

# Smart savings for **bright** futures



my529<sup>®</sup>





## What is a my529 plan?

Investing in your child's future is important — and a my529 plan offers a smart, tax-advantaged way to save for qualified education expenses. Designed to help families build a financial foundation for college and beyond, a my529 account can help your loved ones achieve their educational dreams without the burden of overwhelming debt.

Whether you're a parent starting early or a grandparent setting up an account for your grandchild, a my529 plan is tailored to meet your unique goals, making it easier than ever to turn aspirations into reality.

Start the journey toward  
a brighter future today.



## my529 benefits

- Accounts are free to open.
- Earnings in a my529 account grow tax-deferred.
- Earnings are tax-free if used on qualified education expenses.
- Variety of investment options, with opportunities for growth.

Utah taxpayers receive a Utah state income tax credit on my529 contributions, up to certain amounts.

## Save here, go anywhere

my529 funds may be used across the world at colleges, universities, vocational or trade schools qualified to participate in federal student aid programs.







# Using your my529 funds

Withdrawals are tax free when used for expenses such as:

- Tuition and fees.
- Computers, internet, books and supplies.
- Room and board.
- Registered apprenticeships.
- K-12 tuition expenses.

## Family and friends can help you save with the my529 Gift Program

my529's Gift Program allows you to send a link to family and friends where they can contribute funds to a beneficiary's account.

### Ready to get started?

Learn more at [my529.org](https://my529.org)



## Learn More

Phone: 800.418.2551

Email: [info@my529.org](mailto:info@my529.org) | Website: [my529.org](https://my529.org)

## Mailing Address

PO Box 145100, Salt Lake City, UT 84114-5100

## Location

Utah Board of Higher Education Building, Gateway 2  
60 South 400 West, Salt Lake City, UT 84101-1284

## 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 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.*

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