

My future, my529

Invest today for tomorrow's dreams

my529[®]

UTAH EDUCATIONAL SAVINGS PLAN



Saving for educational goals

Your children's interests, passions, and knowledge are shaping their future.

You can help them now.

Invest in a my529 educational savings account to help your child achieve their dreams.

Benefits of a my529 account

Flexible investment options

my529 offers a variety of investment options to help meet your family's goals and timeline. Choose from Enrollment Date, Static, or Customized investment options.

Tax advantages

- Earnings grow Utah state and federal income tax-deferred.
- Withdrawals are tax-free when used for qualified higher education expenses, such as
 - » Tuition and mandatory fees
 - » Required books and supplies
 - » Computers, related equipment and internet access
 - » Room and board costs

Low fees

my529 is one of the nation's most affordable educational savings plans.

Utah resident income tax credit

Utah taxpayers can claim a Utah state income tax credit for each qualified beneficiary on my529 account contributions up to certain amounts.

Not just for Utah schools

When your child is ready, you can use your money at any university, college or technical school in the U.S. or abroad that is qualified to participate in federal student aid programs.

How to open an account at my529.org

- 1 Accounts are free to open. Invest what you want, when you want.
- 2 Read the Program Description before opening an account.
- 3 First-time contributions qualify for a free back-to-school kit.



Get a back-to-school kit

When you open a my529 account online and contribute \$10, your child is eligible to receive a free back-to-school kit that includes two pencils, a pencil sharpener, an eraser, a 6-inch ruler, and a pencil case. Please allow four to six weeks for delivery.

Quantities are limited and my529 reserves the right to discontinue the offer at any time. To receive your back-to-school kit:

- Visit my529.org and open a new account using the promotional code **2022KINDER**.
- The account owner and beneficiary must both be Utah residents. The beneficiary must be new to my529.
- The account owner must be the parent or guardian of the beneficiary.
- The account must be opened on or before **December 31, 2022**, with a \$10 contribution.

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800.418.2551 | my529.org

my529 is Utah's official 529 plan.

Important Legal Notice

Investing is an important decision. 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 Higher Education Assistance Authority Board of Directors or any other state or federal agency. Your investment could lose value. However, Federal Deposit Insurance Corporation (FDIC) insurance is provided for the FDIC-insured accounts. Please read the Program Description to learn about the FDIC-insured accounts.

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, and the information provided in this document does not contain legal, financial, investment or tax advice and cannot be construed as such or relied upon for those purposes. You should consult your own tax or legal advisor to determine the effect of federal and state tax laws on your particular situation.