the my529® standard

More ways to use your 529 funds

RECENT LEGISLATION EXPANDS QUALIFIED EDUCATION EXPENSES TO K-12, CREDENTIALS

H.R. 1 was passed by the 119th Congress and signed into law on July 4, 2025, and included provisions that impact 529 plans.

K-12 EXPENSES

H.R. 1 expanded the definition of qualified education expenses for K-12 education to include books, materials, testing fees, dual enrollment fees, educational therapies and tutoring costs. Previously, 529 funds could be applied only to tuition expenses.

As of July 5, 2025, account owners can use 529 funds for these new qualified K-12 expenses. The legislation applies to K-12 attendance or enrollment at a public, private or religious elementary or secondary school.

The newly expanded K-12 education expenses include:

- Tuition.
- Curriculum and curricular materials.
- Books or other instructional materials.
- Online educational materials.
- Tuition for tutoring or educational classes outside of the home, including at a tutoring facility. The tutor cannot be related to the student and must qualify as one of the following:
  - » A licensed teacher.
  - » A current or former teacher at an eligible educational institution.
  - » A subject matter expert in the relevant subject.
- Fees for a nationally standardized achievement test, an Advanced Placement examination, or any college admissions/entrance exam (e.g., SAT, ACT, etc.).
- Fees for dual enrollment in an institution of higher education.
- Educational therapies for students with disabilities provided by a licensed or accredited practitioner or provider, including occupational, behavioral, physical and speech-language therapies.

Spending limit for all K-12 expenses increases January 1, 2026

The new law also increased the total limit for all K-12 expenses to $20,000 per year beginning January 1, 2026. The previous limit was $10,000.

POSTSECONDARY CREDENTIALS

529 funds can now be used on qualified postsecondary credentialing expenses if the beneficiary is enrolled in a recognized postsecondary credential program. To qualify, credential programs must be one of the following:

- Authorized by the Workforce Innovation and Opportunity Act.
- Credentials for military personnel and veterans.
- Licenses issued or recognized by the federal or state government.
- Credentials approved by national credential organizations.
- Requires an examination to obtain or maintain the credential.

As of July 5, 2025, the law allows tuition, fees, books, supplies and equipment required for participation, as well as fees for testing or continuing education if required to obtain or maintain the credential.

ROLLOVERS FROM 529 ACCOUNTS TO ABLE ACCOUNTS

A provision allowing 529 savers to roll funds to an ABLE account for the beneficiary or a member of the family of the beneficiary was previously set to expire on December 31, 2025. However, the legislation has removed this expiration date, meaning rollovers from 529 accounts to ABLE accounts are now permitted beyond 2025.

For more details on the enhancements to qualified education expenses, check out our blog at my529.org.

Fall is the most popular season for birthdays. Looking for a gift idea?

As the leaves begin to change and the air turns cool and crisp, fall brings with it not only a beautiful shift in seasons but also a spike in birth rates. September is known for having one of the highest birth rates of the year. In fact, out of the top 10 most common birth dates, nine of them are in the month of September. (The other lone date is in mid-July).

If you find yourself juggling multiple birthday parties this fall — whether for your own children or your loved ones — you may be feeling the pressure of gift-giving. Our easy online gifting program is here to make your life simpler and more joyful.

Why use the my529 Gift Program?

Convenience: No need to rush from store to store. The my529 Gift Program lets account owners send friends and family a unique link and gift code that makes it easy for them to securely contribute funds to a beneficiary's account. People can contribute their gifts by debit or credit card, or by check.

Personalization: Gift givers may add a personal touch with messages or customization options.

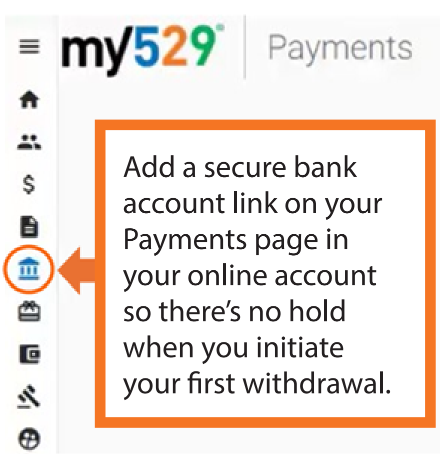
Supporting their future: By contributing to their my529 plan as a gift, you are not only celebrating their birthday but also investing in their future education. It's a gift that keeps on giving!

With our online gifting program, you can ensure that your gifts are thoughtful, convenient, and beneficial for the children in your life.

Speed up your your tuition payments

When your student heads to campus, our new expedited electronic payment method can deliver funds to a participating eligible education institution in only about 2-3 business days, with a nominal fee.

Faster withdrawals



How can 'extra' 529 funds be used?

Money in 529 accounts can be used for any qualified education expense, such as tuition, room and board (as long as the student is enrolled at least half time), books, computers, internet access, registered apprenticeships, and even K-12 expenses (up to certain limits). Funds also can be used for qualified postsecondary credentialing programs.

What if your student graduates with some money left over? No problem! You have more options than ever, with the newest option allowing you to roll money into a Roth IRA under certain circumstances.

Younger sibling heading to college soon? Have you been thinking about going back to school? You can also transfer funds to another eligible member of the family — including yourself! You can even maintain the account to serve as the initial deposits into a future grandchild's 529 account. It's your money and you control it.

Considering the many ways to use and transfer funds — these are the kind of leftovers you want!

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Investment Option Performance as of September 30, 2025

my529's historical and monthly returns are available online at my529.org.

Static Investment Options[i] (https://my529.org/investment-options/#static-content)	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	3.46%	8.22%	14.28%	17.26%	23.99%	14.90%	14.43%	7.95%	09/20/1999
Global Equity 90/10 US & International	UTSNX	3.48%	8.09%	15.51%	17.36%	23.72%	15.62%	13.51%	11.42%	04/01/2003
Global Equity 70/30 US & International	UTSSX	3.51%	7.84%	17.93%	17.44%	23.15%	14.02%	12.61%	11.05%	10/03/2008
80/20 Aggressive	UTSAX	2.96%	6.46%	15.92%	14.60%	19.15%	N/A	N/A	8.91%	03/04/2021
60/40 Balanced	UTSBX	2.40%	5.18%	13.01%	11.83%	15.50%	N/A	N/A	7.05%	03/04/2021
40/60 Moderate	UTSMX	1.83%	3.88%	10.17%	9.06%	11.90%	N/A	N/A	5.17%	03/04/2021
20/80 Conservative	UTSCX	1.27%	2.63%	7.24%	6.25%	8.35%	3.68%	4.13%	3.92%	06/21/2013
Fixed Income	UTSFX	0.71%	1.37%	4.36%	3.39%	4.78%	0.75%	2.18%	3.25%	09/09/2002
FDIC-Insured	UTSIX	0.40%	1.23%	3.70%	5.12%	5.34%	3.53%	2.62%	1.83%	02/11/2009
Stable Value	UTSSVX	0.29%	0.88%	2.51%	3.21%	2.56%	N/A	N/A	2.20%	03/04/2021

Customized Investment Options[i] (https://my529.org/investment-options/)	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	2.70%	7.51%	16.47%	14.87%	21.64%	14.76%	11.85%	10.87%	06/21/2013
my529 Total Stock Market Index	UTVTX	3.46%	8.21%	14.26%	17.23%	23.96%	15.53%	14.51%	14.01%	02/01/2010
my529 Institutional Index	UTVLX	3.64%	8.09%	14.72%	17.44%	24.75%	16.29%	15.10%	14.32%	02/01/2010
my529 Growth Index	UTVGX	4.70%	9.54%	17.26%	25.40%	31.50%	16.58%	17.79%	16.92%	06/21/2013
my529 Value Index	UTVVX	2.31%	6.00%	11.88%	9.02%	17.47%	14.87%	11.92%	11.27%	06/21/2013
my529 US Large Cap Value	UTDLX	1.16%	6.37%	11.18%	8.58%	16.69%	14.72%	10.53%	10.20%	06/21/2013
my529 Mid Cap Index	UTVMX	1.60%	5.23%	12.52%	12.99%	17.81%	12.31%	11.22%	12.39%	02/01/2010
my529 Small Cap Index	UTVSX	0.95%	7.54%	6.82%	8.56%	15.81%	12.09%	10.41%	11.65%	02/01/2010
my529 Small Cap Growth Index	UTVKX	1.69%	7.65%	6.73%	11.84%	15.76%	7.21%	10.30%	9.83%	06/21/2013
my529 Small Cap Value Index	UTVUX	0.40%	7.45%	6.83%	5.98%	15.74%	15.79%	10.06%	9.97%	06/21/2013
my529 US Small Cap Value	UTDSX	-1.06%	8.57%	4.76%	4.87%	15.58%	19.42%	10.04%	9.29%	06/21/2013
my529 FTSE Social Index	UTVFX	3.93%	8.26%	14.45%	18.54%	25.84%	15.50%	N/A	15.08%	07/14/2017
my529 US Sustainability	UTDUX	2.96%	8.22%	13.00%	15.31%	23.95%	16.24%	N/A	14.27%	07/14/2017
my529 Real Estate Securities	UTDRX	0.37%	2.08%	3.79%	-4.48%	8.06%	6.91%	6.34%	7.09%	06/21/2013
my529 Total International Stock Index	UTVIX	3.63%	6.94%	26.43%	17.05%	20.68%	10.28%	8.20%	5.51%	05/06/2011
my529 Developed Markets Index	UTVDX	2.86%	5.78%	27.72%	17.30%	21.87%	11.22%	8.39%	7.05%	02/01/2010
my529 Emerging Markets Stock Index	UTVEX	5.72%	10.07%	23.03%	16.39%	17.21%	7.57%	7.83%	5.82%	06/21/2013
my529 International Growth	UTVWX	3.88%	4.45%	21.19%	14.57%	19.59%	4.93%	11.44%	9.25%	02/01/2010
my529 International Value Factor	UTDIX	2.40%	8.79%	33.78%	25.81%	26.05%	18.58%	9.57%	7.94%	06/21/2013
my529 Variable Five-Year Global Fixed Income	UTDFX	0.33%	1.20%	3.34%	4.54%	4.72%	1.03%	1.43%	1.38%	04/16/2015
my529 Total Bond Market Index	UTVBX	1.04%	1.91%	6.03%	2.79%	4.81%	-0.62%	1.67%	2.35%	02/01/2010
my529 Total International Bond Index	UTVOX	0.58%	0.60%	2.40%	2.47%	4.83%	-0.27%	1.94%	2.28%	02/03/2014
my529 High-Yield Corporate	UTVHX	0.70%	2.31%	7.48%	7.15%	10.14%	4.58%	N/A	4.44%	07/14/2017
my529 Short-Term Bond Index	UTVNX	0.22%	1.26%	4.76%	3.94%	4.74%	1.21%	1.78%	1.73%	06/21/2013
my529 One-Year Fixed Income	UTDOX	0.36%	1.09%	3.19%	4.35%	4.69%	2.29%	1.70%	1.42%	06/21/2013
my529 Short-Term Investment-Grade	UTVAX	0.48%	1.64%	5.55%	5.15%	6.12%	2.11%	2.53%	2.35%	08/01/2011
my529 Short-Term Inflation-Protected Sec Index	UTVPX	-0.07%	1.51%	5.56%	5.43%	5.31%	3.59%	2.91%	2.34%	02/03/2014
my529 FDIC-Insured Portfolio	UTFIX	0.40%	1.22%	3.68%	5.09%	5.31%	3.50%	2.59%	1.87%	02/01/2010
my529 Stable Value	UTPSVX	0.29%	0.88%	2.49%	3.18%	2.53%	2.16%	N/A	2.32%	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.

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

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Investment Option Performance as of September 30, 2025

my529's historical and monthly returns are available online at my529.org.

Target-Enrollment Date Investment Options[i] (https://my529.org/investment-options/#target-enrollment-content)	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 2044/2045	UTAPX	3.52%	7.83%	N/A	N/A	N/A	N/A	N/A	7.83%	07/01/2025
Target Enrollment 2042/2043	UTAOX	3.52%	7.79%	18.53%	17.38%	N/A	N/A	N/A	18.17%	08/01/2023
Target Enrollment 2040/2041	UTANX	3.52%	7.78%	18.54%	17.41%	22.98%	N/A	N/A	9.38%	07/15/2021
Target Enrollment 2038/2039	UTAMX	3.24%	7.12%	17.16%	16.07%	22.32%	N/A	N/A	8.82%	07/15/2021
Target Enrollment 2036/2037	UTALX	2.96%	6.47%	15.73%	14.67%	20.63%	N/A	N/A	7.94%	07/15/2021
Target Enrollment 2034/2035	UTAKX	2.68%	5.84%	14.33%	13.20%	18.71%	N/A	N/A	7.16%	07/15/2021
Target Enrollment 2032/2033	UTAJX	2.41%	5.22%	12.92%	11.81%	16.83%	N/A	N/A	6.33%	07/15/2021
Target Enrollment 2030/2031	UTAIX	2.14%	4.58%	11.51%	10.38%	14.96%	N/A	N/A	5.51%	07/15/2021
Target Enrollment 2028/2029	UTAGX	1.84%	3.92%	10.12%	8.97%	13.12%	N/A	N/A	4.69%	07/15/2021
Target Enrollment 2026/2027	UTAEX	1.54%	3.27%	8.67%	7.54%	11.29%	N/A	N/A	3.86%	07/15/2021
Target Enrollment 2024/2025	UTADX	1.27%	2.67%	7.30%	6.22%	9.43%	N/A	N/A	2.99%	07/15/2021
Enrolled	UTAWX	1.00%	2.08%	5.92%	4.72%	6.23%	N/A	N/A	1.88%	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 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.

2025 Utah state tax benefits information

Depending on their tax-filing status, Utah taxpayers can claim a 4.5% tax credit or deduction up to a certain limit **per qualified beneficiary** for contributions to their my529 account.* See table below for specific information.

Tax Filer	Maximum Allowable Contribution for a Utah State Income Tax Credit	Maximum Utah State Income Tax Credit per Beneficiary (4.5%)
Single	$2,490	$112.05 per beneficiary
Joint	$4,980	$224.10 per beneficiary
Trusts	$2,490	$112.05 per beneficiary
Grantor Trust, Married Filing Jointly	$4,980	$224.10 per beneficiary
Flow Through Entity	$2,490	$112.05 per beneficiary
Corporation	$2,490	$2,490 (Deduction) per beneficiary

The Utah tax credit received is equal to your contribution amount (up to a certain limit) multiplied by 0.045.

Year-end contribution deadlines

Online Process Deadline
Wednesday, December 31, 2025. Must be received by my529 before 11:59 p.m. MT.

Manual Process Deadline
Wednesday, December 31, 2025. Must be received by my529 before 5 p.m. MT.

my529 offices are closed for the following holidays

Thanksgiving Day
Thursday, November 27, 2025

Day after Thanksgiving
Friday, November 28, 2025

Christmas Day
Thursday, December 25, 2025

New Year's Day
Thursday, January 1, 2026

Contact my529

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