 84180-1106
Phone: 801.532.2200
Email: aechols@eidebailly.com

Future
forest
ranger
Inspire their future
my529



Age-Based Investment Options 4	Latest Month	Latest Three Months	Year to Date 1	One Year	Average Annualized Return 2				Inception Date 3
					Three Year	Five Year	Ten Year	Since Inception	
Aggressive Global									
Age 0-3	2.97%	20.70%	-5.91%	2.69%	6.89%	7.41%	11.57%	9.57%	04/01/2003
Age 4-6	2.97%	20.70%	-5.91%	2.69%	6.90%	7.42%	11.57%	9.57%	04/01/2003
Age 7-9	2.61%	17.65%	-4.29%	3.46%	6.61%	6.80%	10.04%	8.84%	04/01/2003
Age 10-12	2.25%	14.63%	-2.82%	4.02%	6.16%	6.06%	8.41%	7.88%	04/01/2003
Age 13-14	2.06%	12.98%	-1.89%	4.28%	5.90%	5.37%	6.72%	6.72%	04/01/2003
Age 15	1.80%	11.04%	-1.11%	4.36%	5.39%	5.06%	6.57%	6.63%	04/01/2003
Age 16	1.52%	9.10%	-0.37%	4.36%	5.07%	4.27%	4.78%	5.25%	04/01/2003
Age 17	1.23%	7.11%	0.31%	4.29%	4.49%	3.93%	4.61%	5.15%	04/01/2003
Age 18	0.95%	5.20%	1.00%	4.21%	4.12%	3.70%	4.50%	5.08%	04/01/2003
Age 19+	0.67%	3.39%	1.71%	4.15%	3.90%	2.79%	1.76%	2.07%	04/01/2003
Aggressive Domestic									
Age 0-3	2.29%	22.07%	-3.46%	6.35%	10.01%	9.96%	13.33%	6.04%	09/20/1999
Age 4-6	2.30%	22.07%	-3.46%	6.35%	9.95%	9.92%	12.89%	6.27%	09/20/1999
Age 7-9	2.06%	18.81%	-2.08%	6.72%	9.25%	8.92%	11.42%	6.00%	09/20/1999
Age 10-12	1.81%	15.61%	-0.87%	6.84%	8.31%	7.74%	9.85%	5.66%	09/20/1999
Age 13-14	1.68%	13.84%	-0.16%	6.76%	7.85%	6.79%	8.04%	5.20%	09/20/1999
Age 15	1.49%	11.77%	0.40%	6.51%	6.66%	6.08%	7.69%	5.03%	09/20/1999
Age 16	1.28%	9.66%	0.84%	6.08%	6.27%	5.13%	5.39%	4.53%	09/20/1999
Age 17	1.05%	7.54%	1.26%	5.63%	5.62%	4.75%	5.20%	4.44%	09/20/1999
Age 18	0.83%	5.50%	1.72%	5.20%	4.67%	4.18%	4.91%	4.30%	09/20/1999
Age 19+	0.62%	3.57%	2.21%	4.81%	4.53%	3.16%	1.95%	2.48%	09/20/1999
Moderate									
Age 0-3	2.49%	16.57%	-3.82%	3.62%	6.48%	6.72%	9.49%	8.68%	04/01/2003
Age 4-6	2.49%	16.58%	-3.83%	3.62%	6.43%	6.70%	9.14%	8.49%	04/01/2003
Age 7-9	2.10%	13.55%	-2.54%	3.92%	5.95%	5.93%	7.96%	7.76%	04/01/2003
Age 10-12	1.76%	10.83%	-1.28%	4.14%	5.37%	5.05%	6.66%	6.93%	04/01/2003
Age 13-14	1.50%	8.96%	-0.47%	4.23%	5.03%	4.25%	5.29%	5.92%	04/01/2003
Age 15	1.19%	6.89%	0.15%	4.11%	4.39%	3.87%	5.10%	5.81%	04/01/2003
Age 16	0.90%	4.92%	0.83%	4.02%	3.81%	3.12%	3.96%	4.88%	04/01/2003
Age 17	0.58%	2.96%	1.54%	3.95%	3.74%	3.08%	3.94%	4.87%	04/01/2003
Age 18	0.28%	1.13%	2.27%	3.90%	3.08%	2.69%	3.74%	4.75%	04/01/2003
Age 19+	0.22%	0.85%	1.87%	3.42%	2.82%	2.12%	1.40%	1.86%	04/01/2003
Conservative									
Age 0-3	1.94%	12.25%	-2.20%	3.90%	5.81%	5.86%	7.74%	7.49%	04/01/2003
Age 4-6	1.94%	12.31%	-2.13%	3.98%	5.93%	5.92%	7.39%	7.17%	04/01/2003
Age 7-9	1.54%	9.36%	-0.99%	4.06%	5.10%	4.88%	5.98%	6.19%	04/01/2003
Age 10-12	1.11%	6.49%	0.13%	4.09%	4.33%	3.83%	4.46%	5.01%	04/01/2003
Age 13-14	0.85%	4.68%	0.98%	4.19%	4.02%	2.94%	2.92%	3.77%	04/01/2003
Age 15	0.55%	2.81%	1.53%	3.96%	3.31%	2.51%	2.71%	3.65%	04/01/2003
Age 16	0.25%	0.99%	2.15%	3.78%	3.37%	2.55%	2.26%	2.99%	04/01/2003
Age 17	0.20%	0.80%	1.80%	3.33%	2.77%	2.19%	2.08%	2.89%	04/01/2003
Age 18	0.16%	0.63%	1.47%	2.94%	2.71%	2.16%	2.06%	2.88%	04/01/2003
Age 19+	0.11%	0.40%	1.07%	2.44%	2.42%	1.83%	1.21%	1.75%	04/01/2003

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 for a copy of the Program Description 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 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.

Important Information Regarding Investments in my529

The performance returns shown in the table above are based on a \$10,000 beginning account balance, assuming the money was invested on the first day and held until the last day of each period shown. These returns only reflect the performance returns of a hypothetical \$10,000 investment for a particular investment option over the stated period of time reflected in the table, not for individual accounts. Individual account performance will vary based on the timing of the initial and subsequent investments, withdrawals (if any), and the account balances. The returns shown above (a) take into account the underlying investment performance for each period; (b) show applicable interest and dividends; and (c) are net of the Administrative Asset Fee charged by my529 during such periods. Beginning on January 1, 2010, and ending on September 30, 2014, the Administrative Maintenance Fee of up to \$15 annually was not reflected on the returns. The Administrative Mail Delivery Fee was included in the performance calculations until September 2014. The

fee no longer applies to my529 accounts. For age-based and static investment options, performance returns shown above assume that (a) prior to January 1, 2007, the investment options did not rebalance; (b) beginning January 1, 2007, and ending December 31, 2012, investment options rebalanced on January 1 of each year to match the target allocations for each investment option in effect at the time; and (c) beginning January 1, 2013, investment returns are based on the aggregate market value of the investment options, which reflect the actual investment rebalancing that takes place on the birthday of each beneficiary. For these reasons and the reasons stated above, the actual returns in an individual account will not match those shown in the tables. The age brackets in the age-based investment options were changed on July 14, 2017. On that date, the number of age brackets was increased and the investment allocation for each age bracket was changed. The investment option performance shown in the table reflects the historical performance returns for the corresponding age bracket that existed before July 14, 2017. For more information about the investment allocations for these age brackets and their corresponding age-based investment options, see the Program Description. Past performance does not guarantee future results.

Static Investment Options	Latest Month	Latest Three Months	Year to Date 1	One Year	Average Annualized Return ²				Inception Date ³
					Three Year	Five Year	Ten Year	Since Inception	
Equity - 100% Domestic	1.98%	20.51%	-3.13%	7.37%	10.55%	10.54%	13.73%	6.00%	09/20/1999
Equity - 30% International	2.60%	20.71%	-5.65%	3.10%	7.18%	7.65%	11.33%	9.32%	10/03/2008
Equity - 10 % International	2.30%	22.26%	-6.31%	2.07%	7.45%	7.96%	12.18%	9.92%	04/01/2003
70% Equity/30% Fixed Income	2.00%	15.34%	-1.72%	5.54%	7.46%	7.29%	N/A	8.42%	06/21/2013
20% Equity/80% Fixed Income	1.05%	5.88%	1.48%	4.70%	4.36%	3.86%	N/A	3.93%	06/21/2013
Fixed Income	0.71%	3.08%	5.24%	7.38%	4.64%	3.69%	3.32%	3.98%	09/09/2002
FDIC-Insured	0.07%	0.24%	0.79%	2.10%	2.28%	1.73%	1.17%	1.12%	02/11/2009

Customized Investment Options	Latest Month	Latest Three Months	Year to Date 1	One Year	Average Annualized Return ²				Inception Date ³
					Three Year	Five Year	Ten Year	Since Inception	
Vanguard Funds									
VG Institutional Total Stock Market Index Fund	2.29%	22.06%	-3.48%	6.30%	9.87%	9.85%	13.56%	12.69%	02/01/2010
VG Institutional Index Fund	1.97%	20.49%	-3.16%	7.33%	10.52%	10.51%	13.76%	12.82%	02/01/2010
VG Value Index Fund	-0.98%	12.71%	-15.50%	-7.59%	3.69%	6.25%	N/A	8.35%	06/21/2013
VG Growth Index Fund	4.77%	28.99%	11.22%	24.56%	17.83%	14.71%	N/A	15.79%	06/21/2013
VG Mid-Cap Index Fund	1.94%	24.90%	-7.26%	-0.37%	6.26%	6.80%	12.28%	11.92%	02/01/2010
VG Small-Cap Index Fund	2.53%	26.63%	-11.48%	-5.75%	3.81%	5.22%	11.40%	11.14%	02/01/2010
VG Small-Cap Value Index Fund	2.09%	20.75%	-21.38%	-16.59%	-2.72%	1.81%	N/A	5.79%	06/21/2013
VG Small-Cap Growth Index Fund	3.00%	32.86%	0.65%	7.60%	11.60%	9.06%	N/A	10.93%	06/21/2013
Vanguard FTSE Social Index	2.99%	23.32%	-1.33%	10.99%	N/A	N/A	N/A	11.91%	07/14/2017
VG Total Int'l Stock Index Fund	4.26%	18.06%	-10.67%	-4.23%	0.95%	2.28%	N/A	2.45%	05/06/2011
VG Developed Markets Index Fund	3.34%	17.39%	-10.84%	-4.44%	0.72%	2.29%	5.96%	4.73%	02/01/2010
VG International Value Fund ⁵	3.02%	15.02%	-15.26%	-9.06%	-0.95%	0.50%	4.65%	3.38%	02/01/2010
VG International Growth Fund	9.42%	32.95%	12.27%	24.31%	13.96%	11.68%	11.05%	10.02%	02/01/2010
VG Emerging Markets Stock Index Fund	7.16%	19.86%	-9.60%	-3.04%	2.06%	2.06%	N/A	3.53%	06/21/2013
VG Short-Term Investment-Grade Fund	1.02%	4.81%	3.19%	4.80%	3.36%	2.85%	N/A	2.44%	08/01/2011
VG Short-Term Bond Index Fund	0.41%	1.74%	3.97%	5.26%	3.28%	2.41%	N/A	2.12%	06/21/2013
VG Short-Term Inflation-Protected Securities Index Fund	0.70%	2.57%	1.81%	3.19%	2.44%	1.77%	N/A	1.20%	02/03/2014
VG Total Bond Market Index Fund	0.69%	2.94%	6.26%	8.78%	5.17%	4.13%	3.60%	3.81%	02/01/2010
Vanguard High-Yield Corporate	0.21%	7.99%	-3.49%	0.70%	N/A	N/A	N/A	3.15%	07/14/2017
VG Total International Bond Index Fund	0.44%	2.16%	2.27%	3.90%	4.79%	4.25%	N/A	4.22%	02/03/2014

Dimensional Funds									
DFA Global Allocation 60/40 Portfolio	1.89%	13.79%	-4.20%	1.56%	4.19%	4.73%	N/A	4.90%	02/02/2015
DFA Global Allocation 25/75 Portfolio	1.02%	6.56%	-0.08%	3.00%	3.50%	3.31%	N/A	3.20%	02/02/2015
DFA U.S. Large Cap Value Portfolio	-0.86%	16.37%	-20.36%	-12.59%	-0.41%	3.37%	N/A	6.70%	06/21/2013
DFA U.S. Small Cap Value Portfolio	2.63%	22.21%	-25.52%	-20.50%	-6.70%	-1.75%	N/A	2.45%	06/21/2013
DFA Real Estate Securities Portfolio	2.09%	13.08%	-13.04%	-6.53%	3.52%	6.15%	N/A	7.39%	06/21/2013
DFA US Sustainability Core 1 Portfolio	2.16%	23.03%	-4.63%	5.60%	N/A	N/A	N/A	9.11%	07/14/2017
DFA International Value Portfolio	3.63%	15.37%	-21.56%	-17.64%	-5.25%	-2.29%	N/A	0.96%	06/21/2013
DFA Global Equity Portfolio	2.58%	21.17%	-10.24%	-2.09%	3.86%	5.32%	N/A	7.47%	06/21/2013
DFA One-Year Fixed Income Portfolio	-0.07%	0.15%	0.46%	1.45%	1.53%	1.12%	N/A	0.85%	06/21/2013
DFA Five-Year Global Fixed Income Portfolio	0.16%	0.88%	1.02%	1.83%	2.21%	2.01%	N/A	1.75%	04/16/2015
FDIC-Insured Accounts	0.05%	0.23%	0.76%	2.02%	2.22%	1.69%	1.14%	1.13%	02/01/2010
PIMCO Interest Income Fund	0.18%	0.55%	1.17%	2.54%	N/A	N/A	N/A	2.76%	08/17/2018

The information above shows the returns for the following underlying investments and are net of the my529 Administrative Asset Fee. Returns on an account invested in the Customized Age-Based or Customized Static investment options will depend upon the underlying investment allocation chosen by the account owner/agent. In addition, individual account performance will vary based on the timing of the investments in the investment option, any cash flow in or out of the my529 account during the investment period, and on the balances in the my529 accounts.

Notes

- 1 Year-to-date calculations are based on a calendar year; January 1 to the current month-end date.
- 2 Average Annualized Returns for investment options with an inception date in the past 12 months are cumulative and non-annualized.
- 3 The inception date is the first date that (a) the investment option was offered and/or received a contribution, or (b) the underlying fund was offered as part of either the Customized Age-Based or Customized Static investment options.
- 4 The age brackets in the age-based investment options shown in the table were changed on July 14, 2017. Investment option performance before this date reflects the returns for the corresponding age bracket that existed prior to July 14, 2017.
- 5 Closed to new investments beginning on July 25, 2011.

**my529 OFFICES
ARE CLOSED**

**Pioneer Day
Friday, July 24, 2020**

**Labor Day
Monday, September 7, 2020**

Contact my529

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