

Approximate Cost of a \$10,000 Investment

	Investment Period			
	One Year	Three Years	Five Years	Ten Years
TARGET ENROLLMENT DATE PORTFOLIOS ¹				
Target Enrollment 2040/2041	\$14.44	\$45.47	\$79.58	\$180.47
Target Enrollment 2038/2039	\$14.44	\$45.47	\$79.58	\$180.47
Target Enrollment 2036/2037	\$14.44	\$45.47	\$79.58	\$180.47
Target Enrollment 2034/2035	\$14.44	\$45.47	\$79.58	\$180.47
Target Enrollment 2032/2033	\$14.54	\$45.79	\$80.14	\$181.74
Target Enrollment 2030/2031	\$14.65	\$46.11	\$80.70	\$183.01
Target Enrollment 2028/2029	\$14.65	\$46.11	\$80.70	\$183.01
Target Enrollment 2026/2027	\$14.75	\$46.43	\$81.27	\$184.28
Target Enrollment 2024/2025	\$14.85	\$46.75	\$81.83	\$185.55
Target Enrollment 2022/2023	\$15.06	\$47.40	\$82.95	\$188.09
Target Enrollment 2020/2021	\$14.95	\$47.08	\$82.39	\$186.82
Enrolled	\$14.95	\$47.08	\$82.39	\$186.82
STATIC INVESTMENT OPTIONS ¹				
Total US Stock Market	\$12.29	\$38.71	\$67.76	\$153.75
Global Equity 90/10 US & International	\$12.91	\$40.64	\$71.14	\$161.39
Global Equity 70/30 US & International	\$14.14	\$44.50	\$77.89	\$176.65
80/20 Aggressive	\$14.54	\$45.79	\$80.14	\$181.74
60/40 Balanced	\$14.44	\$45.47	\$79.58	\$180.47
40/60 Moderate	\$14.44	\$45.47	\$79.58	\$180.47
20/80 Conservative	\$14.34	\$45.15	\$79.02	\$179.20
Fixed Income	\$13.32	\$41.93	\$73.39	\$166.48
FDIC - Insured	\$11.27	\$35.49	\$62.13	\$141.01
Stable Value ²	\$22.63	\$71.18	\$124.48	\$281.69
CUSTOMIZED INVESTMENT OPTIONS ¹				
Customized Age-Based ^{3,4,5,6}	\$14.34-\$47.30	\$45.15-\$148.43	\$79.02-\$258.95	\$179.20-\$582.24
Customized Static ^{3,4,5,6}	\$14.34-\$47.30	\$45.15-\$148.43	\$79.02-\$258.95	\$179.20-\$582.24

As of January 1, 2023

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% 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 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, Dimensional and PIMCO Underlying Fund Expenses apply to the Vanguard, Dimensional and PIMCO funds, respectively. There are no underlying investment expenses assessed on the assets invested in FDIC-insured accounts.

Notes

1. All my529 investment options that include the PIMCO Interest Income Fund as a component of the investment option will also have a corresponding wrap fee of 0.15% (that applies to the percentage of the investment option that is invested in the PIMCO Interest Income Fund), which is charged by the wrap providers and is paid out of the PIMCO Interest Income Fund, but is not reflected in the estimated underlying fund expense ratio.
2. This investment option includes a wrap fee of 0.15%, which is charged by the wrap providers and is paid out of the fund, but is not reflected in the estimated underlying fund expense ratio.
3. The ranges shown for the customized investment options reflect the lowest and highest possible costs, assuming the entire 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. 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.
4. The total Underlying Fund Expenses for the Real Estate Securities Portfolio, Global Allocation 60/40 Portfolio and Global Allocation 25/75 Portfolio reflect a fee waiver pursuant to a Fee Waiver Agreement with Dimensional Fund Advisors LP in effect through February 28, 2024. The total Underlying Fund Expense may increase if the Fee Waiver Agreement is not extended.
5. The total Underlying Fund Expenses 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.
6. See underlying fund expenses in the Underlying Fund Expenses table in the Program Description.