

Picture your plan

Invest in education today for a rewarding tomorrow

my529[®]

UTAH EDUCATIONAL SAVINGS PLAN



Focus on their future

A my529 educational savings account can help your child achieve their dreams.

Why open a my529 account?

529 plans are designed to encourage saving for future qualified education expenses. They are sponsored by states, state agencies, and educational institutions, and are authorized by Section 529 of the Internal Revenue Code.

my529, Utah's official nonprofit 529 educational savings plan, is rated by Morningstar Inc. as one of only two plans nationwide to earn the Analyst Rating™ of Gold. The 2023 accolade marks the 13th consecutive year my529 has earned the investment research firm's top rating.

You're in control

- Direct-sold — you can open a my529 account on your own.
- Account owners control their accounts — not the beneficiary.
- Earnings in a my529 account grow tax-deferred.
- Withdrawals are tax-free if used on qualified education expenses.

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.

[Open an account at my529.org](https://my529.org)



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.

July 2024

my529 Gift Program

Sending your child off to school is a huge milestone and there is no better way to celebrate than by investing in your student's future.

The my529 Gift Program makes it easy for your family and friends to recognize your child's achievement. With just a few clicks, they can easily send the perfect gift for events like birthdays and holidays by contributing to your beneficiary's my529 account.

After opening a my529 account, you can create a gift code for your beneficiary's my529 account that can be shared with family and friends.



my529[®]

800.418.2551 | my529.org

my529 is Utah's official 529 plan.

Follow **my529**[®]

