

the my529[®] standard

New look for my529's website



PAGES ARE UPDATED FOR READABILITY AND NAVIGATION

my529 may have the same address, but it now boasts a brand-new look. No longer is my529.org the fixer-upper on the side of the information superhighway. The my529 team took the proverbial sledgehammer to the old site and replaced it with a fresh design.

One primary goal of the redesign was to make concepts around saving for college, and, of course, 529s, more relatable to all types of investors. To that end, the redesign set out to simplify the language and to improve the organization of the information our customers seek. We recognize that many financial concepts can be complex and mired in jargon. On the

website, as well as in our marketing and disclosure materials, we are trying to do a better job explaining how my529 investment options work and how to manage your account.

Information on the new website is divided into three categories:

- Prospective account owners can learn about the plan under the **Benefits** of my529 header.
- Current account owners can explore transaction information under the **How to Save** header.
- Industry or company information is available to everyone under the **Learn, Investment Options** and **FAQ** headers.

A visitor to the new site will find what they are looking for by using the right-side, fly-out menu and locating the information based on those three categories. Visitors may also navigate the site by selecting one of the five sign posts identified on the my529.org homepage. The five sign posts, or personas, that can help guide a user through the site are: **parents; grandparents; employers; financial advisors; and Utah residents.**

No matter where you live, our website is here to guide you to the information you need.

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The five sign posts

my529 can help everyone save, even if you're not a Utah resident



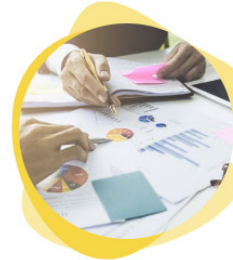
For Parents



For Grandparents



For Employers

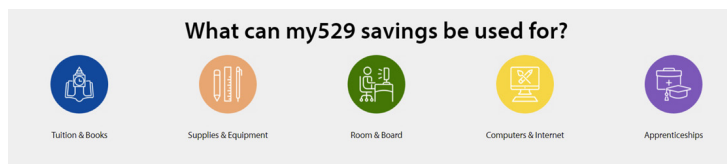


For Financial Advisors



For Utah Residents

Either avenue, the fly-out menu or the sign posts, will lead you to the exact same information. It will simply be along a more sensible path.



Throughout the website, we also have prompts and pull boxes that allow you to dive deeper into different concepts

of a 529 account, such as how you can use the funds in your account.

A combination of more concise language and more use of white space allows for an easier-to-read presentation of the content and for a more relaxed experience navigating through the entire site.

We hope you enjoy the new design, and we welcome your feedback. In the coming months, we will add areas where you can offer your critique of the website and the functionality of the pages.

Apprenticeships eligible for my529 funds

my529 recognizes National Apprenticeship Week from November 14-20, 2022, which highlights the value of educational and occupational opportunities available through apprenticeships. Apprentices can gain on-the-job career experience, receive classroom instruction and obtain a professional credential in a variety of industries.

People who complete apprenticeships can command competitive starting salaries, have an increased earning potential during their years of employment and have a high likelihood of employment retention, according to apprenticeship.gov, the federal apprenticeship website.

Apprenticeships span a range of professions, from typical trades like electricians, construction workers and welders, to information technology careers like software engineers, cybersecurity analysts and even videogame designers. Check out potential apprenticeships at apprenticeship.gov and apprenticeships.org.

Did you know registered apprenticeships count as a qualified 529 expense?

That means that my529 funds can be used to cover costs that accompany a registered apprenticeship, including

the fees, books, supplies and equipment required to participate. To qualify, the apprenticeship must be registered and certified with the Secretary of Labor under Section 1 of the National Apprenticeship Act.

Explore my529's apprenticeship page at my529.org/other-essentials/apprenticeships-technical-and-trade-schools/. There, you'll find national and Utah-specific apprenticeship resources.

Utah residents, mark your calendars for November 15. To celebrate National Apprenticeship Week, the state of Utah is hosting an Apprenticeship Summit for employers, educators and community partners. Alongside this event, there will also be an Apprenticeship Job Fair. Both events will be held at Weber State University-Davis Campus in Layton. Pre-registration is not required for the job fair, which runs from 3 to 7 p.m. To learn more, contact Melisa Stark, commissioner of apprenticeship programs, at mstark@utah.gov.

For events across the country, and for details about National Apprenticeship Week, search apprenticeship.gov/national-apprenticeship-week.

Scary 101:

Colleges offer spooky studies



Perhaps the most horrifying class you ever encountered began with an instructor announcing “public speaking will be required of all participants.”



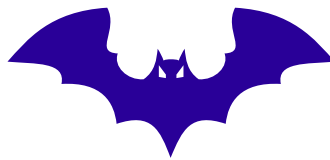
Just the thought might send a chill down your spine that rivals any past Halloween fright. But if a public speaking class isn't scary enough for you during this season of fright, check out this list of unique university classes that might quickly put you in the spirit of All Hallows' Eve.



Penn State offers English 131 called *Weird Tales: Literature of Horror and the Supernatural*, which explores the long tradition of ghosts, supernatural forces and horror in literature.

Similarly, **George Mason University** in Virginia aims to connect folklore and the supernatural in English 414, where students study supernatural

phenomena and paranormal experiences as it is written about in everyday life.



A popular course found at the **University of Pittsburgh** in Pennsylvania is found in the Slavic Languages and Literature department, titled *Vampires: Blood and Empire*. Students learn about the phenomenon of vampires in stories, novels, and films across a variety of cultures and time periods. This course is so bloody popular, it is offered multiple times a semester.



The **University of North Texas** offers Anthropology 4751 named, *The Supernatural: Magic, Witchcraft and Religion*, which focuses on anthropologically comparing religious and supernatural belief across cultures. Staying in the vein of the Anthropology department,

Cal State Northridge in southern California offers Anthropology 424, *The Supernatural in the Modern World*, focusing on the paranormal in contemporary society.



Harvard University in Massachusetts conducts a Freshman Seminar 62U titled, *Zombies and Spirits, Ghosts and Ghouls: Interactions between the Living and the Dead*, to scrutinize the relationship of the living and the dead across many cultures and religions of the world.

For classes that embrace the spirit of Halloween on campuses throughout Utah, here is a selection of some that are similarly chilling.



The English department at the **University of Utah** offers several options to get you reading with some terror. English 2245: *Horror*, promises the “critical examination of horror

texts.” While English 2255: Crime, aims to examine the history and traditions of both British and American crime fiction.

Utah State University might be located in one of the most beautiful places to visit in Utah in the fall—Logan, Utah—but step into Art History 3770 to study Disaster and Dystopia in Hollywood Film where you will examine movies that deal with apocalyptic scenarios, alien invasions, religious raptures and other distressing subjects.



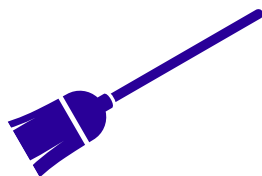
USU History 3170, entitled Descent and Return: Ancient Views of Hades and the Afterlife, and get your fill of gods and heroes and their experiences in Hades. Or sign up for History 4260, called Witches, Workers & Wives, and study up on gender and family experiences in early modern Europe and America.

You might think that Provo’s **Brigham Young University** would be exempt

from this bewitching of its catalog, but Anthropology 440 is aptly named The End of the World (As We Know It), which is a fantastic nod to ‘90s music nostalgia and a course analyzing groups whose beliefs in doctrines of millennia, apocalypses and utopia shape their concept of the end of days.



Heading south to **Southern Utah University** in Cedar City, again it’s the history department with course 4570 that examines the European witch-hunts circa the years 1100-1700 A.D. and focuses specifically on why so many of the defendants in these cases were women. *shudder*



Utah’s newly renamed, **Utah Tech University** in St. George, has English 3212 titled Crime Fiction & Film Noir

for students who want to learn about detective fiction and its influence on the American motion picture industry.



This list is just a small sampling of classes available for you or your beneficiary to use my529 funds to welcome in the ghostly and mysterious spirit of the season. Or perhaps it will merely act as a reminder to stock up on candy for trick-or-treaters—which is a necessary, but unfortunately not a qualified education expense. Happy Haunting!



Future web designer.

Today’s costume, tomorrow’s career.
Let my529 help.

Give a meaningful gift

After the long days of summer, suddenly it feels as if autumn appears overnight. It is with this same swiftness that seasonal items on store shelves change and advertising turns its attention to one thing: holiday gifts.

This holiday season, you might be searching for a way to avoid adding one more video game to the cabinet, or another toy to the toy chest. Consider using my529’s Gift Program to contribute to the college savings of the child in your life. It’s a meaningful gift that lasts longer than the pain of walking across those newly opened Legos on Christmas morning.

The my529 Gift Program gives family and friends a chance to contribute to your beneficiary’s my529 account. It’s an easy way to help others get involved in your child’s educational future.

Enroll in the my529 Gift Program by following these simple steps

- Log in to your account at my529.org.
- Click on “Gifting” on the left-side navigation bar. Then toggle the button to “enable gifting” to your child’s account.
- Click “Manage” to activate a personal gifting page that provides a link to your gifting page and a unique gift code.
- Share the link and gift code with family and friends by email, social media or word-of-mouth.
- They can use the code to safely and securely contribute to your my529 account.

my529’s gifting platform takes the guesswork out of gift giving. Plan ahead to make your college savings gifts early so that you can sit back, relax and enjoy the holiday season.

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	-9.28%	-4.48%	-24.94%	-18.08%	6.50%	8.15%	11.05%	6.01%	09/20/1999
Global Equity 90/10 US & International	UTSNX	-9.35%	-5.09%	-25.10%	-18.80%	6.12%	6.93%	10.10%	9.64%	04/01/2003
Global Equity 70/30 US & International	UTSSX	-9.50%	-6.32%	-25.45%	-20.24%	4.62%	5.56%	8.97%	8.61%	10/03/2008
80/20 Aggressive	UTSAX	-8.10%	-5.84%	-22.30%	-18.29%	N/A	N/A	N/A	-8.19%	03/04/2021
60/40 Balanced	UTSBX	-6.68%	-5.00%	-19.11%	-15.96%	N/A	N/A	N/A	-7.34%	03/04/2021
40/60 Moderate	UTSMX	-5.25%	-4.17%	-15.65%	-13.48%	N/A	N/A	N/A	-6.54%	03/04/2021
20/80 Conservative	UTSCX	-3.81%	-3.33%	-12.37%	-11.24%	-0.09%	1.50%	N/A	2.53%	06/21/2013
Fixed Income	UTSFX	-2.38%	-2.58%	-9.03%	-9.06%	-1.45%	0.64%	1.06%	3.03%	09/09/2002
FDIC-Insured	UTSIX	0.22%	0.53%	0.91%	1.06%	1.08%	1.65%	1.18%	1.07%	02/11/2009
Stable Value	UTSSVX	0.13%	0.38%	1.17%	1.51%	N/A	N/A	N/A	1.52%	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	-9.53%	-6.43%	-23.47%	-17.71%	5.19%	4.90%	N/A	7.60%	06/21/2013
my529 Global Allocation 60/40	UTDBX	-6.77%	-4.82%	-18.18%	-14.70%	2.91%	3.42%	N/A	4.46%	02/02/2015
my529 Global Allocation 25/75	UTDCX	-4.06%	-3.01%	-11.35%	-9.49%	0.84%	1.81%	N/A	2.28%	02/02/2015
my529 Total Stock Market Index	UTVTX	-9.29%	-4.49%	-24.95%	-18.11%	7.44%	8.40%	11.17%	11.77%	02/01/2010
my529 Institutional Index	UTVLX	-9.22%	-4.92%	-23.96%	-15.61%	7.98%	9.04%	11.49%	11.97%	02/01/2010
my529 Growth Index	UTVGX	-10.47%	-3.83%	-33.11%	-25.95%	9.33%	10.79%	N/A	12.56%	06/21/2013
my529 Value Index	UTVVX	-7.92%	-5.77%	-14.67%	-6.76%	6.00%	6.88%	N/A	9.34%	06/21/2013
my529 US Large Cap Value	UTDLX	-8.65%	-5.68%	-17.47%	-11.16%	4.51%	4.43%	N/A	8.18%	06/21/2013
my529 Mid Cap Index	UTVMX	-9.88%	-4.17%	-25.50%	-19.58%	5.33%	6.48%	10.27%	11.14%	02/01/2010
my529 Small Cap Index	UTVSX	-9.57%	-2.64%	-23.77%	-20.84%	4.84%	5.21%	9.39%	10.69%	02/01/2010
my529 Small Cap Growth Index	UTVKX	-9.01%	-0.83%	-30.57%	-30.19%	2.66%	5.47%	N/A	7.98%	06/21/2013
my529 Small Cap Value Index	UTVUX	-9.98%	-3.90%	-18.84%	-13.68%	5.54%	4.25%	N/A	8.17%	06/21/2013
my529 US Small Cap Value	UTDSX	-9.43%	-2.62%	-15.04%	-9.05%	9.73%	4.50%	N/A	7.33%	06/21/2013
my529 FTSE Social Index	UTVFX	-9.44%	-5.20%	-27.99%	-20.20%	7.51%	9.12%	N/A	9.31%	07/14/2017
my529 US Sustainability	UTDUX	-8.81%	-4.42%	-24.81%	-17.63%	8.25%	8.77%	N/A	9.05%	07/14/2017
my529 Real Estate Securities	UTDRX	-12.58%	-10.68%	-27.87%	-16.32%	-1.11%	4.11%	N/A	6.78%	06/21/2013
my529 Total International Stock Index	UTVIX	-10.02%	-10.54%	-26.82%	-25.30%	-1.29%	-0.83%	3.16%	1.85%	05/06/2011
my529 Developed Markets Index	UTVDX	-10.00%	-10.46%	-27.75%	-25.61%	-1.39%	-0.77%	3.86%	3.82%	02/01/2010
my529 Emerging Markets Stock Index	UTVEX	-10.15%	-10.75%	-24.05%	-24.39%	-0.66%	-0.77%	N/A	2.38%	06/21/2013
my529 International Growth	UTVWX	-11.31%	-10.19%	-38.62%	-40.33%	3.49%	2.94%	7.07%	6.93%	02/01/2010
my529 International Value	UTVJX	-9.12%	-9.30%	-23.77%	-22.32%	-0.93%	-0.78%	3.43%	3.21%	02/01/2010
my529 International Value Factor	UTDIX	-9.54%	-10.32%	-19.15%	-17.18%	0.30%	-1.27%	N/A	2.67%	06/21/2013
my529 Five-Year Global Fixed Income	UTDFX	-1.14%	-1.46%	-7.41%	-8.40%	-2.45%	-0.50%	N/A	0.07%	04/16/2015
my529 Total Bond Market Index	UTVBX	-4.18%	-4.68%	-14.66%	-14.75%	-3.45%	-0.43%	0.66%	1.78%	02/01/2010
my529 Total International Bond Index	UTVOX	-2.83%	-3.28%	-12.93%	-13.14%	-4.40%	-0.19%	N/A	1.41%	02/03/2014
my529 High-Yield Corporate	UTVHX	-3.81%	-0.90%	-13.31%	-12.88%	-1.18%	1.03%	N/A	1.30%	07/14/2017
my529 Short-Term Bond Index	UTVNX	-1.78%	-2.15%	-6.70%	-7.37%	-1.12%	0.34%	N/A	0.77%	06/21/2013
my529 One-Year Fixed Income	UTDOX	-0.47%	-0.56%	-2.08%	-2.30%	-0.53%	0.38%	N/A	0.38%	06/21/2013
my529 Short-Term Investment-Grade	UTVAX	-2.02%	-1.90%	-7.43%	-8.09%	-0.91%	0.58%	1.16%	1.36%	08/01/2011
my529 Short-Term Inflation-Protected Sec Index	UTVPX	-2.93%	-2.68%	-4.12%	-3.07%	2.20%	2.14%	N/A	1.33%	02/03/2014
my529 FDIC-Insured Portfolio	UTFIX	0.22%	0.52%	0.88%	1.03%	1.05%	1.61%	1.15%	1.08%	02/01/2010
my529 Stable Value	UTPSVX	0.12%	0.37%	1.14%	1.48%	1.88%	N/A	N/A	2.17%	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	-9.53%	-6.61%	-25.50%	-20.55%	N/A	N/A	N/A	-18.12%	07/15/2021
Target Enrollment 2038/2039	UTAMX	-9.54%	-6.62%	-25.53%	-20.59%	N/A	N/A	N/A	-18.49%	07/15/2021
Target Enrollment 2036/2037	UTALX	-9.18%	-6.40%	-24.90%	-19.98%	N/A	N/A	N/A	-17.98%	07/15/2021
Target Enrollment 2034/2035	UTAKX	-8.43%	-5.93%	-23.24%	-18.72%	N/A	N/A	N/A	-16.79%	07/15/2021
Target Enrollment 2032/2033	UTAJX	-7.78%	-5.60%	-21.69%	-17.60%	N/A	N/A	N/A	-15.74%	07/15/2021
Target Enrollment 2030/2031	UTAIX	-7.08%	-5.22%	-20.09%	-16.45%	N/A	N/A	N/A	-14.65%	07/15/2021
Target Enrollment 2028/2029	UTAGX	-6.38%	-4.81%	-18.46%	-15.29%	N/A	N/A	N/A	-13.54%	07/15/2021
Target Enrollment 2026/2027	UTAEX	-5.66%	-4.41%	-16.79%	-14.11%	N/A	N/A	N/A	-12.43%	07/15/2021
Target Enrollment 2024/2025	UTADX	-4.95%	-4.02%	-15.15%	-12.98%	N/A	N/A	N/A	-11.36%	07/15/2021
Target Enrollment 2022/2023	UTABX	-4.03%	-3.36%	-12.85%	-11.20%	N/A	N/A	N/A	-9.72%	07/15/2021
Target Enrollment 2020/2021	UTAAX	-3.36%	-3.02%	-11.19%	-10.09%	N/A	N/A	N/A	-8.66%	07/15/2021
Enrolled	UTAWX	-3.03%	-2.86%	-10.19%	-9.60%	N/A	N/A	N/A	-8.12%	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.

Utah state tax benefits information

Depending on their tax-filing status, Utah taxpayers can claim a 4.85 percent tax credit/deduction per qualified beneficiary

for contributions to their my529 account up to a certain limit. See table below for specific information.

Tax Filer	2022 Maximum Allowable Contribution for a Utah State Income Tax Credit	2022 Maximum Utah State Income Tax Credit per Beneficiary (4.85%)
Single	\$2,130	\$103.31
Joint	\$4,260	\$206.61
Trusts	\$2,130	\$103.31
Grantor Trust, Married Filing Jointly	\$4,260	\$206.61
Flow Through Entity	\$2,130	\$103.31
Corporation	\$2,130	\$2,130 (Deduction)

2022 year-end deadlines

Transaction	Online Process Deadline Must be received by my529 before 11:59 p.m. MT.	Manual Process Deadline Must be received by my529 before 11:59 p.m. MT.
Contributions	Saturday, December 31, 2022	Friday, December 30, 2022
New Accounts	Saturday, December 31, 2022	Friday, December 30, 2022
Withdrawals	Saturday, December 31, 2022	Friday, December 30, 2022
Investment Option Change	Saturday, December 31, 2022	Friday, December 30, 2022
Incoming Rollovers (money received)	N/A	Friday, December 30, 2022
Transfers (between accounts with the same account owner)	Saturday, December 31, 2022	Friday, December 30, 2022
Transfers (between accounts with different account owners)	N/A	Friday, December 30, 2022
Outgoing Rollovers	N/A	Friday, December 9, 2022

my529 offices are closed for the following holidays

Thanksgiving Day

Thursday, November 24, 2022

Day after Thanksgiving

Friday, November 25, 2022

Christmas Day (observed)

Monday, December 26, 2022

New Year's Day (observed)

Monday, January 2, 2023

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Monday - Friday

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