

# the my529<sup>®</sup> standard

## Personalized portals offer a unique gift experience



BENEFICIARY

**John Smith**

my529 ACCOUNT OWNER

**Jane Smith**

**my529<sup>®</sup>**  
GIFT

John is excited to study Mechanical Engineering at university this fall. Please join us in celebrating his hard work at his graduation party on July 4th. In lieu of cash, checks, or yet another Lego kit (we should have seen engineering coming!) you can use the links below to donate directly to his my529. Can't wait to see you there!

**S**pring means high school graduations, elementary and middle school promotions and all manner of other ways to mark another milestone in your child's education. As you look to acknowledge their success, there is no better way to celebrate than by investing in your student's future. Don't forget to invite family and friends to join the party!

The my529 Gift Program allows you to send a customized email that makes it easy for family and friends to contribute. With just a few clicks, they can securely send the perfect gift to your beneficiary's my529 account.

Once you have turned on your account's Gift Program capabilities, you can take a few moments to personalize your beneficiary's private profile with a small photo and a thoughtful message — truly endless possibilities for any age or occasion. There are some ideas at the right.

The my529 gifting program is over 10 years old, with more than \$529 million in contributions over 350,000 gifts made, however the median gift size is \$200.



**Hobby or  
Accomplishment**



**Birth  
Announcement**



**College Colors**



**Sports Photo**

**See inside for:**

Fund expenses drop — 2

Two funds added — 4

# Expenses drop for several funds available in Customized options

Account owners invested in certain my529 Customized single-fund portfolios recently saw a drop in underlying fund expenses, thanks to investment fee reductions by Vanguard and Dimensional earlier this year.

Vanguard lowered the expenses for 11 underlying funds used in the my529 Customized investment options, effective February 2, 2026. The estimated collective annual savings of my529 account owners invested in these funds is more than \$608,000.

Dimensional dropped expenses by one basis point for three underlying funds available in the my529 Customized offerings, effective February 28, 2026. For account owners invested in these funds, the estimated collective annual savings totals \$83,100.

Any changes in fund expenses are reflected in the lower cost of the corresponding my529 portfolios, as my529 passes the savings on to account owners.

## VANGUARD

Ticker	Fund Name	Previous Underlying Fund Expense	Basis Point Reduction	New Underlying Fund Expense
VTIFX	Total International Bond Index Fund	0.06%	-0.03%	0.03%
VIGIX	Growth Index Fund	0.04%	-0.01%	0.03%
VMCPX	Mid-Cap Index Fund	0.03%	-0.01%	0.02%
VSCPX	Small-Cap Index Fund	0.03%	-0.01%	0.02%
VIVIX	Value Index Fund	0.04%	-0.01%	0.03%
VEMRX	Emerging Markets Stock Index Fund	0.07%	-0.02%	0.05%
VBIPX	Short-Term Bond Index Fund	0.03%	-0.01%	0.02%
VTSPX	Short-Term Inflation-Protected Securities Index Fund	0.03%	-0.01%	0.02%
VSIIIX	Small-Cap Value Index Fund	0.06%	-0.01%	0.05%
VSGIX	Small-Cap Growth Index Fund	0.06%	-0.01%	0.05%
VFTNX	FTSE Social Index Fund	0.07%	-0.04%	0.03%

## DIMENSIONAL

Ticker	Fund Name	Previous Underlying Fund Expense	Basis Point Reduction	New Underlying Fund Expense
DFLVX	U.S. Large Cap Value Portfolio	0.230%	-0.01%	0.220%
DGEIX	Global Equity Portfolio	0.260%	-0.01%	0.250%
DFIHX	One-Year Fixed Income Portfolio	0.130%	-0.01%	0.120%

## NATIONAL APPRENTICESHIP WEEK: Celebrate an 'America at work' by learning about registered apprenticeships

National Apprenticeship Week (April 26 through May 2) is an excellent opportunity to recognize the myriad of pathways to success that apprenticeships provide. From healthcare to technology to creative arts, you can utilize your my529 savings plan to support your child's journey into any of a long list of rewarding career fields.

Apprenticeships offer a unique blend of on-the-job training and classroom instruction, allowing participants to gain valuable skills while earning a wage. They are an increasingly popular option for students who want direct entry into the workforce. According to the U.S. Department of Labor, apprenticeships can lead to high-paying careers with many graduates earning competitive wages straight out of their programs.

If your child is thinking about pursuing a registered apprenticeship, my529 funds can be used to help cover costs related to their chosen programs. While 529 accounts are typically known for funding traditional higher education, the IRS allows withdrawals

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# COMING SOON!

A new podcast from my529

my529<sup>®</sup>

the art of saving smart



Static Investment Options <sup>i</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 <sup>1</sup>	One Year	Average Annualized Return <sup>2</sup>				Inception Date <sup>3</sup>
						Three Year	Five Year	Ten Year	Since Inception	
Total US Stock Market	UTSTX	-4.97%	-3.98%	-3.98%	18.11%	17.77%	10.68%	13.32%	7.72%	09/20/1999
Global Equity 90/10 US & International	UTSNX	-5.34%	-3.42%	-3.42%	19.04%	17.57%	10.40%	12.73%	11.12%	04/01/2003
Global Equity 70/30 US & International	UTSSX	-6.11%	-2.28%	-2.28%	20.89%	17.12%	9.81%	12.07%	10.76%	10/03/2008
80/20 Aggressive	UTSAX	-5.32%	-1.41%	-1.41%	17.99%	14.32%	8.02%	N/A	8.28%	03/04/2021
60/40 Balanced	UTSBX	-4.26%	-1.00%	-1.00%	14.40%	11.75%	6.43%	N/A	6.60%	03/04/2021
40/60 Moderate	UTSMX	-3.21%	-0.53%	-0.53%	11.00%	9.19%	4.83%	N/A	4.92%	03/04/2021
20/80 Conservative	UTSCX	-2.15%	-0.16%	-0.16%	7.46%	6.62%	3.14%	4.04%	3.87%	06/21/2013
Fixed Income	UTSFX	-1.11%	0.28%	0.28%	3.99%	4.00%	1.36%	2.11%	3.24%	09/09/2002
Stable Value	UTSSVX	0.30%	0.88%	0.88%	3.50%	2.86%	2.34%	N/A	2.33%	03/04/2021
FDIC-Insured	UTSIX	0.35%	1.05%	1.05%	4.75%	5.40%	3.92%	2.81%	1.91%	02/11/2009

Customized Investment Options <sup>i</sup> ( <a href="https://my529.org/investment-options/">https://my529.org/investment-options/</a> )	Ticker Symbol	Latest Month	Latest Three Months	Year to Date <sup>1</sup>	One Year	Average Annualized Return <sup>2</sup>				Inception Date <sup>3</sup>
						Three Year	Five Year	Ten Year	Since Inception	
my529 Global Equity	UTDGX	-5.86%	-0.32%	-0.32%	21.80%	16.28%	9.86%	11.57%	10.66%	06/21/2013
my529 Total Stock Market Index	UTVTX	-4.97%	-3.98%	-3.98%	18.09%	17.74%	10.65%	13.52%	13.43%	02/01/2010
my529 Institutional Index	UTVLX	-4.99%	-4.36%	-4.36%	17.65%	18.15%	11.89%	13.96%	13.71%	02/01/2010
my529 Growth Index	UTVGX	-5.20%	-10.41%	-10.41%	18.15%	21.00%	11.67%	15.94%	15.37%	06/21/2013
my529 Value Index	UTVVX	-4.82%	3.29%	3.29%	15.94%	14.95%	10.85%	11.68%	11.34%	06/21/2013
my529 US Large Cap Value	UTDLX	-3.76%	4.05%	4.05%	18.28%	14.72%	9.73%	10.90%	10.51%	06/21/2013
my529 Mid Cap Index	UTVMX	-5.83%	-0.64%	-0.64%	12.65%	12.49%	6.85%	10.56%	11.88%	02/01/2010
my529 Small Cap Index	UTVSX	-5.19%	1.89%	1.89%	19.63%	12.90%	5.56%	10.37%	11.52%	02/01/2010
my529 Small Cap Growth Index	UTVKX	-5.50%	0.25%	0.25%	20.59%	12.31%	2.44%	10.33%	9.58%	06/21/2013
my529 Small Cap Value Index	UTVUX	-4.98%	3.09%	3.09%	18.83%	13.24%	7.71%	9.94%	10.00%	06/21/2013
my529 US Small Cap Value	UTDSX	-3.36%	6.81%	6.81%	25.98%	14.58%	9.84%	10.71%	9.75%	06/21/2013
my529 FTSE Social Index	UTVFX	-5.51%	-7.53%	-7.53%	15.56%	17.80%	10.62%	N/A	13.44%	07/14/2017
my529 US Sustainability	UTDUX	-5.64%	-5.35%	-5.35%	15.82%	16.77%	10.33%	N/A	13.00%	07/14/2017
my529 Real Estate Securities	UTDRX	-6.29%	3.30%	3.30%	2.37%	6.40%	3.73%	5.08%	6.88%	06/21/2013
my529 Total International Stock Index	UTVIX	-8.64%	1.73%	1.73%	27.40%	15.18%	7.38%	8.59%	5.75%	05/06/2011
my529 Developed Markets Index	UTVDX	-9.01%	2.45%	2.45%	29.52%	15.85%	8.68%	9.06%	7.36%	02/01/2010
my529 Emerging Markets Stock Index	UTVEX	-7.61%	-0.23%	-0.23%	21.85%	13.26%	3.78%	7.44%	5.68%	06/21/2013
my529 International Growth	UTVWX	-8.10%	-5.15%	-5.15%	12.33%	8.28%	-0.23%	10.23%	8.53%	02/01/2010
my529 International Value Factor	UTDIX	-5.87%	5.80%	5.80%	38.04%	22.01%	14.53%	11.25%	8.78%	06/21/2013
my529 Variable Five-Year Global Fixed Income	UTDFX	-1.04%	0.23%	0.23%	3.35%	4.37%	1.22%	1.38%	1.41%	04/16/2015
my529 Total Bond Market Index	UTVBX	-1.70%	0.04%	0.04%	4.24%	3.52%	0.20%	1.54%	2.34%	02/01/2010
my529 Total International Bond Index	UTVOX	-2.28%	-0.45%	-0.45%	2.64%	3.67%	0.01%	1.54%	2.19%	02/03/2014
my529 High-Yield Corporate	UTVHX	-1.28%	-0.64%	-0.64%	6.99%	7.68%	3.89%	N/A	4.31%	07/14/2017
my529 Short-Term Bond Index	UTVNX	-0.82%	0.09%	0.09%	4.01%	4.16%	1.54%	1.82%	1.76%	06/21/2013
my529 One-Year Fixed Income	UTDOX	0.32%	0.88%	0.88%	4.05%	4.70%	2.69%	1.87%	1.51%	06/21/2013
my529 Short-Term Investment-Grade	UTVAX	-0.85%	0.18%	0.18%	4.87%	5.34%	2.29%	2.52%	2.36%	08/01/2011
my529 Short-Term Inflation-Protected Sec Index	UTVPX	0.03%	0.95%	0.95%	3.81%	4.56%	3.38%	2.91%	2.35%	02/03/2014
my529 Stable Value	UTPSVX	0.29%	0.88%	0.88%	3.48%	2.83%	2.31%	N/A	2.40%	08/17/2018
my529 FDIC-Insured Portfolio	UTFIX	0.35%	1.05%	1.05%	4.73%	5.37%	3.89%	2.78%	1.95%	02/01/2010

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.

Check out our blog library at [my529.org](https://my529.org) for a wide range of 529-related topics.

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 <sup>1</sup>	One Year	Average Annualized Return <sup>2</sup>				Inception Date <sup>3</sup>
						Three Year	Five Year	Ten Year	Since Inception	
Target Enrollment 2044/2045	UTAPX	-6.25%	-1.99%	-1.99%	N/A	N/A	N/A	N/A	9.02%	07/01/2025
Target Enrollment 2042/2043	UTAOX	-6.26%	-1.99%	-1.99%	21.41%	N/A	N/A	N/A	15.01%	08/01/2023
Target Enrollment 2040/2041	UTANX	-6.15%	-1.92%	-1.92%	21.43%	17.00%	N/A	N/A	8.61%	07/15/2021
Target Enrollment 2038/2039	UTAMX	-5.66%	-1.69%	-1.69%	19.73%	16.37%	N/A	N/A	8.12%	07/15/2021
Target Enrollment 2036/2037	UTALX	-5.15%	-1.46%	-1.46%	17.95%	15.09%	N/A	N/A	7.34%	07/15/2021
Target Enrollment 2034/2035	UTAKX	-4.61%	-1.23%	-1.23%	16.20%	13.75%	N/A	N/A	6.65%	07/15/2021
Target Enrollment 2032/2033	UTAJX	-4.12%	-1.00%	-1.00%	14.45%	12.41%	N/A	N/A	5.91%	07/15/2021
Target Enrollment 2030/2031	UTAIX	-3.59%	-0.77%	-0.77%	12.70%	11.09%	N/A	N/A	5.19%	07/15/2021
Target Enrollment 2028/2029	UTAGX	-3.05%	-0.54%	-0.54%	10.98%	9.77%	N/A	N/A	4.46%	07/15/2021
Target Enrollment 2026/2027	UTAEX	-2.44%	-0.27%	-0.27%	9.27%	8.47%	N/A	N/A	3.73%	07/15/2021
Target Enrollment 2024/2025	UTADX	-1.88%	-0.02%	-0.02%	7.60%	7.15%	N/A	N/A	2.96%	07/15/2021
Enrolled	UTAWX	-1.47%	0.14%	0.14%	5.73%	5.07%	N/A	N/A	1.96%	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.

## my529 adds to Customized fund offerings

my529 added two new single-fund fixed-income portfolios with underlying Dimensional investments, effective March 25, 2026. The portfolios are available within the Customized investment offerings to account owners who design their own Customized investment allocations or who work with an investment advisor.

my529 continuously evaluates the plan's investment lineup. These additions expand the intermediate duration fund offerings with two portfolios that provide diversification and additional choice — without duplicating existing options.

my529 single-fund portfolios	Corresponding Dimensional underlying investments	Underlying Fund Expense
my529 Investment Grade (UTDAX)	DFA Investment Grade Portfolio (DFAPX)	0.190%
my529 Inflation-Protected Securities (UTDPX)	DFA Inflation-Protected Securities (DIPSX)	0.110%

Adding one or both of these portfolios to your investment allocation will require an option change. IRS rules allow two option changes per calendar year.

From **TAX** on Page 2

for certain costs associated with eligible apprenticeships. This includes tuition, fees for required equipment, and necessary supplies.

Many apprenticeship programs are registered with the Department of Labor. Research options in your area to ensure they are accredited and provide high-quality training.

**Read more on how to help your child pursue their registered apprenticeship dreams on our blog.**

## my529 offices are closed for the following holidays

**Memorial Day**

Monday, May 25, 2026

**Juneteenth (observed)**

Monday, June 15, 2026

**Independence Day (observed)**

Friday, July 3, 2026

**Pioneer Day**

Friday, July 24, 2026

## Contact my529

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