



future oceanographer

**my529<sup>®</sup>**

my529.org | 800.418.2551

my529 believes the world needs your child's budding talents—her desire to explore the undersea world, his aptitude for music or algebra.

We help you invest for education so you can help your child achieve his or her dreams.



## Benefits of a my529 Educational Savings Account

**Flexible Investment Options.** my529 offers 14 investment options that include funds managed by Vanguard and Dimensional, the Public Treasurers' Investment Fund, and FDIC-insured accounts. You decide how aggressive or conservative you want to be with your investment.

### Tax Advantages.

Earnings grow Utah state and federal tax-deferred. Withdrawals are also tax-free when used for qualified higher education expenses, including tuition and mandatory fees; required books, supplies, computers, related equipment, and internet access; and certain room and board costs.



**Low Fees.** my529 keeps costs to account owners low by operating efficiently as a nonprofit, direct-sold 529 plan. It is one of the nation's most affordable college savings plans.

**Utah Resident Income Tax Credit.** Individual Utah taxpayers can claim a 5 percent Utah state income tax credit on my529 account contributions up to a certain amount for each account beneficiary who was younger than age 19 when designated as such on an account. If the beneficiary age requirement is met, you can claim the tax credit every year that you contribute for the life of the account.

Use my529 funds for K-12 tuition expenses at public, private, or religious schools.

## Not Just for Utah Colleges

When your child is ready for college, you can use your money at any university, college, or technical school—in Utah or out of state—that participates in federal financial aid programs.

## Get Started

- 1 Read the Program Description and open an account for free online at [my529.org](http://my529.org) or by submitting an Individual Account Agreement (Form 100).
- 2 Name a beneficiary and choose an investment option based on your financial goals and how long you have to save.
- 3 Start with a zero balance or make a first-time contribution to qualify for a free back-to-school kit—then invest what you want, when you want.

A dollar saved for education is one less dollar borrowed.

## Free 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](http://my529.org) and open a new account using the promotional code **2018BTS**.
- The account owner and beneficiary must both be Utah residents and new to my529.
- The beneficiary must be the child of the account owner.
- The account must be opened on or before **November 2, 2018**, with a \$10 contribution.

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my529 is a state program offered through the Utah State Board of Regents.

**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 for a copy of the Program Description or visit [my529.org](http://my529.org). Investments in my529 are not insured or guaranteed by my529, the Utah State Board of Regents, 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 pays taxes or lives 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.