

SAVING AT EVERY STEP WITH my529[®]

Kindergarten is an important first step on your child's educational journey

AS YOUR CHILD GROWS and prepares to tackle each new milestone, give yourself peace of mind by preparing for the costs of their future education.

my529, UTAH'S EDUCATIONAL SAVINGS PLAN, has been helping families save for the costs of education for over 25 years. We want to be here for you every step of the way, including at this important beginning.

One of the simplest rules in savings is this: Adding a little bit to your savings regularly can add up over time.

When you start saving early, your my529 account has the potential to grow until you are ready for the time when those funds are needed to support your student's academic goals.

CLICK HERE 
to explore my529 further, and learn about a promotional \$20 match for new accounts.



**All numbers are my529 estimates. Earnings on a my529 account assume a contribution of \$40 per month at account opening and a 5 percent annual rate of return compounded monthly over 13 years. 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 Higher Education Assistance Authority Board of Directors, 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.*