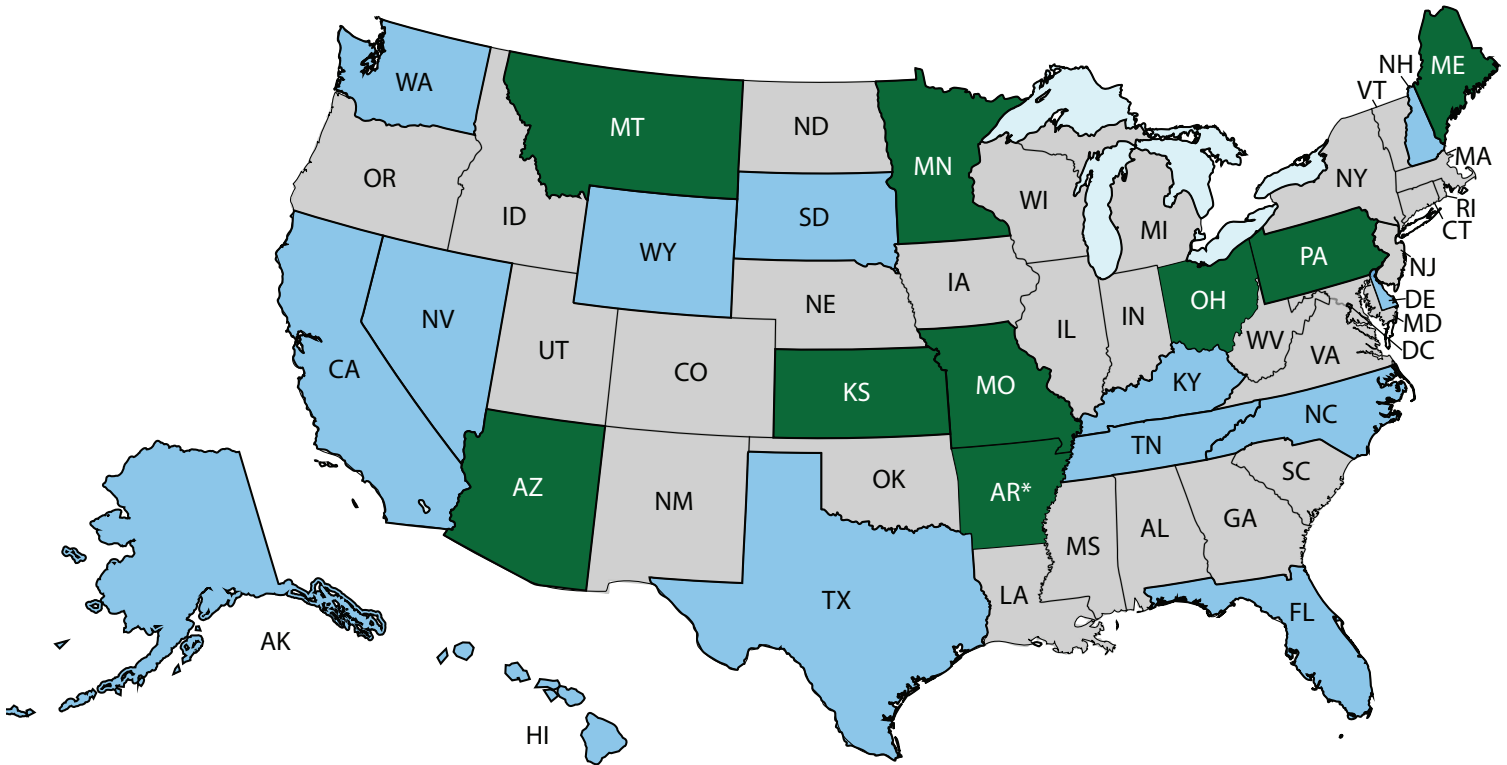



# State Tax Benefits for 529 Plans


## A brief overview for advisors


For financial professional use only. Do not distribute to the public.

When considering 529 plans, financial advisors should start the search with a plan in their client's home state. If the home state's plan offers tax benefits, the client may want to invest in their state's 529 plan. Each investor must consider their individual tax situation.



 The states in gray offer tax incentives. Clients should evaluate their state's plan first and compare the value of the tax incentive to the value of any benefit offered by another state's plan.

 The states in blue have either no state income tax or no state tax incentives for residents.

 The states in green offer a tax incentive for investing in that state's or any other state's plan.

- |            |                |
|------------|----------------|
| Alaska     | New Hampshire  |
| California | North Carolina |
| Delaware   | North Dakota   |
| Florida    | South Dakota   |
| Hawaii     | Tennessee      |
| Kentucky   | Texas          |
| Nevada     | Washington     |
|            | Wyoming        |

- |           |              |
|-----------|--------------|
| Arizona   | Missouri     |
| Arkansas* | Montana      |
| Kansas    | Ohio         |
| Maine     | Pennsylvania |
| Minnesota |              |

\*Arkansas residents qualify for a state income tax deduction for contributions made to 529 plans in other states, but the deduction is less than the deduction for contributions to 529 plans based in Arkansas.

### 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.

[Continued on back»](#)

*Continued from front*

*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.*