

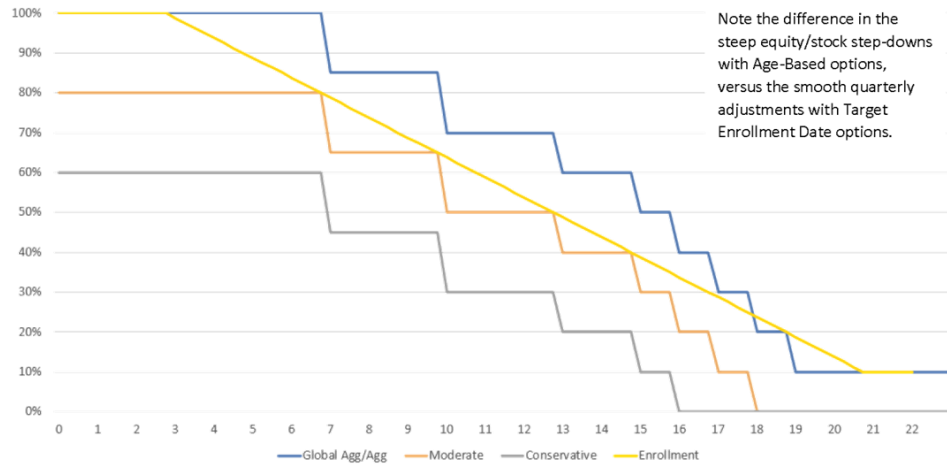


my529[®] Utah's educational savings plan

Why we're making the change

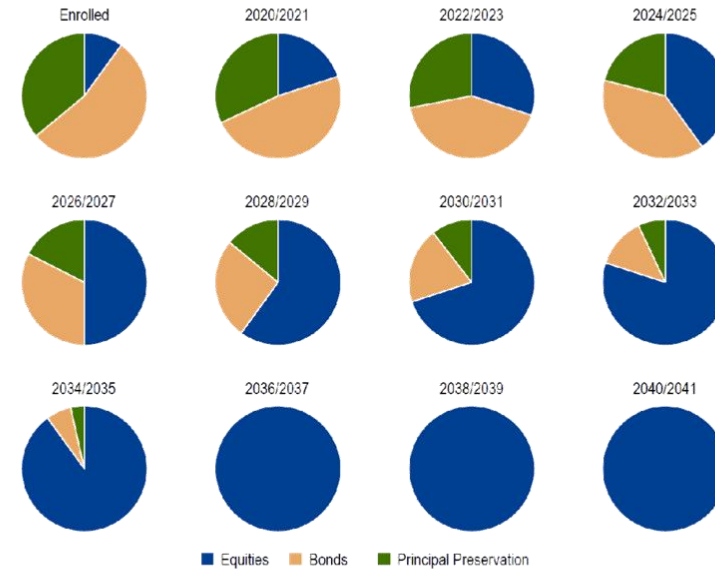
- **Smoothing the glide path.** Enrollment date portfolios will offer a smoother flow from equities (stocks) to principal preservation funds as a beneficiary approaches their date of enrollment than the existing Age-Based options.
 - In some age bands of the Age-Based investment options, large (10% or 15%) equity (stocks) allocation adjustments occur on the beneficiary's birthday. A large market drop on the same day as the step down may lock the loss into an account. With less equity in the account, the account owner will take longer to make up the losses from the market drop.
 - Enrollment date options make smaller adjustments to equities (1.25% on a quarterly basis), thus lessening the chance of locking in losses from a large drop in the market.

Glide Path Comparison



The options

Below are the 12 Target Enrollment Date options that will be offered by my529.



Every two years a new option will be created and the most recent option will be folded into the Enrolled option.



Form 200

One-Time or Recurring Electronic Contributions Authorization/Change

ABOUT THIS FORM

Use this form to authorize one-time or recurring electronic contributions from your checking or savings account to a my529 account. You can also change your contribution amount, change the dates the contributions are made, change your checking or savings account information, or cancel your one-time or recurring electronic contributions entirely.

IMPORTANT INFORMATION ABOUT YOUR ONE-TIME OR RECURRING ELECTRONIC CONTRIBUTION

A my529 account must be opened before one-time or recurring electronic contributions can be authorized. For complete definitions and descriptions, see the Program Description.

One-time or recurring electronic contributions to an Uniform Gifts to Minors Act/Uniform Transfers to Minors Act (UGMA/UTMA) account may not be authorized and set up online. Use this form to make or add one-time or recurring electronic contributions to an UGMA/UTMA account.

Check the accuracy of the information provided, as rejected transactions could cause fees to be assessed by my529 and/or your financial institution.

Requests in good order will usually be completed within three business days after my529 receives this form.

SUBMITTING THIS FORM

Please print clearly—preferably in capital letters, using black or blue ink.

To ask questions about completing this form, contact my529 toll-free at 800.418.2551 on business days from 7 a.m. to 5 p.m. MT.

Return this form to: my529, PO Box 145100, Salt Lake City, UT 84114-5100. For delivery by overnight carrier, send to: my529, Board of Higher Education Building, Gateway 2, 60 South 400 West, Salt Lake City, UT 84101-1284. You may also fax this form to 800.214.2956.

1 my529 Account Information

my529 Account Number	Account Owner/Agent's Last Name	First Name
Home Phone	Work Phone	Email
Beneficiary's Last Name	First Name	

Continued on Next Page ⇨



Form 405 Investment Option Change

ABOUT THIS FORM

Complete this form to change an account's investment option. You can also change your investment option online at my529.org.

IMPORTANT INFORMATION ABOUT YOUR INVESTMENT OPTION CHANGE

Changing the investment option for a single my529 account will reallocate your entire current balance to a new investment option. All new contributions will be invested according to the new investment option selected.

You may choose only one investment option per account. If you want a portion of your account balance to remain in the existing investment option, you must open a new account for the new investment option and transfer the desired amount to that account using the Internal Transfer form (Form 400).

529 rules allow for two investment option changes per beneficiary per calendar year.

If you have multiple accounts for the same beneficiary and you are changing investment options on more than one account, you must complete a separate Investment Option Change form (Form 405) for each account. my529 will accept investment option changes for an account owner with multiple accounts for the same beneficiary if they are received together on the same day.

Requests in good order will usually be completed within three business days after my529 receives this form.

If you request to cancel this investment option change in a timely manner, my529 will make all reasonable efforts to stop the processing of the change; however, my529 is not responsible for any consequences of processing the request.

NEXT STEPS

Fill out section 1 to change your investment option for a single my529 account.

Please print clearly—preferably in capital letters, using black or blue ink.

SUBMITTING THIS FORM

To ask questions about completing this form, contact my529 toll-free at 800.418.2551 on business days from 7 a.m. to 5 p.m. MT.

Return this form to: my529, PO Box 145100, Salt Lake City, UT 84114-5100. For delivery by overnight carrier, send to: my529, Utah Board of Higher Education Building, Gateway 2, 60 South 400 West, Salt Lake City, UT 84101-1284. You may also fax this form to 800.214.2956.

1 Change Investment Option (single account)

Complete this section to select a new investment option for your account.

A. Account Information

my529 Account Number	Account Owner/Agent's Last Name	First Name
Home Phone	Work Phone	Email
Beneficiary's Last Name	First Name	

Continued on Next Page ⇨



Form 100 Individual Account Agreement

ABOUT THIS FORM

Use this form to establish a new individual account with my529. You can also open an individual account online at my529.org.

NEXT STEPS

Read the my529 Program Description carefully. It contains important information that you should know before enrolling in my529.

Complete all required information on this Account Agreement. If the information you provide is incomplete or cannot be verified, my529 may return the Account Agreement or contact you.

SUBMITTING THIS FORM

Please print clearly—preferably in capital letters, using black or blue ink.

To ask questions about completing this form, contact my529 toll-free at 800.418.2551 on business days from 7 a.m. to 5 p.m. MT.

Return this form and any required documentation to: my529, PO Box 145100, Salt Lake City, UT 84114-5100. For delivery by overnight carrier, send to: my529, Utah Board of Higher Education Building, Gateway 2, 60 South 400 West, Salt Lake City, UT 84101-1284. You may also fax this form to 800.214.2956.

PLEASE PRINT CLEARLY

1 Account Type

By completing and submitting this form, you will establish an individual 529 account—an account opened and owned by an adult (i.e., a person at least age 18).

To open an institutional or UGMA/UTMA account, submit an Institutional Account Agreement (Form 102) or UGMA/UTMA Account Agreement (Form 104). For complete definitions and descriptions, see the Program Description.

2 Account Owner

Complete this section to name the account owner of an individual account.

The account owner is the person who controls this account (i.e., designates the beneficiary, makes withdrawals, receives all statements, etc.).

The account owner must be age 18 or older, and have a valid U.S. Social Security or Taxpayer Identification Number.

There can be only one account owner for each account.

Required ⇨ Check the box if applicable: Utah taxpayer/resident

U.S. Social Security Number (Required) OR Taxpayer Identification Number (Required)

Date of Birth (mm-dd-yyyy) (Required—must be age 18 or older) Email (optional)

Last Name First Name Middle Name

Mailing Address (if your mailing address is a PO Box, a U.S. physical address must be provided below)

City State ZIP Code

U.S. Physical Address (if different from mailing address)

City State ZIP Code

Home Phone Work Phone Other Phone

Continued on Next Page ⇨

Program Description

FEBRUARY 15, 2023



my529[®]

my529.org | 800.418.2551

Utah's official 529 educational savings program

my529[®]

the my529[®] standard

**Gold
every
step of
the way**

my529 earns Morningstar's
top rating for 12 years straight



In November, Morningstar released its annual 529 industry report naming Utah's plan as one of only two plans to earn the Analyst Rating™ of Gold.

What does a Gold rating for my529 mean for account owners?

Industry and consumer confidence

Morningstar rated 54 plans in 2022 for their investment team, asset allocation methodology, underlying investment quality and selection process, oversight, and fees. Morningstar Research Services LLC is a leading provider of independent investment research.

my529 has earned Morningstar's top rating for 12 consecutive years, longer than any other 529 plan. That's the time it takes for a first-grader to have grown up, graduated from high school, and enrolled in college, university or technical college—and covered qualified education expenses with their my529 account.

Twelve years of recognition underscores my529's dedication to its account owners and beneficiaries.

Solid investment options, low costs, exceptional oversight

Investment option design, state oversight and low fees distinguished Gold-rated plans from their peers.

Analysts highlighted my529's Enrollment Date options, where an aggressive investment allocation gradually becomes more conservative as the beneficiary ages, and the Customized Age-Based option, where account owners can design their own portfolio.

Morningstar acknowledged the consistent efforts of Gold-rated plans to keep fees low for account owners.

Recognition for oversight can assure you the plan is well-managed.

What it means to us

my529 keeps account owners' best interests in mind. We strive to provide a high-quality, low-cost plan that helps account owners invest for the education expenses of the people who matter most to them. We're proud to be on this journey with you as you help your beneficiaries achieve their dreams.

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.



my529 receives top honors for 12th straight year

Utah's my529 has earned consecutive top ratings from Morningstar.

Creating a legacy education account

Encourage your clients to consider the advantages of creating a legacy by continuing to invest in their my529 account.

As holidays approach, engage your client with a financial gift idea

The holiday season offers the perfect opportunity for you to have a conversation with your clients about setting up their my529 accounts for meaningful gifting with the my529 Gift Program.

How do we ride out winter in Utah? Our team tells you how

The my529 Professional Services Team appreciates Utah's picturesque backdrops, especially at this time of year. In the latest edition of "Meet the Team," we share a few of our favorite seasonal activities.

New features from my529

Three new advisor-friendly features are available to help you better serve your clients—print capability, two-factor authentication and a new website.

Read our October newsletter

Check out my529's quarterly account owner newsletter.

Questions? Contact us.

888.529.1886

advisorinfo@my529.org

Schedule a meeting:



HOURS OF OPERATION

Call Center
7 a.m. - 5 p.m. MT
Monday - Friday

Office
8 a.m. to 5 p.m. MT
Monday - Friday

my529 OFFICES ARE CLOSED

Thanksgiving Day
Thursday, November 24, 2022

Day after Thanksgiving Day
Friday, November 25, 2022

Christmas Day (observed)
Monday, December 26, 2022

TOLL-FREE FAX
888.529.9197

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

Exciting changes this summer from my529

Learn more about important updates to your account



my529[®]



my529 will enhance offerings for account owners

We are:

- Moving Age-Based investment options to Enrollment Date investment options.
 - Providing a Net Asset Value (NAV), or a unit price, for each option.
 - Adding ticker symbols to each option to facilitate tracking on financial platforms.
- my529 is making the changes on July 14.

If you own an Age-Based option. Your account will be moved automatically to an Enrollment Date option on July 14. The Age-Based options will be retired. The transition will not count as an option change, and no action is required on your part.

The Enrollment Date options have a smoother glide path than the Age-Based options, reducing the risk of locking in losses after a market downturn. They offer more flexibility when selecting an investment, whether for higher education or K-12 tuition. You can also adjust for risk tolerance.

Static and Customized investment options are not affected by the Enrollment Date transition.

The value of your account. The NAV for each option will reflect the value of the units you own rather than the value of the underlying funds.

Track your investment. We're excited that the options will now have ticker symbols, making it possible for you to track your investments online. You can even use your personal finance software.

my529 is proud to be your 529, helping to make your beneficiaries' educational dreams a reality.

Sincerely,

Richard Ellis
my529 Executive Director



Targeting the future

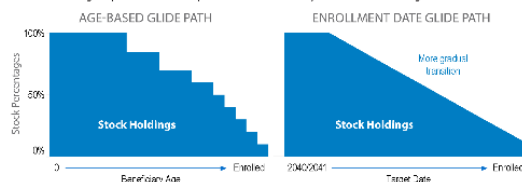
Enrollment Date investment options are similar to target date funds in retirement plans. You can choose an Enrollment Date option based on when your beneficiary may enroll in higher education or when you pay K-12 tuition expenses.

How they work

my529 Enrollment Date options are invested in a mix of domestic and international stocks and bonds as well as principal preservation holdings that include a stable value fund and FDIC-insured accounts. The allocations move from aggressive to conservative holdings as your beneficiary approaches their date of enrollment. For example, the Target Enrollment 2040/41 option is invested solely in stocks today, but the allocations will become more conservative over time. In 2040, the option's investments will shift into the Enrolled option, the most conservative. See progression on next page.

Benefits to account owners

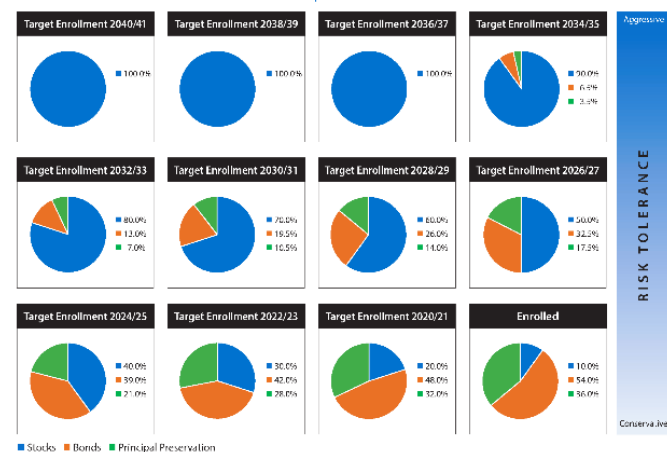
Smoother glide path. On a quarterly basis, the stock allocations in the Enrollment Date options decrease by approximately 1.25%. In contrast, the existing Age-Based options have more extreme reductions in stock holdings, up to 15% in some cases, when moving between age bands. The smoother trajectory of the Enrollment Date glide path lessens the impact from market volatility when allocation changes occur.



Variety of risk tolerance. You can move to a different option based on your risk tolerance and won't be tied to an option based on the age of your beneficiary. Options with later enrollment years, like 2040/2041, feature more stocks (more aggressive). Enrollment Date options closer to the present, such as 2022/2023, offer a higher concentration of bonds and principal preservation funds (more conservative). See next page.

Flexibility. Invest for higher education or K-12 tuition expenses.

Take a look at our Enrollment Date investment options



Allocations move from aggressive to conservative holdings as your beneficiary approaches their date of enrollment.

How accounts will be transitioned to Enrollment Date investment options

The chart below maps out how accounts in the Age-Based options will be moved to the Enrollment Date options on July 14. The transition will not count as an option change.

my529 will transfer the options based on the percentage of stock holdings. There will be no more than a 10% difference in the percentage of stock holdings between the Age-Based options and the new Enrollment Date options.

Because of this, your beneficiary's expected date of enrollment may not line up with the year of the Enrollment Date option. If you would prefer a different option, you can make an adjustment after July 14, however, that will count as an option change.

Beneficiary Age Brackets	Age-Based Aggressive (Domestic & Global)	Age-Based Moderate	Age-Based Conservative	Age-Based Investment Options
0-3	Target Enrollment 2038/39	Target Enrollment 2034/35	Target Enrollment 2030/31	
4-6	Target Enrollment 2036/37	Target Enrollment 2032/33	Target Enrollment 2028/29	
7-9	Target Enrollment 2032/33	Target Enrollment 2028/31	Target Enrollment 2024/25	
10-12	Target Enrollment 2030/31	Target Enrollment 2026/27	Target Enrollment 2022/23	
13-14	Target Enrollment 2028/29	Target Enrollment 2024/25	Target Enrollment 2020/21	
15	Target Enrollment 2026/27	Target Enrollment 2022/23	Enrolled	Target Enrollment 2022/23
16	Target Enrollment 2024/25	Target Enrollment 2020/21	Enrolled	
17	Target Enrollment 2022/23	Enrolled	Enrolled	
18	Target Enrollment 2020/21	Enrolled	Enrolled	
19	Enrolled	Enrolled	Enrolled	

Target Enrollment 2022/23

To see your new option, find your existing Age-Based investment option and match it with your beneficiary's age bracket. Where they meet is the new Enrollment Date option.

For example, the Age-Based Moderate option in the 15-year-old age band will transition to Target Enrollment 2022/23. Customized Age-Based options will not transition to Enrollment Date options.

Net Asset Value (NAV)

The price of one unit of an investment option.

Net Asset Value

On July 15, my529 will begin publishing the Net Asset Value (NAV), or unit price, for each Enrollment Date and Static investment option. The total value of your account will not change in the transition. The NAV displays the value of the units you own. See example below.

Ticker	Option	Units	NAV	Value
UT76X	Target Enrollment 2026/29	500	\$10	\$5,000

NOTE: The information in the chart is for illustrative purposes only.

Fees will be included in the NAV and will no longer be charged on the last business day of the month. Dividends and interest will also be included in the NAV. Fees, dividends and interest will no longer appear on quarterly statements.

NAV is a financial industry standard used by mutual fund companies.

Customized options

my529 is utilizing the underlying funds in the Customized options. Each fund will be assigned a new name and ticker symbol. Beginning July 15, my529 will generate a NAV for each fund.

Customized option owners can view ticker, NAV, and unit information for the underlying funds in their accounts. See example below.

Symbol	Fund	Units	NAV	Value	Percentage
UT13X	my529 Total Stock Market Index	250	\$20	\$5,000	50%
UT66X	my529 Growth Index	300	\$10	\$3,000	30%
UT68X	my529 Total International Stock Index	200	\$10	\$2,000	20%
			TOTAL	\$10,000	100%

NOTE: The information in the chart is for illustrative purposes only.

Ticker symbols

my529 registered unique ticker symbols for each Enrollment Date and Static option, as well as for the underlying funds in the Customized options.

- Beginning July 15, you may search the ticker symbol for your Enrollment Date or Static option on financial platforms to see the NAV, just as you would for any mutual fund.
- Track your my529 investment with your favorite financial software without having to log in to my529.org. Many programs can automatically populate the NAV via the ticker symbol.
- View prices over time.

Key points

What do I need to do?

Nothing. The changes are automatic.

No tax implications

The Enrollment Date transition is not a taxable event.

No investment option change

The move to Enrollment Date investment options will not be an investment option change. However, if you switch your account to a different investment option after July 14, the move will be considered an investment option change.

Customized investment options

Customized Age-Based and Static options will not shift to Enrollment Date options.

Customized investment options will see a NAV and a new name for each selected underlying fund.

Is it still possible to invest in an Age-Based option?

Yes, but only in a Customized Age-Based option. All other Age-Based investment options will be phased out on July 14, 2021.

Can I choose the Enrollment Date option I prefer before the July 14 transition?

Yes, the transition will occur automatically based on the current percentage of stock allocations in your Age-Based option. However, once the transition is complete, you can use one of your two annual allowable option changes to move to a different option.

Mark your calendar

July

13

July

14

July

15

Blackout period

Tuesday, July 13, 2 p.m. ^{ET} to Thursday, July 15, 7 a.m.

2 p.m. MT. You will be unable to make any transactions or adjustments to your account while the changes are being implemented.

All day. Your Age-Based account balances and investment allocations will automatically move to the Enrollment Date options, as applicable. All transactions scheduled on or after July 14 will be invested according to the new investment options.

7 a.m. MT. Updates will be complete. Make transactions with your account as usual.

*All times Mountain.

My future, my529

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



Baby steps. Big dreams.

Invest in your child's future.



future
rocket
scientist

We'll help with
the launch.



Unlock your expertise



My education. My future.



Today's
little monsters,
tomorrow's
X-ray techs.



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UTAH EDUCATIONAL SAVINGS PLAN

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Utah's official nonprofit 529 educational savings plan.
Read the Program Description before investing.

Today's
little monster,
tomorrow's
web designer.



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Don't get up
Shopping's a snap (and a click) with my529



Give the gift of education
my529, Utah's official 529 plan

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my529.org | 800.418.2551



Future oceanographer

Set sail for a new adventure

She loves the aquarium. She lives for the beach. Her fascination for science and the ocean won't ebb like the tide—she knows what she wants to be. No matter the age of your child or your financial goals, a my529 account may help them achieve their dreams. Learn more at my529.org.

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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.

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Washingtons and Lincolns can add up. Learn about investing small amounts in a my529 account. bit.ly/3lIV5Wv



12:00 PM · Feb 20, 2023 · 53 Views

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2 Likes



my529
@my529plan



Saving for college is an all-star move. Find out how to give your child an assist toward their future. 🏀🏀



my529.org

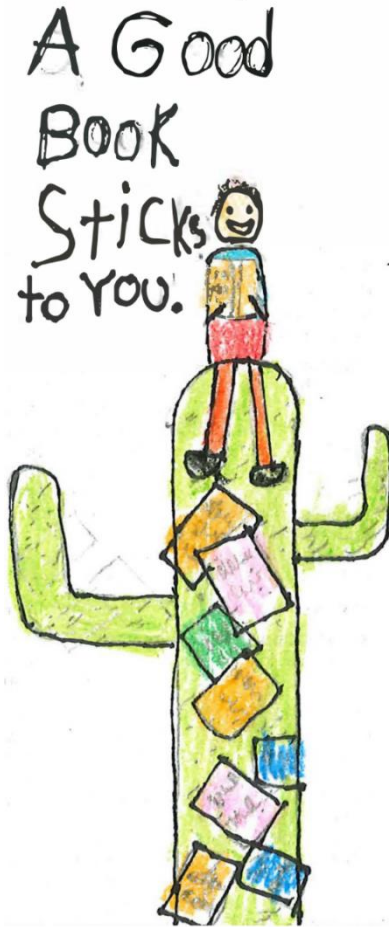
Home - my529

my529 offices will be closed on Even small sums set aside regularly over time help make higher education more affordable. [...]

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1 Like



Kindergarten-3rd grade
winner



2021 MAKE YOUR MARK BOOKMARK CONTEST



Kindergarten-3rd grade
winner



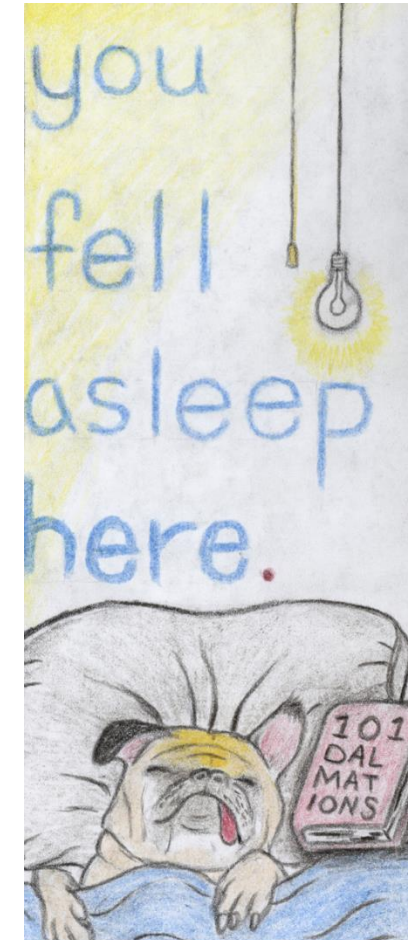
2021 MAKE YOUR MARK BOOKMARK CONTEST



4th-6th grade
winner



2021 MAKE YOUR MARK BOOKMARK CONTEST



9th-12th grade
winner



2021 MAKE YOUR MARK BOOKMARK CONTEST

For the 12th straight year, my529 has been singled out as one of the premier 529 educational savings plans by a leading industry analyst, Morningstar. Utah's educational savings plan is consistently recognized for investment options, stewardship and low fees. my529 is one of only two 529 plans in the nation to receive the Morningstar's Analyst Rating™ of Gold.

[Read more.](#)

my529 has earned Morningstar's Analyst Rating™ of **Gold** for 2022. A top-rated plan for 12 years straight.

INVEST

in your child's future
with my529

[SEE THE BENEFITS](#)

Even small sums set aside regularly over time help make higher education more affordable. Each dollar saved is a dollar you don't need to borrow and repay with interest.

[INVESTMENT OPTIONS](#)

my529

INVIERTA en el futuro de su hijo con my529

VER LOS BENEFICIOS

Aun ahorrar cantidades pequeñas con regularidad con el transcurso del tiempo permite que la educación superior resulte más accesible. Cada dólar que ahorre es un dólar que no tendrá que pedir prestado y pagar con intereses.

OPCIONES DE INVERSIÓN

my529 puede ayudar a todo el mundo a ahorrar, incluso si no es residente de Utah.

- Para padres
- Para abuelos
- Para empleados
- Para asesores financieros
- Para residentes de Utah

Mi educación. Mi futuro.

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Program Description

FEBRUARY 15, 2023



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Utah's official 529 educational savings program

my529[®]

INVESTMENT OPTIONS

Target Enrollment Date investment option

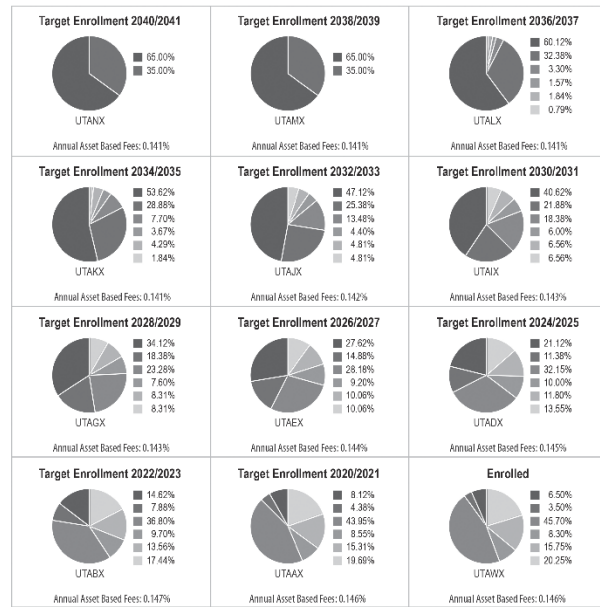
The Target Enrollment Date investment option is built from a mix of Vanguard mutual funds, the PIMCO Interest Income Fund and FDIC-insured accounts. Within the option, there are 12 portfolios with asset allocations that consider the target year the account beneficiary will begin taking withdrawals to pay for qualified education expenses.

Over time, the portfolios gradually shift to a more

conservative investment allocation as the target enrollment year draws closer. Investment allocations automatically adjust based on a preset quarterly allocation schedule. The Enrolled portfolio is the most conservative. The other portfolios are listed by year, with the latest Target Enrollment Date portfolio being the most aggressive.

The account owner has the flexibility to select any Enrollment Date portfolio based on their investment preference (more aggressive or more conservative), regardless of the beneficiary's anticipated year of enrollment.

Target Enrollment Date portfolios



As of January 1, 2023

<p>Stocks</p> <ul style="list-style-type: none"> ■ Vanguard Institutional Total Stock Market Index Fund (VSTSI) ■ Vanguard Total International Stock Index Fund (VTISI) 	<p>Bonds</p> <ul style="list-style-type: none"> ■ Vanguard Total Bond Market Index Fund (VTBIX) ■ Vanguard Total International Bond Index Fund (VTIBX) 	<p>Principal Preservation</p> <ul style="list-style-type: none"> ■ FDIC Insured Savings Account ■ PIMCO Interest Income Fund
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Opening an account

YOUR MY529 ACCOUNT

Information you will need

Account owner. Social Security Number or Taxpayer Identification Number, birthdate and physical address in the United States that is not a post office box.

Beneficiary. Social Security Number or Taxpayer Identification Number, birthdate and physical address in the United States that is not a post office box.

Contributions (optional). Account and routing numbers for your bank or credit union.

1

Enter account owner information

2

Designate a beneficiary

You are investing money on behalf of a beneficiary, such as your child, grandchild, friend, or even yourself. The funds in the account are intended to pay for the beneficiary's qualified education expenses.

The beneficiary can be anyone with a valid U.S. Social Security Number or Tax Identification Number.

Only one person can be the beneficiary of an account. You may open more than one account for the same beneficiary, but each account must have a different investment option.

Different individuals can open accounts for the same beneficiary.

The beneficiary cannot request information, initiate, approve or authorize transactions on the account unless the beneficiary is also the account owner. See page 15 for special rules for UGMA/UTMA Accounts.

Age of beneficiary may determine eligibility for Utah state tax benefits. If the beneficiary is younger than age 19 when the account is established, owners of Individual Accounts who are Utah taxpayers, trusts, corporations or other entities may be eligible for Utah tax benefits.

3

Designate a successor account owner (Optional)

If you are opening an Individual Account, you can designate a primary and secondary successor account owner. See page 13 for details.

Opening an account

4

Choose an investment option

my529 offers a variety of investment options in three categories: Target Enrollment Date, Static and Customized.

Each option uses a different investment strategy.

For information about each investment option, see Part 7, Investment information.

Note: If you do not select an investment option, contributions to your account will be automatically invested in the FDIC-Insured investment option.

5

Make a contribution

You do not need to make an initial contribution to open an account. However, if you would like to contribute when you open your account, you can do so online or include the contribution with Forms 100, 102 or 104.

You can also set up scheduled contributions, and my529 offers several ways to contribute to an account after it has been opened. See Part 3, Contributions.

6

Set up your online account

If you opened your account online, you're ready to start saving. If you opened an Individual Account online, you will need to verify your signature with Form 110. See page 13.

If you submitted Forms 100, 102 or 104, you will need to set up your online account. my529 requires that you activate two-factor authentication for account security.

Once your account is established

Confirmation

Once the account is open, you will receive a confirmation email or letter containing the name of the beneficiary and information about the investment option you chose for the account.

Carefully read the confirmation email or letter to verify the accuracy of the contents. Notify my529 of any discrepancy or error. After 60 calendar days, my529 will presume the information to be accurate.

Account certificate

You will also receive a certificate stating you have opened a my529 account. If you receive a confirmation email, you can generate the certificate online. Alternatively, the certificate will be mailed with your confirmation letter.

For the 12th straight year, my529 has been singled out as one of the premier 529 educational savings plans by a leading industry analyst, Morningstar. Utah's educational savings plan is consistently recognized for investment options, stewardship and low fees. my529 is one of only two 529 plans in the nation to receive the Morningstar's Analyst Rating™ of Gold.

[Read more.](#)

my529 has earned
Morningstar's Analyst Rating™
of **Gold** for 2022.
A top-rated plan for 12 years straight.

INVEST

in your child's future
with my529

[SEE THE BENEFITS](#)

Even small sums set aside regularly over time help make higher education more affordable. Each dollar saved is a dollar you don't need to borrow and repay with interest.

[INVESTMENT OPTIONS](#)