

the my529[®] standard

Spring Clean Your Account

As the days grow longer, and the blossoms start blooming, it's time to embark on a different kind of spring cleaning — tidying up your my529 online account. Organizing your educational savings can bring a sense of renewal to financial planning.

Here are some tips and tricks to help you spring clean your my529 online account.



Weigh your contributions.

Look at your contributions and ensure that your savings goals align with your current financial situation. Consider increasing your contributions to maximize your savings potential. One great way would be to set up a recurring contribution.



Review your investment option.

Consider your risk appetite and the age of your beneficiary to determine if the investment option you own is still aligned with your goals. IRS guidelines allow up to two investment option changes per calendar year. Consider if that is something you need to do.



Update your account information.

Did you change your physical address? Do you have a new phone number or email address? Have you set up two-factor authentication on your my529 login? Please make sure the correct contact information is in your online account. Set up a successor account owner to prepare for unforeseen circumstances.



Utilize tax benefits.

Make sure you are maximizing your savings potential by understanding and utilizing the tax advantages offered by your my529 plan. Some states offer a tax credit or deduction for contributing to any 529 plan. If you live in a state that offers a tax benefit, consider taking advantage of it.

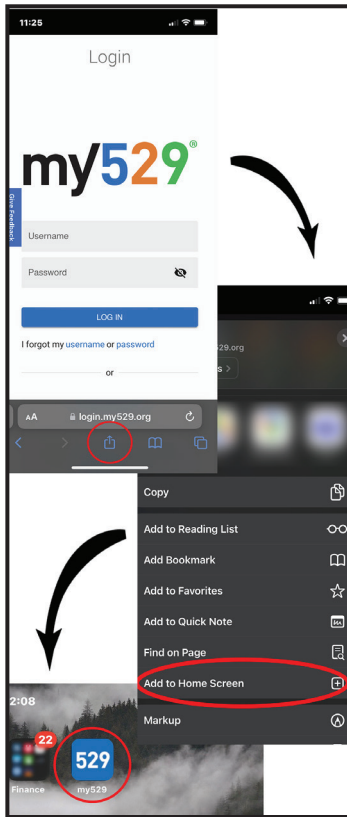


Consider going paperless.

If you are receiving my529 correspondence in a hardcopy format, you may find it more convenient to access digital versions of your account documents. Notifications of account information arrive sooner via email than through the postal service. All the documents are stored securely in your online account, ready to view at your convenience. In your online account, you can specify which documents you would like to receive electronically.

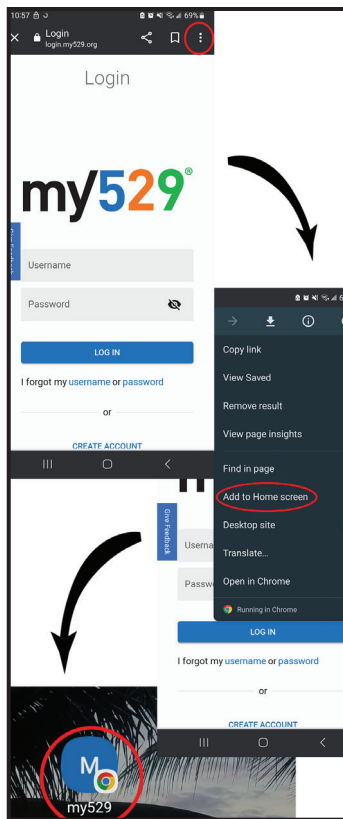


A quick link to your my529 account



Want easy access to your my529 account on your iPhone?

- 1 Open Safari and go to my529.org.
- 2 Tap the SHARE button (it looks like a square with an arrow pointing out of the top).
- 3 Scroll down and then tap Add to Home Screen.
- 4 Click ADD in the top right corner.
- 5 Congratulations – Your my529 account is now easy to access on your iPhone home screen.



Want easy access to your my529 account on your Android?

- 1 Open Chrome and go to my529.org.
- 2 Tap the MENU icon (it looks like three dots in the upper right-hand corner).
- 3 Tap Add to Home Screen.
- 4 Congratulations – Your my529 account is now easy to access on your Android home screen.

New video details tax advantages of a my529 account



Our new video on my529.org dives in to the tax advantages of having a my529 account. Discover how your educational savings account can provide tax benefits, while investing in your child's future education. Learn about the potential benefits and savings that come with utilizing a my529 plan effectively. Check out the video to gain insights into maximizing the tax advantages offered by a my529 account. Your future self will thank you.



Follow my529



my529 announces updated features to the plan

On March 13, 2024, my529 published a Supplement to the February 15, 2023, Program Description. Access it at my529.org by clicking the link to the Program Description in the right-hand menu.

Please read the Supplement for new and revised information that pertains to the my529 plan, including:

- Plan enhancements, such as electronic payments to schools, scheduled updates to the Target Enrollment Date investment option, fee tables and 2024 year-end deadlines.

- Adjustments to fund expenses for several underlying funds within my529's investment options.
- Federal tax updates, such as rollovers to Roth IRAs under the Secure 2.0 legislation and an increase to federal gift tax exclusion amounts.
- Utah state income tax benefit changes.

If you have questions about the Supplements or the Program Description, contact my529 at 800.418.2551 or info@my529.org.

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

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	3.21%	9.99%	9.99%	29.26%	9.55%	13.69%	12.19%	7.35%	09/20/1999
Global Equity 90/10 US & International	UTSNX	3.19%	9.41%	9.41%	27.56%	8.79%	12.94%	10.92%	10.95%	04/01/2003
Global Equity 70/30 US & International	UTSSX	3.16%	8.27%	8.27%	24.19%	7.26%	11.67%	9.80%	10.38%	10/03/2008
80/20 Aggressive	UTSAX	2.66%	6.25%	6.25%	18.84%	5.37%	N/A	N/A	5.85%	03/04/2021
60/40 Balanced	UTSBX	2.17%	4.71%	4.71%	14.95%	3.99%	N/A	N/A	4.33%	03/04/2021
40/60 Moderate	UTSMX	1.68%	3.13%	3.13%	11.00%	2.58%	N/A	N/A	2.78%	03/04/2021
20/80 Conservative	UTSCX	1.20%	1.63%	1.63%	7.27%	1.09%	3.22%	3.18%	3.42%	06/21/2013
Fixed Income	UTSFX	0.72%	0.08%	0.08%	3.46%	-0.53%	1.37%	1.82%	3.14%	09/09/2002
FDIC-Insured	UTSIX	0.49%	1.46%	1.46%	5.81%	3.08%	2.50%	1.91%	1.48%	02/11/2009
Stable Value	UTSSVX	0.20%	0.58%	0.58%	2.27%	1.80%	N/A	N/A	1.80%	03/04/2021

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 Global Equity	UTDGX	3.73%	8.10%	8.10%	22.91%	7.76%	11.64%	8.93%	10.21%	06/21/2013
my529 Total Stock Market Index	UTVTX	3.21%	9.98%	9.98%	29.22%	9.52%	14.11%	12.12%	13.58%	02/01/2010
my529 Institutional Index	UTVLX	3.20%	10.51%	10.51%	29.69%	11.31%	14.86%	12.75%	13.85%	02/01/2010
my529 Growth Index	UTVGX	1.33%	10.87%	10.87%	38.65%	10.77%	17.74%	14.87%	15.81%	06/21/2013
my529 Value Index	UTVVX	5.18%	9.72%	9.72%	20.96%	10.05%	11.37%	10.26%	11.21%	06/21/2013
my529 US Large Cap Value	UTDLX	6.33%	11.15%	11.15%	23.21%	9.09%	10.81%	9.13%	10.48%	06/21/2013
my529 Mid Cap Index	UTVMX	4.24%	7.83%	7.83%	20.30%	5.59%	10.78%	9.71%	12.33%	02/01/2010
my529 Small Cap Index	UTVSX	4.36%	7.49%	7.49%	22.37%	3.68%	9.84%	8.77%	11.96%	02/01/2010
my529 Small Cap Growth Index	UTVKK	2.87%	7.95%	7.95%	21.05%	-1.22%	8.16%	8.34%	9.84%	06/21/2013
my529 Small Cap Value Index	UTVUX	5.50%	7.09%	7.09%	23.30%	7.18%	10.44%	8.69%	10.28%	06/21/2013
my529 US Small Cap Value	UTDSX	5.27%	4.94%	4.94%	24.75%	9.86%	12.62%	8.20%	9.75%	06/21/2013
my529 FTSE Social Index	UTVFX	2.56%	10.19%	10.19%	32.09%	10.21%	15.05%	N/A	14.11%	07/14/2017
my529 US Sustainability	UTDUX	3.59%	10.68%	10.68%	30.68%	10.30%	15.25%	N/A	13.80%	07/14/2017
my529 Real Estate Securities	UTDRX	1.71%	-1.31%	-1.31%	7.70%	2.40%	3.80%	6.66%	7.09%	06/21/2013
my529 Total International Stock Index	UTVIX	3.03%	4.29%	4.29%	12.85%	1.78%	6.04%	4.31%	4.20%	05/06/2011
my529 Developed Markets Index	UTVDX	3.53%	5.10%	5.10%	14.75%	3.83%	7.22%	4.86%	6.14%	02/01/2010
my529 Emerging Markets Stock Index	UTVEX	1.57%	1.92%	1.92%	7.33%	-3.84%	2.77%	3.11%	3.80%	06/21/2013
my529 International Growth	UTVWX	1.58%	5.26%	5.26%	7.31%	-5.81%	8.53%	7.53%	8.50%	02/01/2010
my529 International Value	UTVJX	3.08%	3.98%	3.98%	11.05%	2.77%	6.52%	4.02%	5.31%	02/01/2010
my529 International Value Factor	UTDIX	5.52%	6.92%	6.92%	18.55%	8.76%	8.38%	4.56%	6.21%	06/21/2013
my529 Five-Year Global Fixed Income	UTDFX	0.49%	1.37%	1.37%	4.85%	-0.67%	0.28%	N/A	0.82%	04/16/2015
my529 Total Bond Market Index	UTVBX	0.82%	-0.81%	-0.81%	1.56%	-2.58%	0.21%	1.34%	2.04%	02/01/2010
my529 Total International Bond Index	UTVOX	1.00%	0.03%	0.03%	5.02%	-1.92%	0.11%	2.01%	2.03%	02/03/2014
my529 High-Yield Corporate	UTVHX	0.87%	0.74%	0.74%	8.97%	1.85%	3.61%	N/A	3.51%	07/14/2017
my529 Short-Term Bond Index	UTVNX	0.46%	0.14%	0.14%	2.95%	-0.56%	1.03%	1.18%	1.21%	06/21/2013
my529 One-Year Fixed Income	UTDOX	0.43%	1.40%	1.40%	5.10%	1.51%	1.29%	1.02%	0.97%	06/21/2013
my529 Short-Term Investment-Grade	UTVAX	0.72%	0.64%	0.64%	4.80%	0.13%	1.67%	1.77%	1.85%	08/01/2011
my529 Short-Term Inflation-Protected Sec Index	UTVPX	0.55%	0.78%	0.78%	2.98%	2.08%	3.00%	1.83%	1.77%	02/03/2014
my529 FDIC-Insured Portfolio	UTFIX	0.49%	1.45%	1.45%	5.78%	3.05%	2.47%	1.88%	1.51%	02/01/2010
my529 Stable Value	UTPSVX	0.19%	0.57%	0.57%	2.24%	1.77%	2.03%	N/A	2.14%	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.

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 2042/2043	UTAOX	3.15%	7.98%	7.98%	N/A	N/A	N/A	N/A	14.77%	07/10/2023
Target Enrollment 2040/2041	UTANX	3.15%	7.98%	7.98%	23.34%	N/A	N/A	N/A	4.83%	07/15/2021
Target Enrollment 2038/2039	UTAMX	3.09%	7.77%	7.77%	23.01%	N/A	N/A	N/A	4.52%	07/15/2021
Target Enrollment 2036/2037	UTALX	2.85%	6.97%	6.97%	21.03%	N/A	N/A	N/A	3.88%	07/15/2021
Target Enrollment 2034/2035	UTAKX	2.60%	6.14%	6.14%	18.90%	N/A	N/A	N/A	3.39%	07/15/2021
Target Enrollment 2032/2033	UTAJX	2.37%	5.36%	5.36%	16.81%	N/A	N/A	N/A	2.81%	07/15/2021
Target Enrollment 2030/2031	UTAIX	2.13%	4.57%	4.57%	14.76%	N/A	N/A	N/A	2.26%	07/15/2021
Target Enrollment 2028/2029	UTAGX	1.88%	3.75%	3.75%	12.71%	N/A	N/A	N/A	1.69%	07/15/2021
Target Enrollment 2026/2027	UTAEX	1.63%	2.95%	2.95%	10.70%	N/A	N/A	N/A	1.12%	07/15/2021
Target Enrollment 2024/2025	UTADX	1.35%	2.17%	2.17%	8.67%	N/A	N/A	N/A	0.49%	07/15/2021
Target Enrollment 2022/2023	UTABX	1.08%	1.35%	1.35%	6.58%	N/A	N/A	N/A	0.09%	07/15/2021
Enrolled	UTAWX	0.89%	0.76%	0.76%	4.76%	N/A	N/A	N/A	-0.38%	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 Higher Education Assistance Authority Board of Directors, 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'S COLLEGE SAVINGS ESTIMATOR TAKES THE GUESSWORK OUT OF EDUCATION SAVINGS

Hearing about FAFSA confusion, rising student debt and fluctuating interest rates can make saving for higher education feel like a guessing game. But there's no need for a crystal ball, thanks to my529's College Savings Estimator.



Welcome to the College Savings Estimator

Use this tool to determine approximately how much money you need to save to pay for college. If you are a parent or an advisor, answer the following questions about a prospective student. You can add more students later on. Let's begin.

Get Started

Investigate various options to cut through the noise on what college costs these days. Utilizing my529's College Savings Estimator you can:

- **Contrast expenses** across multiple school categories (in-state v. out of state, public v. private)—or even compare specific schools once your student has narrowed things down to their favorites.
- **Customize predictions** to include only tuition, or include books, room and board—and even projected personal expenses.

- Have multiple future graduates? No problem! You can **set each child up with their own tab.**
- Generate your **personalized report** to keep education savings on track.

Want more benchmarks for how much to save? Compare your estimates with College Savings Plans

Network's Roadmap For Their Future, available on the my529.org website. It offers guidance at every age to prepare your child for higher education. It also has a tracker to demonstrate how setting aside just \$10 a week can add up quickly over the years.

Don't let the news about rising higher education costs overwhelm you. Saving small amounts early and often can add up quickly over time, so use my529's College Savings Estimator to determine your savings goals and develop your own custom roadmap.

my529 offices are closed for the following holidays

Memorial Day

Monday, May 27, 2024

Juneteenth (observed)

Monday, June 17, 2024

Independence Day

Thursday, July 4, 2024

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UTAH EDUCATIONAL SAVINGS PLAN