

Asset Fee Structure table

Asset Fee Structure	Annual Asset-Based Fees		
	Estimated Underlying Fund Expense Ratios ^{1,2}	my529 Administrative Asset Fee ⁴	Total Annual Asset-Based Fees
	(a)	(b)	(a) + (b)
TARGET ENROLLMENT DATE PORTFOLIOS			
Target Enrollment 2042/2043	0.024%	0.090%	0.114%
Target Enrollment 2040/2041	0.024%	0.090%	0.114%
Target Enrollment 2038/2039	0.025%	0.090%	0.115%
Target Enrollment 2036/2037	0.025%	0.090%	0.115%
Target Enrollment 2034/2035 ³	0.027%	0.090%	0.117%
Target Enrollment 2032/2033 ³	0.028%	0.090%	0.118%
Target Enrollment 2030/2031 ³	0.029%	0.090%	0.119%
Target Enrollment 2028/2029 ³	0.031%	0.090%	0.121%
Target Enrollment 2026/2027 ³	0.033%	0.090%	0.123%
Target Enrollment 2024/2025 ³	0.035%	0.090%	0.125%
Target Enrollment 2022/2023 ³	0.035%	0.090%	0.125%
Enrolled ³	0.035%	0.090%	0.125%
STATIC INVESTMENT OPTIONS			
Total US Stock Market	0.010%	0.090%	0.100%
Global Equity 90/10 US & International	0.014%	0.090%	0.104%
Global Equity 70/30 US & International	0.022%	0.090%	0.112%
80/20 Aggressive ³	0.026%	0.090%	0.116%
60/40 Balanced ³	0.027%	0.090%	0.117%
40/60 Moderate ³	0.028%	0.090%	0.118%
20/80 Conservative ³	0.029%	0.090%	0.119%
Fixed Income ³	0.030%	0.090%	0.120%
FDIC - Insured	0.000%	0.090%	0.090%
Stable Value ³	0.110%	0.090%	0.200%
CUSTOMIZED INVESTMENT OPTIONS			
Customized Age-Based ^{3,5,6,7}	0.0%-0.310%	0.120%	0.120%-0.430%
Customized Static ^{3,5,6,7}	0.0%-0.310%	0.120%	0.120%-0.430%

As of January 2025

Notes

- The estimated expenses for each investment option represent the weighted averages of the Underlying Fund Expenses of the applicable underlying investments in which each investment option is invested. The Underlying Fund Expenses for the individual mutual funds are listed in the Program Description and at my529.org. The Underlying Fund Expenses of the mutual funds are charged against the investments in the funds on a daily basis. There are no underlying investment expenses assessed on the assets invested in FDIC-insured accounts.
- This is also referred to as the Operating Expense Ratio.
- All my529 investment options that include the PIMCO Interest Income Fund as a component of the investment option will also have wrap and custody fees of 0.150%, which are charged by the wrap providers and are paid out of the PIMCO Interest Income Fund, but are not reflected in the estimated underlying fund expense ratio.
- The my529 Administrative Asset Fees is 0.90% to 0.120% annually (0.0075 to 0.010% per month), charged as described under the my529 Administrative Asset Fees section in the Program Description.
- The minimum and maximum expenses and fees for the customized investment options are shown as a range that reflects the lowest and highest possible costs, assuming the entire investment option is invested in the least or most expensive underlying investments. Because the Underlying Fund Expenses vary, the fees will depend on the underlying investment allocation selected by the account owner/agent. The maximum Underlying Fund Expense of 0.310% is reached if an account investment in a customized investment option includes a 25% allocation (the maximum allowed) to each of my529's most expensive underlying funds. Total annual Asset-Based Fees for a customized investment option can be calculated by using my529's Customized Age-Based and Customized Static Allocation and Fee Calculators.
- The total Underlying Fund Expenses for the Global Equity Portfolio, Real Estate Securities Portfolio, reflect a fee waiver pursuant to a Fee Waiver Agreement with Dimensional Fund Advisors LP in effect through February 28, 2025. The total Underlying Fund Expense may increase if the Fee Waiver Agreement is not extended. The total Underlying Fund Expenses for the U.S. Large Cap Value Portfolio and the DFA International Value Portfolio reflect a permanent, contractual Fee Waiver Agreement with Dimensional Fund Advisors LP. Refer to the my529 Approximate Cost of a \$10,000 Investment Table in the Program Description to determine the projected total cost of my529 fees.
- See underlying fund expenses in the Underlying Fund Expenses table in the Program Description. Refer to the Approximate Cost of a \$10,000 Investment Table in the Program Description and at my529.org to determine the projected total cost of an investment option.

Approximate Cost of a \$10,000 Investment table

	Investment Period			
	One Year	Three Years	Five Years	Ten Years
TARGET ENROLLMENT DATE PORTFOLIOS				
Target Enrollment 2042/2043	\$11.68	\$36.78	\$64.38	\$146.11
Target Enrollment 2040/2041	\$11.68	\$36.78	\$64.38	\$146.11
Target Enrollment 2038/2039	\$11.78	\$37.10	\$64.95	\$147.39
Target Enrollment 2036/2037	\$11.78	\$37.10	\$64.95	\$147.39
Target Enrollment 2034/2035 ¹	\$11.99	\$37.74	\$66.07	\$149.93
Target Enrollment 2032/2033 ¹	\$12.09	\$38.06	\$66.64	\$151.21
Target Enrollment 2030/2031 ¹	\$12.19	\$38.39	\$67.20	\$152.48
Target Enrollment 2028/2029 ¹	\$12.40	\$39.03	\$68.33	\$155.03
Target Enrollment 2026/2027 ¹	\$12.60	\$39.67	\$69.45	\$157.57
Target Enrollment 2024/2025 ¹	\$12.80	\$40.32	\$70.58	\$160.12
Target Enrollment 2022/2023 ¹	\$12.80	\$40.32	\$70.58	\$160.12
Enrolled ¹	\$12.80	\$40.32	\$70.58	\$160.12
STATIC INVESTMENT OPTIONS				
Total US Stock Market	\$10.25	\$32.27	\$56.50	\$128.26
Global Equity 90/10 US & International	\$10.65	\$33.55	\$58.75	\$133.36
Global Equity 70/30 US & International	\$11.47	\$36.13	\$63.26	\$143.56
80/20 Aggressive ¹	\$11.88	\$37.42	\$65.51	\$148.66
60/40 Balanced ¹	\$11.99	\$37.74	\$66.07	\$149.93
40/60 Moderate ¹	\$12.09	\$38.06	\$66.64	\$151.21
20/80 Conservative ¹	\$12.19	\$38.39	\$67.20	\$152.48
Fixed Income ¹	\$12.29	\$38.71	\$67.76	\$153.75
FDIC - Insured	\$9.22	\$29.04	\$50.86	\$115.49
Stable Value ¹	\$20.48	\$64.44	\$112.71	\$255.20
CUSTOMIZED INVESTMENT OPTIONS				
Customized Age-Based ^{1,2,3,4,5}	\$12.29-\$43.98	\$38.71-\$138.07	\$67.76-\$240.95	\$153.75-\$542.23
Customized Static ^{1,2,3,4,5}	\$12.29-\$43.98	\$38.71-\$138.07	\$67.76-\$240.95	\$153.75-\$542.23

As of January 2025

The table compares the approximate cost of investing in my529 over different periods of time. The actual cost may be higher or lower. The table is based on the following assumptions:

- A \$10,000 investment invested for the time periods shown.
- A 5% annually compounded rate of return on the amount invested throughout the period.
- All units are redeemed at the end of the period shown for qualified education expenses.
- The table does not consider the impact of any potential federal or state taxes on the redemption.
- Total annual asset-based fees remain the same as those presented in the my529 Asset Fee Structure Table in the Program Description and are reflected in this table as an annual fee assessed on the average yearly balance.

The Vanguard, Dimensional and PIMCO Underlying Fund Expenses apply to the Vanguard, Dimensional and PIMCO funds, respectively. There are no underlying investment expenses assessed on the assets invested in FDIC-insured accounts.

Notes

1. All my529 investment options that include the PIMCO Interest Income Fund as a component of the investment option will also have wrap and custody fees of 0.150%, which are recharged by the wrap providers and are paid out of the PIMCO Interest Income Fund, but are not reflected in the estimated underlying fund expense ratio.
2. The ranges shown for the customized investment options reflect the lowest and highest possible costs, assuming the entire investment option is invested in the least to most expensive underlying investments. However, the cost of the investments will depend on the underlying investment allocation chosen by the account owner/agent. Total annual asset-based fees for a customized investment option allocation can be calculated by using my529's Customized Age-Based or Customized Static allocation and fee calculators online at my529.org.
3. The total Underlying Fund Expenses for the Global Equity Portfolio, Real Estate Securities Portfolio, reflect a fee waiver pursuant to a Fee Waiver Agreement with Dimensional Fund Advisors LP, effective through February 28, 2025. The total Underlying Fund Expense may increase if the Fee Waiver Agreement is not extended.
4. The total Underlying Fund Expenses for the U.S. Large Cap Value Portfolio and the DFA International Value Portfolio reflect a permanent, contractual Fee Waiver Agreement with Dimensional Fund Advisors LP.
5. See underlying fund expenses in the Underlying Fund Expenses table in the Program Description.