

the my529[®] standard

Fill your shopping cart—and your 529



my529, Upromise team to help with savings, rewards

Do you need a gallon of milk? Going out for dinner? Back to school shopping? Why not add a few bucks to your my529 account while you are out shopping?

By signing up for Upromise, a free program that offers cash back rewards when shopping for everyday items, you could restock your home and add to your my529 account. For over 20 years, Upromise has helped families earn over \$1.1 billion in free cash back rewards to help boost their college savings.

When you shop at participating stores, Upromise credits you a percentage of the cost of your purchase. When you reach \$50 in rewards, the money is

automatically contributed to your my529 account.

After setting up a Upromise account, you can log in and view products that count toward rewards. You can receive as much as 10% in cash back rewards when shopping for qualified products at your favorite stores. You can earn additional rewards for purchasing gift cards and dining at participating restaurants. Upromise members can even earn cash back rewards at the supermarket by submitting grocery receipts.

Upromise has made it easier to get rewards when you activate the Upromise Extension for Chrome. It's a safe and easy way to get notified of sales, coupons and rewards while shopping online.

You can join Upromise for free at [Upromise.com](https://www.upromise.com). When you join, you'll receive a bonus of \$5.29 for opening a new Upromise account, plus a \$25 bonus when you link your my529 account to your new Upromise account. That's more

JOIN FREE

www.upromise.com

Upromise[®]

\$5.29 BONUS
for opening a new account

\$25 BONUS
for linking your
my529 account

REWARDS
automatically contributed
to your my529 account

than halfway to your first \$50 contribution to your my529 account.

Being a Upromise member linked to my529 also enters you into a monthly drawing for one of five \$529 scholarships from Upromise. You must link the accounts to allow Upromise to redeem the rewards into your my529 account.

Visit [Upromise.com](https://www.upromise.com) to learn more.

The Upromise website is provided and maintained by a third party—Upromise. my529 is not responsible for and has no control over the content of the third-party website.

Early, automated, small amounts—pick your savings strategies

For parents with young children, thinking about higher ed much beyond opening a 529 account may feel daunting. After all, your focus might be on setting your kids up for success with learning letters and numbers, less so the path after high school.

Why not make these formative years a time to plan for tomorrow as well as today? Consider a few strategies to optimize your savings efforts.

Start as early as you can

The earlier families begin investing for higher education, the more time the investment has the potential to grow.

Save small amounts regularly

Some parents might think the expenses of childhood might preclude saving for higher education, but whether the contribution is a little or a lot, even a few dollars toward your my529 account on a consistent basis can make a difference over time.

Automate your efforts

Make the effort of saving even easier by setting up automatic contributions. This way, you can rest assured that money continues to fund your account regularly over the years.



Get the kids involved

Teach savings principles to children as they contribute to their my529 account. When they earn an allowance or receive a monetary gift, have them earmark some of the money toward their account.

Celebrate with contributions

No matter the event, include a contribution to your beneficiary's my529 account to mark the occasion, too. You can even request that family and friends offer gifts in this manner as well.

Gifts support goals

Invite family and friends to give gifts to your child via the my529 Gift Program. They can add a meaningful gift toward your child's future higher education goals—without setting foot inside a crowded store.

It's quick to set up, and even easier to use. Visit gift.my529.org to learn more.

Calculate future scenarios with the College Savings Estimator

It would be nice to be able to predict the future. While we can't offer you that, we can give you a tool to approximate how your my529 funds can help you meet your family's educational goals.

It's not a crystal ball, but the free College Savings Estimator at my529.org can help lessen some of the guesswork as you plan for what's ahead.

The estimator is simple to use. Begin with a few details—beneficiary's grade, home state, current savings, and monthly contribution toward college savings—and then select the type of school the student may attend. Look at public or private, in-state or out-of-state, two-year college or university options, or search by school name. Are you trying to save for all expenses? Or are you saving for tuition, books or room and board? The estimator

allows you to save each scenario and explore different possibilities as you change the variables, such as rate of inflation, rate of return or monthly contributions.

Even better, evaluate your savings goals. The estimator visually shows how savings stretch over the course of the student's studies. It will illustrate costs that may be paid by financial aid, scholarships, loans



or student employment. What's left over is the shortfall in covering expenses. You may consider adjusting your savings strategy to make up the difference.

Ideas include setting up automatic contributions to your account and enrolling in the my529 Gift Program, where loved ones can easily and securely support your savings efforts.

The College Savings Estimator is available to anyone who visits my529.org. my529 account ownership is not required. Feel free to share the link with anyone who may be interested.

The estimator is provided by a third party—Invite Education is not related to my529. my529 does not transmit or share information with Invite Education. my529 is not responsible for and has no control over the content of the third-party website.

Someday comes quickly: Save early and often



Freshman Alex M. preparing to attend his first day of classes at Southern Utah University in Fall 2021.

One mom's experience with preparing for college

By Meredith Sager McNett,
my529 Content Creator

"It will go by fast," said every mom I encountered while dragging around my two toddler-aged children with their sticky faces and fingers.

"Don't blink, it will go by quickly," again said those moms when I had three kids under 10 and believed there would always be a never-ending supply of cold French fries under the seats of my minivan.

It turns out that those moms were right. It did go by in what seems like an instant, and last fall I found myself dropping my oldest son off at a dorm room three hours away from home. Somehow, the little boy I once lifted into the shopping carts for a

lunch of free samples at Costco is now a 6-foot-4-inch freshman in college.

I wasn't really thinking of how quickly we would arrive at this destination eight years ago in the summer of 2014 when I opened three my529 college savings accounts for my children. I knew back then that saving early and saving often was sound advice, but I was just looking for a way to feel like I was thinking ahead and preparing for those someday college expenses. Someday.

Initially, the deposits were small—auto-deposits that came out of my bank account once a month and were automatically divided into each child's my529 account. Every few months, a statement would arrive in the mail, and I was always pleasantly surprised at how the seemingly small accounts were beginning to grow, but I barely gave them a second thought.

"Somehow, the little boy I once lifted into the shopping carts for a lunch of free samples at Costco is now a 6-foot-4-inch freshman in college."

And then, before I knew it, the someday arrived. High school graduation time and college application time for my oldest. A childhood that is already flying by at high speed is kicked into warp drive in these moments. Suddenly, letters arrive, decisions are made, and you find yourself reading information about the best laptops for college students (bonus: computers are a qualified education expense that your my529 account can help with).

We were fortunate that my son received a generous scholarship that covered much of his tuition, but I, like many parents, was surprised with the many expenses that were not covered by his scholarship. The emails started coming in rapidly about the costs of on-campus housing and food. It was shocking, to say the least. I remembered that little 529 account—that was now not-so-little—and began the process of figuring out how I could access and use those funds.

Thank goodness for the foresight to start those accounts almost eight years ago! Even though I didn't start his my529 account when he was an infant, it still had enough money in it over its short life to cover almost the entire cost of his on-campus housing for his freshman year.

Lesson learned: these fleeting moments with our children do go by so quickly. Start saving whatever you can today—it all adds up.

You asked, we answered. Questions from our account owners

my529 recently received feedback from surveys on account owner experience. We want to thank all who took the time to help us know how we can serve you better.

Account owners had varied comments and questions that we hope to answer in our newsletters. Read below about the number of investment option changes allowed and sending electronic payments to the beneficiary's school.

Investment option changes

Several account owners asked why only two investment option changes are allowed per year.

my529 does not control the number of investment option changes account owners can make. Congress has set the number of annual investment option changes by statute and my529 is required to adhere to that statute.

Something my529 does have control over are the investment options we offer—a variety from which account owners can select.

colorado			
School	City	State	FAFSA Code
Colorado College	Colorado Springs	CO	001347
Colorado Technical University	Colorado Springs	CO	010148
Colorado Academy Of Veterinary Technolog	Colorado Springs	CO	041850
Univ Of Colorado At Colo Springs	Colorado Springs	CO	004509

During the online withdrawal process, search by the state where the school is located.

If you wish to make an investment option change, you can do so at my529.org or by submitting an Investment Option Change form (Form 405), which can be downloaded online.

To learn about investment option changes, read Part 7 (Investment Information) of the my529 Program Description.

Withdrawals sent to beneficiary's school

Some account owners wondered why my529 does not allow electronic payment from their my529 account to a school. There are logistical challenges with sending electronic payments to the thousands of institutions of higher

education in the U.S. and abroad, including the ability to ensure that the electronic payments are correctly applied to the appropriate beneficiary. Additionally, colleges and universities may periodically change their banks.

my529 allows account owners to have a check mailed to a beneficiary's school. The account owner must submit all necessary information online at my529.org or on the Withdrawal Request (Form 300).

For more information on withdrawing funds, see Part 4 (Withdrawals) of the my529 Program Description, or go online to my529.org/other-essentials/withdrawing-your-funds/.

Scholarship opportunities available for Utah students

Two my529 college savings scholarship opportunities are available for Utah students to consider.

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 each be awarded a scholarship account, while their respective libraries will receive \$500 for books and media.

Book Your Summer is part of a campaign to raise awareness among Utah families about investing for postsecondary education with my529. Book Your Summer runs May 1 through July 31. 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.

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.



Static Investment Options	Ticker Symbol	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	
Total US Stock Market	UTSTX	-8.37%	-16.86%	-21.42%	-14.31%	8.74%	10.10%	12.24%	6.30%	09/20/1999
Global Equity 90/10 US & International	UTSNX	-8.37%	-16.47%	-21.08%	-14.76%	8.16%	8.99%	11.32%	10.07%	04/01/2003
Global Equity 70/30 US & International	UTSSX	-8.36%	-15.68%	-20.43%	-15.67%	7.08%	7.96%	10.35%	9.29%	10/03/2008
80/20 Aggressive	UTSAX	-6.88%	-12.95%	-17.47%	-14.01%	N/A	N/A	N/A	-5.48%	03/04/2021
60/40 Balanced	UTSBX	-5.40%	-10.55%	-14.85%	-12.11%	N/A	N/A	N/A	-5.08%	03/04/2021
40/60 Moderate	UTSMX	-3.92%	-8.00%	-11.98%	-10.08%	N/A	N/A	N/A	-4.72%	03/04/2021
20/80 Conservative	UTSCX	-2.48%	-5.60%	-9.36%	-8.33%	1.37%	2.49%	N/A	2.99%	06/21/2013
Fixed Income	UTSFX	-0.99%	-3.09%	-6.62%	-6.58%	0.01%	1.31%	1.48%	3.20%	09/09/2002
FDIC-Insured	UTSIX	0.09%	0.21%	0.38%	0.72%	1.15%	1.64%	1.14%	1.05%	02/11/2009
Stable Value	UTSSVX	0.14%	0.42%	0.79%	1.49%	N/A	N/A	N/A	1.53%	03/04/2021

Customized Investment Options	Ticker Symbol	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	
my529 Global Equity	UTDGX	-8.88%	-14.36%	-18.21%	-13.04%	7.54%	7.32%	N/A	8.62%	06/21/2013
my529 Global Allocation 60/40	UTDBX	-6.01%	-10.10%	-14.04%	-10.93%	4.79%	5.08%	N/A	5.31%	02/02/2015
my529 Global Allocation 25/75	UTDCX	-3.26%	-5.39%	-8.60%	-7.15%	2.09%	2.75%	N/A	2.78%	02/02/2015
my529 Total Stock Market Index	UTVTX	-8.38%	-16.87%	-21.43%	-14.33%	9.49%	10.37%	12.35%	12.44%	02/01/2010
my529 Institutional Index	UTVLX	-8.27%	-16.14%	-20.03%	-10.76%	10.42%	11.10%	12.74%	12.69%	02/01/2010
my529 Growth Index	UTVGX	-8.49%	-22.44%	-30.45%	-21.97%	11.48%	12.72%	N/A	13.43%	06/21/2013
my529 Value Index	UTVVX	-7.98%	-10.30%	-9.45%	-2.01%	8.50%	9.04%	N/A	10.33%	06/21/2013
my529 US Large Cap Value	UTDLX	-10.69%	-12.16%	-12.50%	-7.22%	6.81%	6.61%	N/A	9.12%	06/21/2013
my529 Mid Cap Index	UTVMX	-9.41%	-16.98%	-22.25%	-16.10%	7.03%	8.11%	11.30%	11.76%	02/01/2010
my529 Small Cap Index	UTVSX	-9.40%	-16.91%	-21.70%	-20.84%	5.25%	6.71%	10.26%	11.15%	02/01/2010
my529 Small Cap Growth Index	UTVKX	-8.01%	-20.46%	-29.99%	-31.85%	2.19%	6.63%	N/A	8.31%	06/21/2013
my529 Small Cap Value Index	UTVUX	-10.30%	-14.48%	-15.54%	-12.16%	6.60%	5.99%	N/A	8.89%	06/21/2013
my529 US Small Cap Value	UTDSX	-10.80%	-12.66%	-12.75%	-7.33%	9.90%	6.28%	N/A	7.86%	06/21/2013
my529 FTSE Social Index	UTVFX	-7.86%	-17.88%	-24.04%	-15.22%	10.10%	N/A	N/A	11.00%	07/14/2017
my529 US Sustainability	UTDUX	-8.00%	-15.53%	-21.33%	-13.94%	10.26%	N/A	N/A	10.53%	07/14/2017
my529 Real Estate Securities	UTDRX	-6.89%	-14.78%	-19.25%	-5.99%	5.24%	6.70%	N/A	8.32%	06/21/2013
my529 Total International Stock Index	UTVIX	-8.33%	-12.88%	-18.20%	-19.02%	1.87%	2.58%	5.01%	2.91%	05/06/2011
my529 Developed Markets Index	UTVDX	-9.60%	-14.12%	-19.31%	-18.24%	1.96%	2.53%	5.67%	4.82%	02/01/2010
my529 Emerging Markets Stock Index	UTVEX	-4.43%	-9.20%	-14.90%	-21.21%	1.93%	3.03%	N/A	3.74%	06/21/2013
my529 International Growth	UTVWX	-7.45%	-18.16%	-31.65%	-36.27%	6.15%	7.33%	8.97%	8.01%	02/01/2010
my529 International Value	UTVJX	-8.78%	-11.41%	-15.96%	-17.52%	1.90%	2.48%	5.16%	4.09%	02/01/2010
my529 International Value Factor	UTDIX	-10.95%	-11.61%	-9.84%	-8.12%	3.11%	2.52%	N/A	3.99%	06/21/2013
my529 Five-Year Global Fixed Income	UTDFX	-0.90%	-1.50%	-6.04%	-7.25%	-1.75%	-0.11%	N/A	0.27%	04/16/2015
my529 Total Bond Market Index	UTVBX	-1.50%	-4.74%	-10.46%	-10.64%	-1.13%	0.66%	1.30%	2.21%	02/01/2010
my529 Total International Bond Index	UTVOX	-1.78%	-5.22%	-9.97%	-10.19%	-2.38%	0.59%	N/A	1.85%	02/03/2014
my529 High-Yield Corporate	UTVHX	-6.37%	-8.65%	-12.52%	-11.66%	-0.29%	N/A	N/A	1.55%	07/14/2017
my529 Short-Term Bond Index	UTVNX	-0.88%	-1.19%	-4.66%	-5.46%	-0.10%	0.85%	N/A	1.04%	06/21/2013
my529 One-Year Fixed Income	UTDOX	-0.42%	-0.26%	-1.52%	-1.77%	-0.14%	0.54%	N/A	0.45%	06/21/2013
my529 Short-Term Investment-Grade	UTVAX	-1.31%	-1.89%	-5.64%	-6.33%	0.04%	1.07%	1.52%	1.57%	08/01/2011
my529 Short-Term Inflation-Protected Sec Index	UTVPX	-1.49%	-1.16%	-1.48%	0.85%	3.25%	2.77%	N/A	1.70%	02/03/2014
my529 FDIC-Insured Portfolio	UTFIX	0.09%	0.20%	0.36%	0.69%	1.10%	1.59%	1.11%	1.06%	02/01/2010
my529 Stable Value	UTPSVX	0.14%	0.41%	0.77%	1.46%	1.99%	N/A	N/A	2.22%	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.

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. For 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 took 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. Past performance does not guarantee future results.

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.

Target-Enrollment Investment Options	Ticker Symbol	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	
Target Enrollment 2040/2041	UTANX	-8.35%	-15.44%	-20.22%	N/A	N/A	N/A	N/A	-15.98%	07/15/2021
Target Enrollment 2038/2039	UTAMX	-8.35%	-15.47%	-20.25%	N/A	N/A	N/A	N/A	-16.45%	07/15/2021
Target Enrollment 2036/2037	UTALX	-8.07%	-15.00%	-19.77%	N/A	N/A	N/A	N/A	-16.00%	07/15/2021
Target Enrollment 2034/2035	UTAKX	-7.32%	-13.77%	-18.40%	N/A	N/A	N/A	N/A	-14.95%	07/15/2021
Target Enrollment 2032/2033	UTAJX	-6.53%	-12.51%	-17.05%	N/A	N/A	N/A	N/A	-13.95%	07/15/2021
Target Enrollment 2030/2031	UTAIX	-5.77%	-11.27%	-15.69%	N/A	N/A	N/A	N/A	-12.95%	07/15/2021
Target Enrollment 2028/2029	UTAGX	-5.04%	-10.03%	-14.33%	N/A	N/A	N/A	N/A	-11.95%	07/15/2021
Target Enrollment 2026/2027	UTAEX	-4.29%	-8.79%	-12.95%	N/A	N/A	N/A	N/A	-10.96%	07/15/2021
Target Enrollment 2024/2025	UTADX	-3.59%	-7.57%	-11.60%	N/A	N/A	N/A	N/A	-10.00%	07/15/2021
Target Enrollment 2022/2023	UTABX	-2.79%	-6.12%	-9.83%	N/A	N/A	N/A	N/A	-8.60%	07/15/2021
Target Enrollment 2020/2021	UTAAX	-2.04%	-4.82%	-8.42%	N/A	N/A	N/A	N/A	-7.62%	07/15/2021
Enrolled	UTAWX	-1.59%	-4.04%	-7.54%	N/A	N/A	N/A	N/A	-7.11%	07/15/2021

Important Legal Notice

Investing is an important decision. The investments in your account may vary with market conditions and could lose value. Carefully 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 Board of Directors, any other state or federal agency, or any third party. However, Federal Deposit Insurance Corporation (FDIC) insurance is provided for the FDIC-Insured investment option. In addition, my529 offers investment options that are partially insured for the portion of the respective investment option that includes FDIC-insured accounts as an underlying investment.

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. You should consult your own tax or legal advisor to determine the effect of federal and state tax laws on your particular situation.



Future landscape architect

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, 2022, my529 quarterly account statement are incorrect, please contact our auditors promptly.

Alawna Echols, Audit Senior Manager
Eide Bailly LLP
5 Triad Center, Suite 600
Salt Lake City, UT 84180-1106
Phone: 801.532.2200
Email: aechols@eidebailly.com

my529 offices are closed for the following holidays

Pioneer Day

Monday, July 25, 2022 (observed)

Labor Day

Monday, September 5, 2022

Contact my529

Phone 800.418.2551

Fax 800.214.2956

Email info@my529.org

Website my529.org

Call Center Hours 7 a.m. to 5 p.m. MT
Monday - Friday

Mailing Address PO Box 145100
Salt Lake City, UT 84114-5100