

the my529 standard



Thirty years of serving you!

Since 1996, my529's flexible and tax-advantaged investment accounts have helped families save for higher education. A lot has changed over those years — today, 529 plans don't just serve the needs of higher education students; expenses for certain apprenticeships and post-secondary credentials, trade schools, and K-12 education are also eligible. Account owners can even use funds to pay down student loans or to kick-start their beneficiary's retirement with the recent Roth IRA rollover option (each subject to certain restrictions). With so many ways to use my529,

we look forward to the next 30 years of empowering future generations to invest in education.

my529 is one of only five 529 plans in the nation to receive Morningstar's Analyst Rating™ of Gold for 2025, which makes it our 15th-straight year earning their highest rating — more than any other 529 plan. Our account owners are the real winners, as they benefit from our best-in-industry customer service, investment options and low fees.

Thank you for your trust in us over these 30 years.

Check out my529's 30-year journey inside.

my529 drops Admin Fee for all investment options – see page 2.

my529 reduces Admin Fee for every investment option



Each my529 account will be seeing lower fees this September

my529 reduced the Administrative Asset Fee by one basis point for all investment options, effective July 1, 2026. The fee reduction will benefit all my529 accounts.

Based on current assets in my529 investment options, collective savings for my529 account owners in the coming year are estimated to be about \$3.2 million. This additional savings can be used toward qualified education expenses.

The Administrative Asset Fee for all Target Enrollment Date, Static and Customized investment options will drop to 0.080%, or \$0.80 per \$1,000 annual investment. Previously, the Administrative Asset Fee was 0.090%.

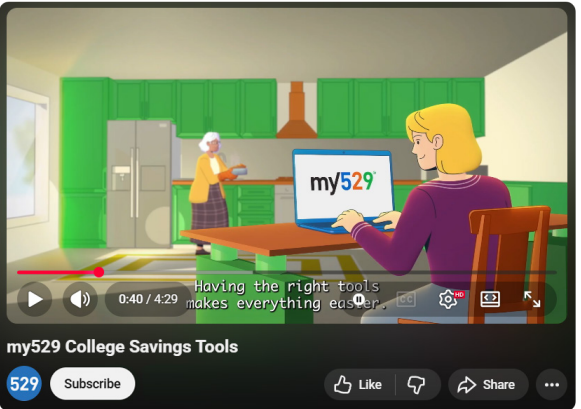
This is the 13th time in 15 years that my529 has lowered fees, demonstrating a commitment to low costs for account owners. my529's total fees are among the lowest in the industry, and those low fees are one reason Morningstar consistently awards my529 the Analyst Rating™ of Gold.

my529 charges the Administrative Asset Fee in order to pay its operating expenses. The Administrative Asset Fee is added to the Underlying Fund Expense to make

up the Asset-Based Fee, the total price you pay for investing in an option.

Due to the reduction, the fee tables in the March 2026 Program Description are now outdated. Please refer to my529.org for up-to-date fee information.

New addition to our video library



Discover the latest addition to the my529 video library! Our new video showcases the tools and features available to my529 account owners.

Check out our “my529 College Savings Tools” in our online video library at my529.org and our YouTube Channel.



Investment Option Performance as of June 30, 2026

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

Static Investment Options ¹ (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	-0.34%	15.64%	11.03%	23.07%	20.34%	12.15%	14.70%	8.23%	09/20/1999
Global Equity 90/10 US & International	UTSNX	-0.32%	15.28%	11.34%	23.52%	20.22%	11.85%	14.07%	11.67%	04/01/2003
Global Equity 70/30 US & International	UTSSX	-0.29%	14.55%	11.94%	24.40%	19.94%	11.22%	13.40%	11.45%	10/03/2008
80/20 Aggressive	UTSAX	-0.16%	11.53%	9.96%	20.28%	16.66%	9.13%	N/A	10.11%	03/04/2021
60/40 Balanced	UTSBX	-0.06%	8.90%	7.81%	15.99%	13.58%	7.25%	N/A	8.00%	03/04/2021
40/60 Moderate	UTSMX	0.09%	6.23%	5.66%	11.80%	10.50%	5.38%	N/A	5.88%	03/04/2021
20/80 Conservative	UTSCX	0.20%	3.62%	3.45%	7.63%	7.43%	3.40%	4.27%	4.07%	06/21/2013
Fixed Income	UTSFX	0.31%	1.00%	1.28%	3.60%	4.34%	1.36%	3.25%	3.25%	09/09/2002
Stable Value	UTSSVX	0.29%	0.89%	1.76%	3.57%	2.98%	2.44%	N/A	2.39%	03/04/2021
FDIC-Insured	UTSIX	0.34%	1.03%	2.09%	4.57%	5.29%	4.10%	2.90%	1.94%	02/11/2009

Customized Investment Options ¹ (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 Total Stock Market Index	UTVTX	-0.34%	15.64%	11.03%	23.06%	20.31%	12.12%	14.88%	14.22%	02/01/2010
my529 Institutional Index	UTVLX	-0.96%	15.17%	10.15%	22.18%	20.45%	13.24%	15.31%	14.47%	02/01/2010
my529 Value Index	UTVVX	3.43%	11.63%	15.30%	25.80%	17.87%	12.18%	12.50%	12.05%	06/21/2013
my529 US Large Cap Value	UTDLX	1.69%	11.86%	16.39%	29.43%	17.86%	11.09%	11.72%	11.25%	06/21/2013
my529 Growth Index	UTVGX	-3.56%	18.68%	6.33%	18.49%	22.78%	13.04%	17.83%	16.58%	06/21/2013
my529 Mid Cap Index	UTVMX	2.39%	12.53%	11.81%	16.66%	15.21%	7.82%	11.62%	12.50%	02/01/2010
my529 Small Cap Index	UTVSX	3.50%	16.01%	18.20%	29.38%	16.61%	7.57%	11.59%	12.35%	02/01/2010
my529 Small Cap Value Index	UTVUX	3.92%	12.31%	15.78%	26.91%	15.96%	9.10%	10.83%	10.78%	06/21/2013
my529 US Small Cap Value	UTDSX	2.96%	11.02%	18.58%	33.05%	16.92%	11.29%	11.75%	10.44%	06/21/2013
my529 Small Cap Growth Index	UTVKX	3.01%	21.09%	21.40%	32.62%	17.34%	5.25%	11.99%	11.00%	06/21/2013
my529 Real Estate Securities	UTDRX	1.58%	11.15%	14.81%	14.49%	9.83%	3.51%	5.52%	7.62%	06/21/2013
my529 FTSE Social Index	UTVFX	-1.53%	18.28%	9.38%	21.23%	20.75%	12.39%	N/A	15.18%	07/14/2017
my529 US Sustainability	UTDUX	0.36%	13.80%	7.71%	19.46%	18.83%	11.57%	N/A	14.26%	07/14/2017
my529 Total International Stock Index	UTVIX	-0.19%	12.00%	13.93%	27.31%	18.60%	8.67%	9.81%	6.45%	05/06/2011
my529 Developed Markets Index	UTVDX	-0.23%	12.00%	14.95%	28.52%	19.16%	10.00%	10.36%	8.00%	02/01/2010
my529 International Value Factor	UTDIX	-2.00%	4.35%	10.41%	30.21%	22.17%	14.58%	11.83%	8.96%	06/21/2013
my529 International Growth	UTVWX	0.79%	11.55%	5.80%	9.49%	11.98%	0.52%	11.38%	9.12%	02/01/2010
my529 Emerging Markets Stock Index	UTVEX	-0.07%	11.40%	11.14%	23.97%	17.00%	4.98%	8.36%	6.44%	06/21/2013
my529 Global Equity	UTDGX	0.24%	12.84%	12.48%	24.63%	18.96%	11.17%	12.77%	11.47%	06/21/2013
my529 One-Year Fixed Income	UTDOX	0.13%	0.72%	1.62%	3.79%	4.60%	2.85%	1.91%	1.54%	06/21/2013
my529 Short-Term Inflation-Protected Sec Index	UTVPX	-0.28%	0.66%	1.61%	3.52%	5.05%	3.18%	2.90%	2.36%	02/03/2014
my529 Inflation-Protected Securities	UTDPX	-0.59%	0.84%	N/A	N/A	N/A	N/A	N/A	1.07%	03/26/2026
my529 Short-Term Bond Index	UTVNX	0.13%	0.41%	0.50%	2.96%	4.54%	1.57%	1.77%	1.76%	06/21/2013
my529 Total Bond Market Index	UTVBX	0.23%	0.68%	0.72%	3.64%	4.07%	-0.05%	1.37%	2.35%	02/01/2010
my529 Short-Term Investment-Grade	UTVAX	0.11%	0.80%	0.98%	3.81%	5.67%	2.32%	2.48%	2.37%	08/01/2011
my529 Investment Grade	UTDAX	0.28%	0.94%	N/A	N/A	N/A	N/A	N/A	0.97%	03/26/2026
my529 High-Yield Corporate	UTVHX	0.34%	2.14%	1.49%	5.62%	8.05%	3.84%	N/A	4.43%	07/14/2017
my529 Total International Bond Index	UTVOX	0.48%	1.67%	1.22%	2.32%	4.20%	0.35%	1.48%	2.28%	02/03/2014
my529 Variable Five-Year Global Fixed Income	UTDFX	0.44%	1.53%	1.76%	3.85%	4.67%	1.50%	1.42%	1.52%	04/16/2015
my529 Stable Value	UTPSVX	0.29%	0.89%	1.76%	3.56%	2.96%	2.41%	N/A	2.44%	08/17/2018
my529 FDIC-Insured Portfolio	UTFIX	0.34%	1.03%	2.09%	4.56%	5.27%	4.07%	2.86%	1.99%	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.

Go paperless. Visit my529.org/go-paperless.



Investment Option Performance as of June 30, 2026

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

Target-Enrollment Date Investment Options ¹ (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	-0.28%	14.37%	12.10%	24.69%	N/A	N/A	N/A	24.69%	07/01/2025
Target Enrollment 2042/2043	UTAOX	-0.28%	14.37%	12.10%	24.64%	N/A	N/A	N/A	19.01%	08/01/2023
Target Enrollment 2040/2041	UTANX	-0.26%	13.86%	11.67%	24.12%	19.70%	N/A	N/A	11.03%	07/15/2021
Target Enrollment 2038/2039	UTAMX	-0.21%	12.50%	10.59%	21.91%	18.57%	N/A	N/A	10.28%	07/15/2021
Target Enrollment 2036/2037	UTALX	-0.16%	11.15%	9.53%	19.74%	17.00%	N/A	N/A	9.26%	07/15/2021
Target Enrollment 2034/2035	UTAKX	-0.10%	9.76%	8.42%	17.58%	15.39%	N/A	N/A	8.32%	07/15/2021
Target Enrollment 2032/2033	UTAJX	-0.05%	8.46%	7.37%	15.50%	13.81%	N/A	N/A	7.35%	07/15/2021
Target Enrollment 2030/2031	UTAIJX	0.01%	7.12%	6.29%	13.40%	12.24%	N/A	N/A	6.38%	07/15/2021
Target Enrollment 2028/2029	UTAGX	0.07%	5.76%	5.20%	11.28%	10.67%	N/A	N/A	5.41%	07/15/2021
Target Enrollment 2026/2027	UTAEX	0.13%	4.42%	4.13%	9.22%	9.12%	N/A	N/A	4.45%	07/15/2021
Target Enrollment 2024/2025	UTADX	0.20%	3.03%	3.01%	7.19%	7.53%	N/A	N/A	3.43%	07/15/2021
Enrolled	UTAWX	0.23%	2.17%	2.32%	5.66%	5.64%	N/A	N/A	2.30%	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. A Morningstar Analyst Rating™ for a 529 college savings plan is not a credit or risk rating. Analyst ratings are subjective in nature and should not be used as the sole basis for investment decisions. Morningstar does not represent its analyst ratings to be guarantees. Please visit Morningstar.com for more information about the analyst ratings, as well as other Morningstar ratings and fund rankings.

Review your account balance

As part of my529's annual audit, Eide Bailly LLP would like to verify account balances at my529.

If you think the balances shown on your June 30, 2026, my529 quarterly account statement are incorrect, please contact our auditors promptly.

Gabby Luque, Audit Senior Associate
Eide Bailly LLP
5 Triad Center, Suite 600
Salt Lake City, UT 84180-1106
Phone: 385.355.0855
Email: gluquewong@eidebailly.com

If you have questions about issues not related to your quarterly account statement balance, please contact us at 800.418.2551.

Follow my529



my529 offices are closed for the following holidays

Pioneer Day
(Utah state holiday)
Friday, July 24, 2026
Labor Day
Monday, September 7, 2026

Contact my529

Phone 800.418.2551
Fax 800.214.2956
Email info@my529.org
Website my529.org
Call Center Hours 7 a.m.-5 p.m. MT
Monday - Friday
Mailing Address PO Box 145100
Salt Lake City, UT 84114-5100

THE my529 JOURNEY & YOU!

*Data as of July 2026

UTAH ROOTS

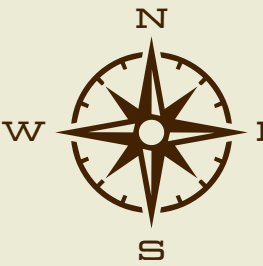
FUNDS SENT GLOBALLY TO:

- Canada
- France
- Ireland
- Virgin Islands
- Great Britain
- New Zealand

...even in *North Pole, Alaska!*

FAMILY FRIENDLY

my529 was created to support Utah families and now supports families in all 50 states.



- Information
- History
- Point of Interest
- Trailhead



\$10.7 BILLION

in higher education withdrawals for over 200K BENEFICIARIES.

\$50 million+ in Roth IRA Rollouts for over 4,000 beneficiaries.



30 YEAR
ACCOUNTS UNDER
MANAGEMENT (AUM)
HIGHLIGHTS

AUM Viewpoint
my529
\$30 billion passed 2026 (January)
\$833 million in Gifting Contributions 2026

\$20 billion passed 2021 (June)

\$10 billion passed 2017 (January)

\$5 billion passed 2012 (September)

\$1 billion passed 2005 (March)

15

YEARS IN A ROW

MORNINGSTAR

of earning Morningstar's top rating.

That's half of our life!

Withdrawals from earnings are helping to fund education.

48%*

of funds withdrawn were from earnings, meaning that my529 is fulfilling its mission to help families invest for education.

THE PEOPLE of my529

BENEFICIARIES
781,000 Served

EMPLOYEES
1996: 2 part time
2026: 98



OLDEST ACTIVE ACCOUNT:
Opened November 14, 1996

29
YEARS OLD

MY529'S TECH TREK

- Fax 1996
- Website Launched 1999
- Online Account Access Site Launched 2003
- Gifting Platform Created 2014
- Children's Savings Account Site Launched 2017
- Mobile-friendly Account Access 2020
- Financial Advisor Site Launched 2019

Newsletter Corner

- 1997.
- 2015.
- 2009.
- 2025.

ACCOUNT OWNERSHIP

- Gen X**
#1 Born between 1965-1980
- Millennials**
#2 Born between 1981-1996
- Baby Boomers**
#3 Born between 1946-1964