

my529 Static investment option changes

On March 4, 2021, my529 will revamp its Static investment option lineup. These changes offer a broader range of investment choices, enhance diversification, and reduce investment volatility over time.

We are expanding the range of our investment options by adding four new portfolios.

- **80/20 Aggressive**
A mix of 80% equity and 20% fixed income and principal preservation.
- **60/40 Balanced**
A mix of 60% equity and 40% fixed income and principal preservation.
- **40/60 Moderate**
A mix of 40% equity and 60% fixed income and principal preservation.
- **Stable Value**
The PIMCO Interest Income Fund, a principal preservation stable value offering, is currently an underlying fund within the four Age-Based portfolios, and within the Customized investment options. Now, account owners can choose an investment option based solely on this fund by selecting the new Stable Value investment option.

In addition, the names of some of the current options will change.

We will no longer offer the 70% Equity/30% Fixed Income investment option.

The 70% Equity/30% Fixed Income investment option will be discontinued to avoid redundancy with the new investment options.

Investments in the 70% Equity/30% Fixed Income option will be moved to the 60/40 Balanced option unless account owners elect to make an option change before 2 p.m. MT on March 4.

We revised the underlying fund allocations in many of the existing investment options.

See allocations table on page 2.

STATIC INVESTMENT OPTIONS	
Current	Beginning March 4
Equity- 100% Domestic	Total US Stock Market
Equity- 10% International	Global Equity 90/10 US & International
Equity- 30% International	Global Equity 70/30 US & International
—	80/20 Aggressive
70% Equity/30% Fixed Income	60/40 Balanced
—	40/60 Moderate
20% Equity/80% Fixed Income	20/80 Conservative
Fixed Income	Fixed Income
FDIC-Insured	FDIC-Insured
—	Stable Value

Will any of these changes count as one of my two allowed investment option changes in 2021?

No. Since my529 is revising its Static lineup, it will not count as an investment option change. However, if an investor in the 70% Equity/30% Fixed Income option chooses an investment option other than the 60/40 Balanced option, that will count as one of two allowable investment option changes in 2021.

System downtime

my529 will perform the Static investment option update on March 4, from 2 p.m. MT to approximately 10 p.m. MT. Your online account access will be unavailable during this time.

my529[®]

YOUR EDUCATIONAL SAVINGS PLAN

[See reverse side for more information.](#)

Allocations for the updated Static investment option lineup

my529 Investment Options Allocation Table

my529 Investment Options Allocation Table	Equity		Fixed Income		Principal Preservation	
	Vanguard Institutional Total Stock Market Index Fund	Vanguard Total International Stock Index Fund	Vanguard Total Bond Market Index Fund	Vanguard Total International Bond Index Fund	FDIC-Insured Savings Accounts	PIMCO Interest Income Fund
Ticker Symbol	VSTSX	VTPSX	VBMPX	VTIFX	N/A	N/A
Static Investment Options						
Total US Stock Market	100.00%					
Global Equity 90/10 US & International	90.00%	10.00%				
Global Equity 70/30 US & International	70.00%	30.00%				
80/20 Aggressive	50.00%	30.00%	9.00%	4.00%	5.00%	2.00%
60/40 Balanced	38.00%	22.00%	18.00%	8.00%	10.00%	4.00%
40/60 Moderate	25.00%	15.00%	26.00%	13.00%	15.00%	6.00%
20/80 Conservative	13.00%	7.00%	35.00%	17.00%	20.00%	8.00%
Fixed Income			44.00%	21.00%	25.00%	10.00%
FDIC-Insured					100.00%	
Stable Value						100.00%

Total annual asset-based fees

These changes will alter total annual asset-based fees for some investment options. Three options will see a fee decrease, three options will see an increase, and one option will remain unchanged. See the updated fees at right.

Questions?

Please contact my529 at info@my529.org or call toll-free 800.418.2551.



my529.org | 800.418.2551

Fee Comparison

INVESTMENT OPTION	Asset-Based Fee before March 4	Asset-Based Fee as of March 4	Difference
Total US Stock Market	0.140%	0.130%	-0.010%
Global Equity 90/10 US & International	0.149%	0.136%	-0.013%
Global Equity 70/30 US & International	0.139%	0.148%	0.009%
80/20 Aggressive	N/A	0.154%	N/A
60/40 Balanced	0.145%	0.155%	0.010%
40/60 Moderate	N/A	0.157%	N/A
20/80 Conservative	0.154%	0.158%	0.004%
Fixed Income	0.140%	0.139%	-0.001%
FDIC-Insured	0.120%	0.120%	0.000%
Stable Value	N/A	0.235%	N/A

A fee difference of 0.010% equals \$0.10 per \$1,000 investment annually.

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. For a copy of the Program Description, call 800.418.2551 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 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.