

Celebrate 5·29 Day during May with my529, Utah's educational savings plan



Open a college savings account,
and we'll give you a start to grow from.

Utah residents who open an account may be eligible to receive a \$40 match for new beneficiaries.

To be eligible to receive a **\$25 matching contribution** from my529, open an account for a beneficiary who is new to my529 and contribute \$25 or more to the new account between May 1 and May 31, 2025. Use the code **529DAY25** during the account setup process. my529 will match the \$25 contribution on or around June 16, 2025. Account owners must be Utah residents. The beneficiary does not need to be a Utah resident. This offer is good while promotional funds are available.

For an **additional \$15** from my529 — **a total of \$40** including the initial \$25 match — the account owner must set up scheduled monthly contributions on the new account.

The recurring contribution must occur for six consecutive months to be eligible. my529 will contribute \$15 to qualifying accounts on or around December 31, 2025, so long as promotional funds are available. Account owners can schedule contributions through their online account or by submitting Form 200, which is available for download at my529.org.

Start saving today at my529.org or by submitting an Individual Account Agreement (Form 100).

my529[®]

UTAH EDUCATIONAL SAVINGS PLAN

How to use my529 funds

my529 funds can be used for qualified education expenses such as tuition and required fees, books, equipment, computers, internet access and room and board (for students enrolled at least half time). Additionally, funds can be spent on registered apprenticeships, student loan repayments up to certain limits, and K-12 tuition expenses up to \$10,000 annually for public, private or religious schools.

When it's time for postsecondary education, the use of my529 funds is not limited to Utah schools. Beneficiaries can attend any eligible educational institution — college,

university, trade school, technical college or graduate school — in the United States or abroad that is qualified to participate in federal student aid programs.

Don't let the news about rising higher education costs overwhelm you. Saving small amounts early and often can add up over time, and you can use my529's College Savings Estimator on our website to investigate various projections for future college costs. Customize your inquiries — in-state, public, private — or even specific schools, and generate a personalized report with separate tabs for each future graduate.

Eligibility and rules

Employees of my529, the Utah Board of Higher Education, the Utah Education Savings Board of Trustees, and their immediate family members are not eligible for this offer. my529 will make deposits into qualifying accounts on a first-come, first-served basis for as long as the promotional funds are available. This promotion is void where prohibited by law. my529 reserves the right to stop the promotion at any time and for any reason. New Individual Account Agreements and contributions submitted by mail, fax, overnight carrier or in person must be received between May 1 and May 31, 2025, by 4 p.m. MT. Accounts opened and contributions made online at my529.org must be received between May 1 at 12:01 a.m. and May 31, 2025, by 11:59 p.m. MT. Documentation must be in good order to process and receive the match. This promotion applies only to my529 accounts that are opened by Utah residents between May 1 and May 31, 2025, in recognition of 5-29 Day. There is no cost to open a my529 account, and all investment-related fees are described in the my529 Program Description, available at my529.org. Please consult your tax advisor about the tax implications of participating in this promotion. Visit my529.org or call 800.418.2551 for more information.

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.



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