

# the my529<sup>®</sup> standard

## my529 is here to serve you!

We wanted to introduce you to some of the hardworking teams that keep my529 efficient, responsive and strategic — earning us a top spot among all 529 plans.



[info@my529.org](mailto:info@my529.org)

### Customer Service

*Our average 2024 call wait time was 17.23 seconds.*

That impressive number is thanks to our fabulous Salt Lake City-based Operations team that is always ready to answer your questions by email or phone. As you can tell, we don't like to keep our customers waiting.

*3,072 children participated in our 2024 Book Your Summer reading contest.*

Have you seen the my529 Outreach Team out and about? We love to engage with customers through events, webinars, contests, presentations, emails and promotional materials.

### Outreach



[marketing@my529.org](mailto:marketing@my529.org)



[advisorinfo@my529.org](mailto:advisorinfo@my529.org)

### Relationship Management

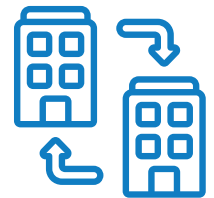
*We work with 1,884 financial advisor firms.\**

my529's Relationship Management Team focuses solely on helping independent Registered Investment Advisors nationwide to provide the highest quality service regarding our products. With our personalized trainings, educational content and financial advisor-dedicated phone line, these features are part of what make us an industry favorite.

*4,669 employees from 2,422 companies used payroll direct deposit to grow their accounts.\**

We help businesses share my529 through presentations at company benefit fairs. We also assist employers in offering my529 as a financial benefit for their employees. Reach out to schedule a visit.

### Business to Business



[employer@my529.org](mailto:employer@my529.org)



[csa@my529.org](mailto:csa@my529.org)

### Children's Savings Accounts

*my529 has helped create 12,297 Children's Savings Accounts for underserved children.\**

Our Children's Savings Accounts team works with nonprofit and government organizations to create and manage scholarship accounts to help students reach their higher education dreams. Interested in starting a CSA scholarship program? We can help!

*From the folks who keep our phones and emails answered, our website updated and our accounting in order — we are all proud to serve you.*

\*Unless otherwise specified, all data as of March 2025

## Updates coming to TED option in July

On July 1, 2025, my529's Target Enrollment Date (TED) investment option will see portfolio changes as part of its regularly scheduled asset allocation update.

### Updates by design

my529's TED investment option has 12 portfolios on a single glide path, where asset allocations range from aggressive to conservative. Allocations adjust quarterly in a planned shift over time toward more conservative holdings as the account approaches the beneficiary's target date for enrollment.

Every two years, the TED investment option offers a new aggressive allocation and, at the other end of the glide path, the portfolio with the most recent date (e.g., 2022/2023) will be folded into the Enrolled portfolio.

Visit my529.org's Investment Options page to see the full allocation chart.

### Here's what to expect

#### June 30

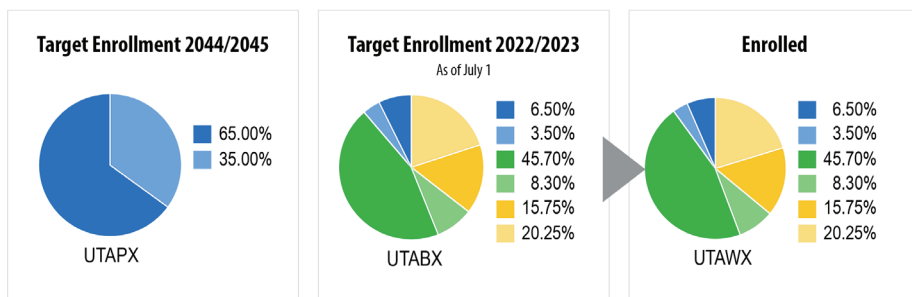
my529 will perform system updates beginning at 2 p.m. MT. You may have limited access to your account for a short time.

#### July 1

*The changes detailed below are automatic. No action is required by account owners.*

- On the first business day of each quarter, my529 will make asset allocation adjustments to the TED portfolios as applicable. With the quarterly change, the asset allocation of the 2022/2023 portfolio will mirror the Enrolled portfolio as displayed in the chart.

See **TARGET** on Page 4



The 2044/2045 portfolio will be added to the Target Enrollment Date option in July.

The 2022/2023 portfolio will be folded into the Enrolled portfolio in July.

**Stocks**  
 ■ Vanguard Institutional Total Stock Market Index Fund (VSTSX)  
 ■ Vanguard Total International Stock Index Fund (VTISX)

**Bonds**  
 ■ Vanguard Total Bond Market Index Fund (VTBSX)  
 ■ Vanguard Total International Bond Index Fund (VTIFX)

**Principal Preservation**  
 ■ FDIC Insured Savings Account  
 ■ PIMCO Interest Income Fund

my529 account owners do not own shares of any underlying investment. Instead, they own my529 units in the selected investment options issued by my529.

## New executive director takes the helm of my529



As Richard Ellis retires, we are thrilled to announce the appointment of our new executive director, Mark Cain, effective April 1, 2025.

When it comes to priorities at my529, Cain is clear-eyed with intention for the future.

"It really should be about the account owners and what their needs are," Cain said. "When we talk about vision, I think, as an organization our vision should be to have high service and low cost, which translates to low fees."

Cain's passion for service shines through in his commitment to our mission.

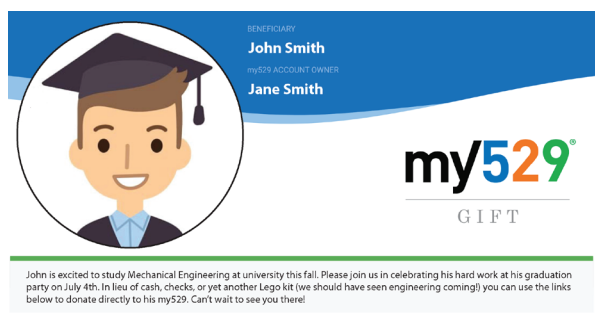
"What motivates me is helping families continue to grow, helping them continue to have opportunities. Any organization that's in the business of helping people better their lives, better their situation, providing opportunities aligns with what brings me the most joy and happiness — serving people and working with great, wonderful people."

Our focus at my529 will remain clear: "Continue to help families save and understand the benefits of saving for higher education," Cain said. "Helping their children and family members, and those beneficiaries, save for higher education in an efficient and effective way that will provide opportunities for them."

As we welcome Cain into his new role, we are all here to serve our account owners and beneficiaries. Together, under Cain's leadership, we look forward to continuing our mission of empowering families to achieve their educational goals.

## Personalized portals offer customized gifting

Graduation season is upon us, and rather than checks or cash getting lost in the shuffle, gifts from relatives and family friends can be sent directly to the graduate's my529 account through the my529 gift portal. The my529 Gift Program lets account owners send friends and family a unique link and gift code that make it easy for them to securely contribute funds to a beneficiary's account. The gifting profile can even be



customized with a photo of the beneficiary and thoughtful message — truly endless possibilities for any age or occasion:

- Student's photo in collegiate colors to announce post-high school plans.

See **PORTAL** on Page 4



## Investment Option Performance as of March 31, 2025

my529's historical and monthly returns are available online at [my529.org](https://my529.org).

Static Investment Options <sup>1</sup> ( <a href="https://my529.org/investment-options/#static-content">https://my529.org/investment-options/#static-content</a> )	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	-5.89%	-4.84%	-4.84%	6.99%	8.02%	16.95%	11.63%	7.33%	09/20/1999
Global Equity 90/10 US & International	UTSNX	-5.26%	-3.82%	-3.82%	7.02%	7.73%	17.80%	10.52%	10.77%	04/01/2003
Global Equity 70/30 US & International	UTSSX	-4.02%	-1.77%	-1.77%	7.00%	7.11%	15.94%	9.68%	10.17%	10/03/2008
80/20 Aggressive	UTSAX	-2.88%	-0.47%	-0.47%	6.54%	5.99%	N/A	N/A	6.02%	03/04/2021
60/40 Balanced	UTSBX	-2.18%	0.03%	0.03%	6.14%	5.04%	N/A	N/A	4.77%	03/04/2021
40/60 Moderate	UTSMX	-1.49%	0.56%	0.56%	5.66%	4.08%	N/A	N/A	3.48%	03/04/2021
20/80 Conservative	UTSCX	-0.83%	1.00%	1.00%	5.13%	3.01%	4.06%	3.34%	3.57%	06/21/2013
Fixed Income	UTSFX	-0.10%	1.55%	1.55%	4.55%	1.86%	0.93%	1.87%	3.20%	09/09/2002
FDIC-Insured	UTSIX	0.41%	1.22%	1.22%	5.63%	4.75%	3.11%	2.41%	1.73%	02/11/2009
Stable Value	UTSSVX	0.27%	0.77%	0.77%	2.81%	2.25%	N/A	N/A	2.05%	03/04/2021

Customized Investment Options <sup>1</sup> ( <a href="https://my529.org/investment-options/">https://my529.org/investment-options/</a> )	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	-3.78%	-1.76%	-1.76%	5.02%	6.75%	16.93%	8.92%	9.76%	06/21/2013
my529 Total Stock Market Index	UTVTX	-5.89%	-4.85%	-4.85%	6.95%	7.99%	17.95%	11.59%	13.13%	02/01/2010
my529 Institutional Index	UTVLX	-5.65%	-4.30%	-4.30%	8.10%	8.90%	18.40%	12.30%	13.46%	02/01/2010
my529 Growth Index	UTVGX	-8.48%	-9.53%	-9.53%	8.13%	9.38%	19.34%	14.03%	15.14%	06/21/2013
my529 Value Index	UTVVX	-2.46%	2.60%	2.60%	8.31%	7.90%	16.89%	10.16%	10.96%	06/21/2013
my529 US Large Cap Value	UTDLX	-2.48%	2.25%	2.25%	3.59%	6.58%	17.46%	8.68%	9.87%	06/21/2013
my529 Mid Cap Index	UTVMX	-3.97%	-1.60%	-1.60%	5.03%	4.39%	16.07%	8.75%	11.83%	02/01/2010
my529 Small Cap Index	UTVSX	-6.31%	-7.39%	-7.39%	-1.69%	2.90%	15.48%	7.59%	11.01%	02/01/2010
my529 Small Cap Growth Index	UTVKX	-7.80%	-9.96%	-9.96%	-2.95%	1.06%	11.32%	7.12%	8.69%	06/21/2013
my529 Small Cap Value Index	UTVUX	-5.20%	-5.46%	-5.46%	-0.88%	4.08%	18.25%	7.53%	9.28%	06/21/2013
my529 US Small Cap Value	UTDSX	-5.85%	-8.22%	-8.22%	-4.29%	4.78%	21.86%	7.25%	8.48%	06/21/2013
my529 FTSE Social Index	UTVFX	-6.72%	-6.24%	-6.24%	7.09%	8.32%	18.07%	N/A	13.17%	07/14/2017
my529 US Sustainability	UTDUX	-6.21%	-5.36%	-5.36%	5.19%	8.79%	18.94%	N/A	12.64%	07/14/2017
my529 Real Estate Securities	UTDRX	-2.46%	2.32%	2.32%	9.27%	-1.80%	9.39%	5.29%	7.28%	06/21/2013
my529 Total International Stock Index	UTVIX	0.24%	5.48%	5.48%	6.28%	4.55%	11.33%	5.08%	4.35%	05/06/2011
my529 Developed Markets Index	UTVDX	-0.17%	6.79%	6.79%	4.61%	5.19%	12.03%	5.45%	6.04%	02/01/2010
my529 Emerging Markets Stock Index	UTVEX	1.37%	2.09%	2.09%	11.10%	2.69%	9.31%	3.90%	4.41%	06/21/2013
my529 International Growth	UTVWX	-5.46%	1.39%	1.39%	5.32%	1.70%	10.46%	8.07%	8.28%	02/01/2010
my529 International Value Factor	UTDIX	1.79%	11.16%	11.16%	10.98%	9.67%	18.04%	6.12%	6.61%	06/21/2013
my529 Five-Year Global Fixed Income	UTDFX	0.39%	1.07%	1.07%	4.92%	2.92%	0.79%	N/A	1.22%	04/16/2015
my529 Total Bond Market Index	UTVBX	0.01%	2.75%	2.75%	4.78%	0.43%	-0.55%	1.28%	2.22%	02/01/2010
my529 Total International Bond Index	UTVOX	-1.14%	-0.19%	-0.19%	3.35%	0.97%	-0.14%	1.51%	2.15%	02/03/2014
my529 High-Yield Corporate	UTVHX	-0.41%	1.54%	1.54%	7.09%	4.54%	5.87%	N/A	3.97%	07/14/2017
my529 Short-Term Bond Index	UTVNX	0.51%	2.00%	2.00%	5.55%	2.65%	1.08%	1.55%	1.57%	06/21/2013
my529 One-Year Fixed Income	UTDOX	0.34%	1.09%	1.09%	4.96%	3.70%	1.90%	1.50%	1.30%	06/21/2013
my529 Short-Term Investment-Grade	UTVAX	0.45%	1.98%	1.98%	6.35%	3.58%	2.55%	2.21%	2.18%	08/01/2011
my529 Short-Term Inflation-Protected Sec Index	UTVPX	0.95%	3.01%	3.01%	6.94%	3.12%	3.95%	2.64%	2.22%	02/03/2014
my529 FDIC-Insured Portfolio	UTFIX	0.41%	1.21%	1.21%	5.60%	4.72%	3.08%	2.37%	1.77%	02/01/2010
my529 Stable Value	UTPSVX	0.26%	0.77%	0.77%	2.78%	2.22%	2.04%	N/A	2.24%	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.

The performance data shown above reflect past performance and are not an indication or guarantee of future results. Investment returns and principal value will fluctuate with market conditions. Investments, when sold, may be worth more or less than the original cost; in short, your investment could lose value.

Investment returns take into account the underlying investment performance for each period, including applicable interest and dividends, and are net of fees. Personal rate of return may be lower or higher than the performance data cited. Individual account performance will vary relative to the stated performance depending on the timing of buy and sell transactions within each account.

For the Target Enrollment Date investment option, the performance reflects changes in asset allocations over time relating to the target year the account beneficiary will begin withdrawing funds to pay for qualified education expenses.

Most recent month-end total returns may be found at <https://my529.org/performance-returns/>.

### 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 the investment option was offered and/or received a contribution.

Go paperless. Visit [my529.org/go-paperless](https://my529.org/go-paperless).

Target-Enrollment Date Investment Options <sup>1</sup> ( <a href="https://my529.org/investment-options/#target-enrollment-content">https://my529.org/investment-options/#target-enrollment-content</a> )	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 2042/2043	UTAOX	-3.76%	-1.30%	-1.30%	6.89%	N/A	N/A	N/A	11.34%	08/01/2023
Target Enrollment 2040/2041	UTANX	-3.73%	-1.27%	-1.27%	6.93%	6.95%	N/A	N/A	5.39%	07/15/2021
Target Enrollment 2038/2039	UTAMX	-3.42%	-1.01%	-1.01%	7.00%	6.87%	N/A	N/A	5.19%	07/15/2021
Target Enrollment 2036/2037	UTALX	-3.06%	-0.73%	-0.73%	6.79%	6.20%	N/A	N/A	4.65%	07/15/2021
Target Enrollment 2034/2035	UTAKX	-2.70%	-0.42%	-0.42%	6.51%	5.73%	N/A	N/A	4.22%	07/15/2021
Target Enrollment 2032/2033	UTAJX	-2.33%	-0.13%	-0.13%	6.25%	5.21%	N/A	N/A	3.73%	07/15/2021
Target Enrollment 2030/2031	UTAIX	-1.97%	0.16%	0.16%	5.99%	4.70%	N/A	N/A	3.25%	07/15/2021
Target Enrollment 2028/2029	UTAGX	-1.60%	0.46%	0.46%	5.74%	4.18%	N/A	N/A	2.77%	07/15/2021
Target Enrollment 2026/2027	UTAEX	-1.22%	0.74%	0.74%	5.51%	3.67%	N/A	N/A	2.29%	07/15/2021
Target Enrollment 2024/2025	UTADX	-0.83%	1.05%	1.05%	5.20%	3.07%	N/A	N/A	1.74%	07/15/2021
Target Enrollment 2022/2023	UTABX	-0.43%	1.40%	1.40%	4.95%	2.62%	N/A	N/A	1.38%	07/15/2021
Enrolled	UTAWX	-0.33%	1.49%	1.49%	4.72%	2.30%	N/A	N/A	0.97%	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.

#### TARGET (Cont from Page 2)

- The 2022/2023 portfolio will transition automatically into Enrolled. Account owners will see the transition in their online accounts and quarterly statements.
- my529 will offer a new 2044/2045 portfolio. This portfolio will be at the beginning of the glide path, with an aggressive, equity-based construction.

*The transition of 2022/2023 to Enrolled will not count as an investment option change. If you would like to adjust your portfolio before or after June 30, it will be considered an option change. The Internal Revenue Code limits account owners to two investment option changes per calendar year.*

### my529 offices are closed for the following holidays

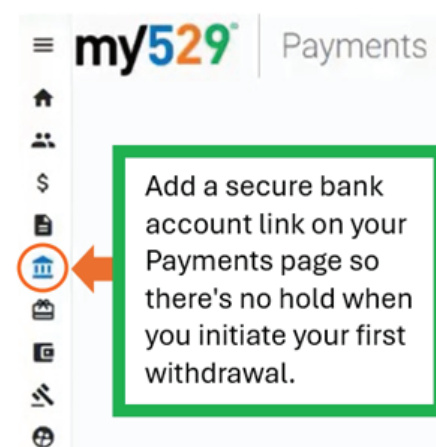
- Memorial Day**  
Monday, May 26, 2025
- Juneteenth (observed)**  
Monday, June 16, 2025
- Independence Day**  
Friday, July 4, 2025
- Pioneer Day**  
Thursday, July 24, 2025

#### PORTAL (Cont from Page 2)

- Student's photo posing with an art or science project or performing at a concert or theatrical production with messaging about their favorite subjects or hobbies.
- Student's school photo or sport portrait with a little story describing their past year.
- Senior class picture with messaging about graduation party details and included with the party invitations.

In addition to the gifting profile, you can also edit the wording of the email generated for sending your unique gifting code to suit any special occasion or gifting audience.

### Faster Withdrawals!



### Contact my529

- Phone** 800.418.2551
- Email** [info@my529.org](mailto:info@my529.org)
- Website** [my529.org](https://my529.org)
- Call Center Hours** 7 a.m. to 5 p.m. MT  
Monday - Friday
- Mailing Address** PO Box 145100  
Salt Lake City, UT 84114-5100

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