



The road to future success starts here.

my529[®]

my529.org | 800.418.2551

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 Education Savings Board of Trustees, 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.

Highway to higher education



Green light your
savings today.
Start the drive to
your destination.

my529[®]

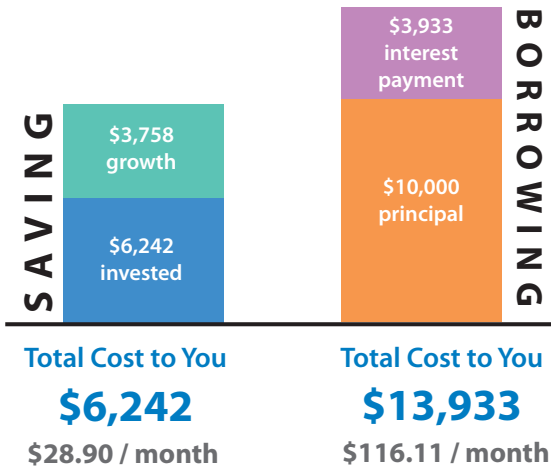
UTAH EDUCATIONAL SAVINGS PLAN

Borrowing — a costly detour

Of all the ways to pay for education, keep in mind that borrowing is the option that will cost the most. Every dollar you borrow, you will need to repay with interest. Saving now with my529, Utah's education savings plan, can reduce the need for student loans.

Saving vs borrowing for college (\$10,000 Goal)

Over time, borrowing costs you an additional \$7,691.



All numbers are my529 estimates. This scenario is for a my529 account with a contribution of approximately \$29 at account opening and also on the first day of each month over 18 years, with a 5% rate of return compounded annually. The monthly loan repayment assumes a 7% interest rate and a 10-year repayment period. Numbers are rounded. This chart is for illustrative purposes only.

Jump-start the journey — it's not too late

Saving now for the costs of future education is easy with my529. 529 plans have federal and state tax advantages to encourage people to prepare for the costs of higher education. Investing small amounts regularly can make a big difference. If you can, start early. Or start now.

If you're worried you won't be able to save for the entire cost of schooling, know that whatever you save at my529 can make a difference. Your my529 savings could still cover tuition, books, or even room and board.

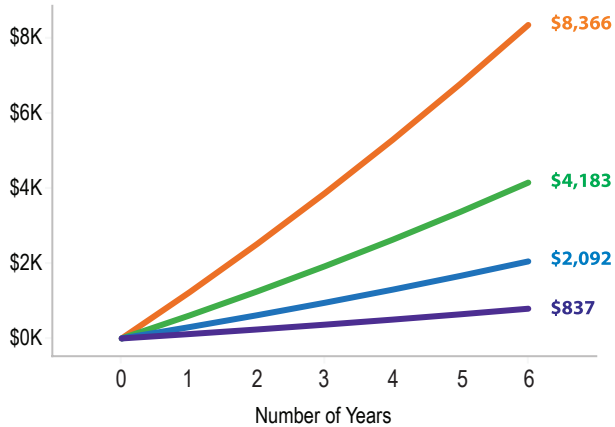
Ready for a road trip?

You aren't limited to using my529 funds only in Utah. When you're ready, you can use your money at any technical college, college or university across the globe that is eligible to participate in federal student aid programs. You may also use your funds for Registered Apprenticeships.



Fill your tank

Time is on your side to grow your savings. Investing small amounts over a longer period of time increases your potential to race ahead. Make compound growth work for you.



\$10 Monthly Contributions Can Grow to \$837	\$25 Monthly Contributions Can Grow to \$2,092
\$50 Monthly Contributions Can Grow to \$4,183	\$100 Monthly Contributions Can Grow to \$8,366

This scenario is for a my529 account with a beginning balance of zero dollars and the amount stated contributed on the first day of each month over six years, with a 5% rate of return compounded annually.

The chart above shows how much growth is possible in six years (potentially the time from 7-12 grades), and with a variety of monthly contribution amounts.

Start your engine

- 1 Have conversations about your career goals and aspirations for higher education.
- 2 Parents or guardians can open a free account at my529.org with the student as the beneficiary.
- 3 Choose an investment option based on your family's goals and timeline.
- 4 Start setting aside money in your my529 account. Invest what you want, when you want. Your money will be ready when it's needed.

Create an account today
at my529.org

