

the my529[®] standard

On Target: Getting to know Target Enrollment Date funds

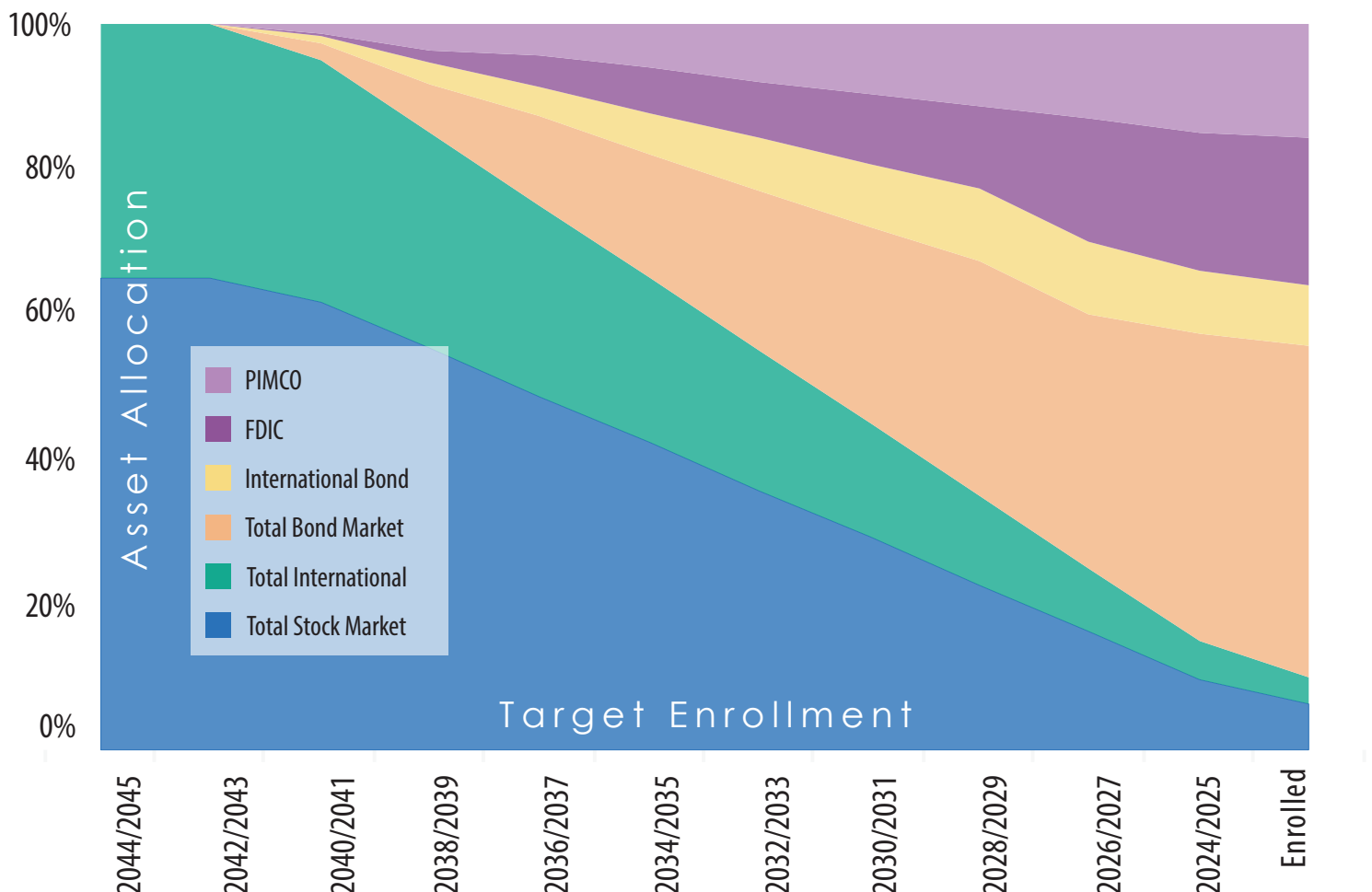
my529 understands that every family has a unique timeline and individual goals for education. So that you don't have to research and select investments individually, we work hard to design various investment options and provide the information to help you determine which one will work best for you. Today we'll focus on the Target Enrollment Date option, which offers a curated blend of investments to help you align your choice with your family's needs.

The Target Enrollment Date option offers the convenience of selecting one portfolio that provides exposure to a blend of investments in a variety of asset classes. The "target" is the time frame during which the beneficiary aims to use the funds, which may range from K-12 to

post-secondary needs. This brings us to the unique characteristic of the Target Enrollment Date option.

Target Enrollment Date portfolios adjust asset allocations each quarter to reduce risk exposure as the target year approaches. Early investment years automatically begin with higher percentages of the portfolio's assets invested in stock mutual funds. Gradually, the Target Enrollment Date portfolio's assets transition toward bond mutual funds and principal preservation (which includes the FDIC-insured cash accounts). This results in a glide path that is designed to produce lower expected returns but also a lower risk of loss as the portfolio approaches the target year. As the target year is reached, the investment's

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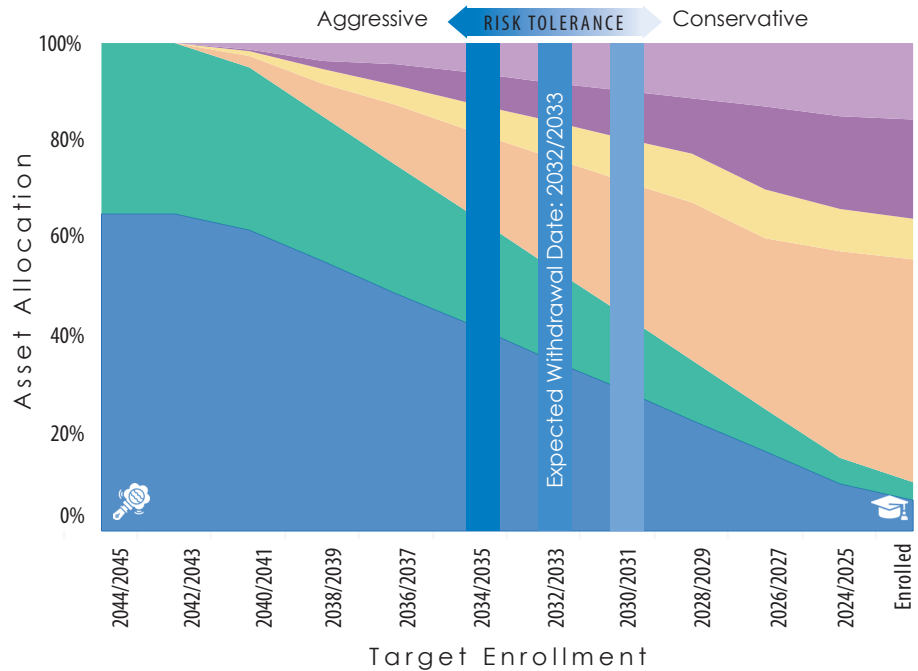


glide path continues to transition and is eventually transferred into the Enrolled portfolio.

Choosing your Target Enrollment Date investment

Once you decide to invest in a Target Enrollment Date investment, you get to choose the particular portfolio. Many families opt into the portfolio with the target date that best matches the anticipated college enrollment date of the beneficiary. Others opt to match their risk tolerance levels or individual financial or educational needs and select a Target Enrollment Date portfolio that increases or decreases their equity exposure. Those interested in being more aggressive by having higher exposure to stocks can choose a portfolio with a later year than the beneficiary's anticipated enrollment date; for those looking for a more conservative approach with a lower exposure to stocks, a portfolio dated prior to their anticipated enrollment window may suit best. With two investment option changes allowed per calendar year, you can also choose to move to an earlier or later target date to match your family's changing needs or if your beneficiary's timeline changes.

You can explore your options with our interactive visual at my529.org/investment-options.



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We take our portfolio design seriously at my529 and conduct periodic analysis to measure performance.

Among my529's Target Enrollment Date portfolios with at least a three-year performance history as of August 31, 2026, **8 of 11** have earned the highest 5-Star Overall Morningstar Rating™, with an additional **2** portfolios receiving a 4-Star Overall Morningstar Rating™.

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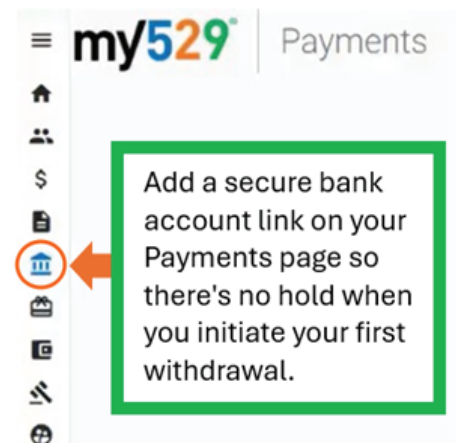
Withdrawals are around the corner

Preparing for an upcoming withdrawal for tuition, fees or other qualified education expenses?

my529's handy withdrawal guide at my529.org/how-to-save/withdraw/ can walk you through it.

Take a moment now to link your bank account within your my529 account. See illustration at the right.

If you have questions about the withdrawal process, reach out to my529 at 800.418.2551.



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	-0.77%	1.35%	12.53%	15.26%	22.24%	12.47%	14.43%	8.21%	09/20/1999
Global Equity 90/10 US & International	UTSNX	-0.95%	1.16%	12.63%	15.60%	22.08%	12.20%	13.66%	11.60%	04/01/2003
Global Equity 70/30 US & International	UTSSX	-1.31%	0.78%	12.82%	16.25%	21.70%	11.61%	12.95%	11.33%	10/03/2008
80/20 Aggressive	UTSAX	-1.41%	0.17%	10.15%	13.18%	17.96%	9.37%	N/A	9.67%	03/04/2021
60/40 Balanced	UTSBX	-1.36%	-0.29%	7.50%	9.96%	14.48%	7.32%	N/A	7.57%	03/04/2021
40/60 Moderate	UTSMX	-1.33%	-0.76%	4.86%	6.80%	11.03%	5.30%	N/A	5.46%	03/04/2021
20/80 Conservative	UTSCX	-1.28%	-1.23%	2.17%	3.58%	7.61%	3.18%	4.01%	3.90%	06/21/2013
Fixed Income	UTSFX	-1.26%	-1.73%	-0.47%	0.44%	4.18%	1.00%	1.81%	3.14%	09/09/2002
Stable Value	UTSSVX	0.31%	0.97%	2.76%	3.65%	3.12%	2.57%	N/A	2.46%	03/04/2021
FDIC-Insured	UTSIX	0.34%	1.05%	3.16%	4.38%	5.16%	4.28%	2.99%	1.97%	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	-0.77%	1.35%	12.53%	15.25%	22.21%	12.44%	14.55%	14.09%	02/01/2010
my529 Institutional Index	UTVLX	-0.35%	2.28%	12.66%	15.61%	22.73%	13.63%	15.14%	14.39%	02/01/2010
my529 Value Index	UTVVX	-3.47%	-0.50%	14.72%	18.09%	18.62%	12.28%	12.12%	11.77%	06/21/2013
my529 US Large Cap Value	UTDLX	-3.57%	1.20%	17.79%	23.13%	18.90%	11.69%	11.30%	11.13%	06/21/2013
my529 Growth Index	UTVGX	2.17%	4.46%	11.06%	13.00%	26.16%	13.73%	17.76%	16.62%	06/21/2013
my529 Mid Cap Index	UTVMX	-4.08%	-2.33%	9.20%	8.27%	16.32%	7.32%	10.80%	12.14%	02/01/2010
my529 Small Cap Index	UTVSX	-4.60%	-5.81%	11.32%	13.32%	16.13%	6.86%	10.27%	11.75%	02/01/2010
my529 Small Cap Value Index	UTVUX	-5.48%	-4.54%	10.52%	12.74%	15.37%	8.57%	9.71%	10.18%	06/21/2013
my529 US Small Cap Value	UTDSX	-5.20%	-2.82%	15.23%	19.08%	16.14%	10.83%	10.59%	10.00%	06/21/2013
my529 Small Cap Growth Index	UTVKX	-3.47%	-7.60%	12.17%	13.84%	16.93%	4.27%	10.40%	10.13%	06/21/2013
my529 Real Estate Securities	UTDRX	-5.73%	-6.46%	7.40%	4.92%	10.59%	2.07%	4.94%	6.93%	06/21/2013
my529 FTSE Social Index	UTVFX	0.19%	3.38%	13.07%	15.76%	23.57%	12.98%	N/A	15.15%	07/14/2017
my529 US Sustainability	UTDUX	-1.64%	1.29%	9.10%	11.81%	20.44%	11.89%	N/A	14.00%	07/14/2017
my529 Total International Stock Index	UTVIX	-2.58%	-0.55%	13.31%	18.39%	20.03%	9.22%	9.05%	6.30%	05/06/2011
my529 Developed Markets Index	UTVDX	-2.90%	-0.66%	14.19%	20.69%	20.83%	10.20%	9.61%	7.83%	02/01/2010
my529 International Value Factor	UTDIX	-3.09%	3.73%	14.53%	24.16%	23.58%	15.54%	11.33%	9.09%	06/21/2013
my529 International Growth	UTVWX	-3.90%	0.79%	6.64%	5.66%	15.95%	1.52%	10.34%	9.03%	02/01/2010
my529 Emerging Markets Stock Index	UTVEX	-1.63%	-0.17%	10.95%	12.44%	17.78%	6.48%	7.53%	6.30%	06/21/2013
my529 Global Equity	UTDGX	-2.09%	0.09%	12.58%	16.03%	20.16%	11.44%	12.16%	11.25%	06/21/2013
my529 One-Year Fixed Income	UTDOX	-0.05%	0.48%	2.11%	3.17%	4.32%	2.96%	1.97%	1.55%	06/21/2013
my529 Short-Term Inflation-Protected Sec Index	UTVPX	-0.89%	-0.69%	0.91%	1.27%	4.67%	2.77%	2.80%	2.25%	02/03/2014
my529 Inflation-Protected Securities	UTDPX	-2.67%	-3.31%	N/A	N/A	N/A	N/A	N/A	-2.28%	03/26/2026
my529 Short-Term Bond Index	UTVNX	-1.05%	-0.95%	-0.45%	0.72%	4.16%	1.40%	1.66%	1.65%	06/21/2013
my529 Total Bond Market Index	UTVBX	-2.50%	-3.45%	-2.75%	-1.81%	3.95%	-0.74%	0.98%	2.10%	02/01/2010
my529 Short-Term Investment-Grade	UTVAX	-1.16%	-1.03%	-0.06%	1.08%	5.19%	2.11%	2.32%	2.26%	08/01/2011
my529 Investment Grade	UTDAX	-2.42%	-3.40%	N/A	N/A	N/A	N/A	N/A	-2.46%	03/26/2026
my529 High-Yield Corporate	UTVHX	-2.59%	-1.90%	-0.44%	1.27%	7.45%	3.35%	N/A	4.09%	07/14/2017
my529 Total International Bond Index	UTVOX	-1.29%	-2.64%	-1.45%	-0.97%	3.80%	-0.18%	1.13%	2.02%	02/03/2014
my529 Variable Five-Year Global Fixed Income	UTDFX	-0.54%	-0.85%	0.90%	1.75%	3.92%	1.37%	1.34%	1.41%	04/16/2015
my529 Stable Value	UTPSVX	0.31%	0.97%	2.76%	3.65%	3.10%	2.54%	N/A	2.49%	08/17/2018
my529 FDIC-Insured Portfolio	UTFIX	0.34%	1.05%	3.16%	4.38%	5.14%	4.25%	2.95%	2.02%	02/01/2010

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.

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	-1.40%	0.70%	12.88%	16.44%	N/A	N/A	N/A	19.94%	07/01/2025
Target Enrollment 2042/2043	UTAOX	-1.40%	0.69%	12.88%	16.43%	21.58%	N/A	N/A	17.62%	08/01/2023
Target Enrollment 2040/2041	UTANX	-1.40%	0.56%	12.30%	15.81%	21.37%	11.34%	N/A	10.59%	07/15/2021
Target Enrollment 2038/2039	UTAMX	-1.38%	0.32%	10.95%	14.17%	20.14%	10.66%	N/A	9.83%	07/15/2021
Target Enrollment 2036/2037	UTALX	-1.38%	0.07%	9.60%	12.54%	18.35%	9.59%	N/A	8.81%	07/15/2021
Target Enrollment 2034/2035	UTAKX	-1.37%	-0.17%	8.23%	10.91%	16.53%	8.56%	N/A	7.87%	07/15/2021
Target Enrollment 2032/2033	UTAJX	-1.37%	-0.43%	6.91%	9.30%	14.77%	7.51%	N/A	6.90%	07/15/2021
Target Enrollment 2030/2031	UTAIX	-1.36%	-0.68%	5.57%	7.70%	13.01%	6.45%	N/A	5.93%	07/15/2021
Target Enrollment 2028/2029	UTAGX	-1.35%	-0.92%	4.23%	6.09%	11.25%	5.40%	N/A	4.96%	07/15/2021
Target Enrollment 2026/2027	UTAEX	-1.26%	-1.01%	3.07%	4.69%	9.58%	4.39%	N/A	4.02%	07/15/2021
Target Enrollment 2024/2025	UTADX	-1.27%	-1.26%	1.71%	3.09%	7.77%	3.29%	N/A	3.01%	07/15/2021
Enrolled	UTAWX	-1.28%	-1.38%	0.91%	2.09%	5.70%	2.04%	N/A	1.92%	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.

Quick look: Your Utah state tax benefits for 2026

Depending on tax filing status, Utah taxpayers can claim a 4.45% tax credit or deduction, up to a certain limit, **per qualified beneficiary** for contributions in 2026 to their my529 account.* See table below for specific information.

Tax Filer	Max Allowable Contribution for a Utah State Income Tax Credit	Max Utah State Income Tax Credit/ Deduction per Beneficiary (4.45%)
Single	\$2,560	\$113.92 per beneficiary
Joint	\$5,120	\$227.84 per beneficiary
Trusts	\$2,560	\$113.92 per beneficiary
Grantor Trust, Married Filing Jointly	\$5,120	\$227.84 per beneficiary
Flow Through Entity	\$2,560	\$113.92 per beneficiary
Corporation	\$2,560	\$2,560 (Deduction) per beneficiary

*The Utah tax credit received is equal to your contribution amount (up to a certain limit) multiplied by 0.0445.

my529 offices are closed for the following holidays

Thanksgiving Day

Thursday, November 26, 2026

Day after Thanksgiving

Friday, November 27, 2026

Christmas Day

Friday, December 25, 2026

New Year's Day

Friday, January 1, 2027

Contact my529

Phone 800.418.2551

Email info@my529.org

Website 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

Year-end contribution deadlines

To qualify for state tax benefits for tax year 2026, account contributions must meet the following deadlines.

Online Process Deadline

Thursday, December 31, 2026.
Must be received by my529 before 11:59 p.m. MT.

Manual Process Deadline

Thursday, December 31, 2026.
Must be received by my529 before 5 p.m. MT.



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