

## 4 steps to a my529 account

- Show your parents or guardians my529.org. Have them read the Program Description.
- Ask parent/guardian to open a **free** account at my529.org with you as the beneficiary.
- Have parent/guardian choose an investment option based on your family's financial goals and timeline.
- Start putting aside money in your my529 account when you're ready.



**my529**<sup>®</sup>

my529.org | 800.418.2551

### Learn more

Phone: 800.418.2551 | Fax: 800.214.2956

Email: [info@my529.org](mailto:info@my529.org) | Website: [my529.org](http://my529.org)

### Mailing address

PO Box 145100, Salt Lake City, UT 84114-5100

### Location

Board of Regents Building, Gateway 2  
60 South 400 West, Salt Lake City, UT 84101-1284

### 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. Call 800.418.2551 or visit my529.org for a copy of the Program Description.*

*Investments in my529 are not insured or guaranteed by my529, the Utah Board of Higher Education, the Utah Higher Education Assistance Authority 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.*

# My future, my529

Utah's educational savings plan can help you invest for tomorrow's dreams



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# Whether you are in junior high or high school, you're likely thinking about college.

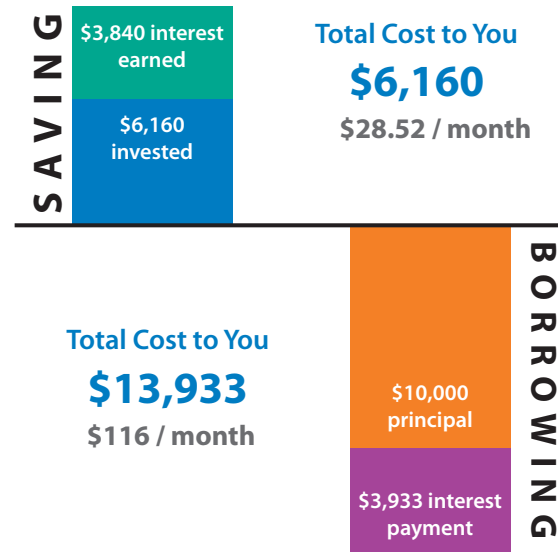
You have options—technical school, college or university.



# How can a 529 plan help you get where you want to go?

- You may be looking at scholarships, but they may not cover the entire cost of college.
- Every dollar you save is one less dollar you will need to borrow and repay with interest.

## Saving vs Borrowing For College (\$10,000 Goal)



All numbers are estimates. Earnings over 18 years assume a contribution of \$28.52 at account opening and on the first day of each month, with a 5 percent rate of return compounded monthly. The monthly loan repayment assumes a 7 percent interest rate and a 10-year repayment period. Numbers are rounded. This chart is to be used for illustrative purposes only.

## my529—a plan for you and your family

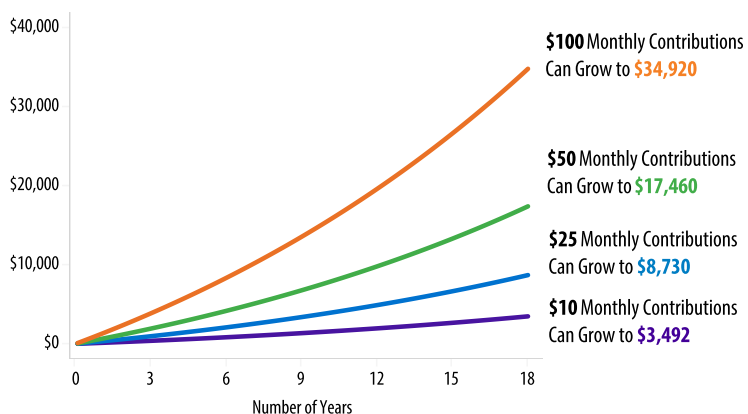
my529 is Utah's educational savings plan.

**Accounts are free to open.** Account owners can start with a zero balance.

**Invest what you want, when you want.** Investing small amounts regularly can make a big difference. If you can, start early—or start now.

**An ideal gift.** Invite family and friends to contribute to your education through the my529 Gift Program.

### Early Savings Can Add Up



Assumes a 5% annual rate of return compounded monthly and no initial contribution. This chart is for illustrative purposes only.

## Not just for Utah schools

When you're ready for college, the money in a my529 account can be used at any technical school, college or university that is eligible to participate in federal student aid programs.

### What parents like

**Variety of investment options.** my529 offers several options. Choose what works best for you.

**Low fees.** my529 offers a high-quality 529 plan at a low cost to account owners.

**Tax advantages.** Earnings grow free from federal and Utah state income taxes. Withdrawals are tax-free when used for qualified higher education expenses, such as:

- Tuition and mandatory fees
- Computers, related equipment, and services
- Required books and supplies
- Room and board costs for students attending at least half-time

**Utah resident income tax credit.** Utah taxpayers can claim a Utah state income tax credit on my529 account contributions up to certain amounts.

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