

# Picture your plan

Invest in education today for a rewarding tomorrow

**my529<sup>®</sup>**

UTAH EDUCATIONAL SAVINGS PLAN



## Saving for tomorrow

### Open a world of possibilities for your child.

Today is the day to start planning for their future.

Invest in a my529 educational savings account to help your child achieve their dreams.

## Benefits of a my529 account

### Flexible investment options

my529 offers a variety of investment options to help meet your family's goals and timeline. Choose from Enrollment Date, Static, or Customized investment options.

### Tax advantages

- Earnings grow Utah state and federal income tax-deferred.
- Withdrawals are tax-free when used for qualified education expenses, such as
  - » Tuition and mandatory fees.
  - » Required books and supplies.
  - » Computers, related equipment and internet access.
  - » Room and board costs.

### Low fees

my529 is one of the nation's most affordable educational savings plans.

### Utah resident income tax credit

Utah taxpayers can claim a Utah state income tax credit for each qualified beneficiary on my529 account contributions up to certain amounts.

## Not just for Utah schools

When your child is ready, you can use your money at any university, college or technical school in the U.S. or abroad that is qualified to participate in federal student aid programs.

## How to open an account at my529.org

- 1 Accounts are free to open. Invest what you want, when you want.
- 2 Read the Program Description before opening an account.
- 3 First-time contributions qualify for a free back-to-school kit.



## Get a back-to-school kit

When you open a my529 account online and contribute \$10, your child is eligible to receive a free back-to-school kit that includes two pencils, a pencil sharpener, an eraser, a 6-inch ruler, and a pencil case. Please allow four to six weeks for delivery.

To receive your back-to-school kit:

- Visit [my529.org](https://my529.org) and open a new account using the promotional code **BTS2023**.
- The account owner and beneficiary must both be Utah residents and beneficiary must attend a Utah school. The beneficiary must also be new to my529.
- The account owner must be the parent or guardian of the beneficiary.
- The account must be opened on or before **November 1, 2023**, with a \$10 contribution.

Quantities are limited and my529 reserves the right to discontinue the offer at any time.

**my529**<sup>®</sup>

800.418.2551 | [my529.org](https://my529.org)

my529 is Utah's official 529 plan.

### 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](https://my529.org).*

*Investments in my529 are not insured or guaranteed by my529, the Utah Board of Higher Education, the Utah Education Savings Board, 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.*