

# Grow something wonderful



**Beginning early with my529, Utah's educational savings plan, can increase the potential for an abundant future.**

**Red Butte Garden members can receive a matching \$20 my529 contribution.**

1. Open a my529 account between January 1, 2024-December 31, 2024.
2. Enter promotional code **2024RBG**.
3. Receive a \$20 matching my529 contribution when you contribute at least \$20.
4. To qualify, the account owner must be a Utah resident. The beneficiary must be new to my529.

*Offer valid while promotional funds are available.*



**my529**<sup>®</sup>

UTAH EDUCATIONAL SAVINGS PLAN

Visit [my529.org/redbutte](https://my529.org/redbutte) for more information.

# Learn more about my529

## Utah's educational savings plan can help you plan for future education costs

With a my529 account, you can invest in your child's education.

Accounts are free to open, and it takes less than 10 minutes to sign up. Start today at [my529.org](http://my529.org).

### Benefits of a my529 account

- Flexible investment options.
- Low fees.
- Utah state income tax credit for Utah taxpayers.
- Use at qualifying schools in Utah, U.S. or abroad.
- Tax-free withdrawals for qualified higher education expenses such as:
  - » Tuition and required fees.
  - » Required books and supplies.
  - » Computers, related equipment and services.
  - » Certain room and board costs.
  - » K-12 tuition at public, private or religious schools up to certain limits.
  - » Registered apprenticeships.
  - » Qualified education loan repayments, up to certain limits, for a beneficiary or beneficiary's sibling.

### College preparation tools

Account owners can use the College Savings Estimator found at [my529.org/learn/college-savings-estimator](http://my529.org/learn/college-savings-estimator) to plan for future expenses.

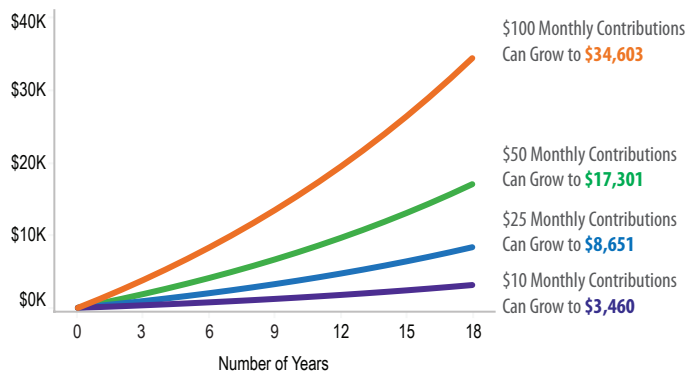
### Annual scholarship opportunities

Book Your Summer – May 1 through July 31.

Make Your Mark – September 1 through 30.

### Early savings can add up

Save what you want, when you want. Even putting away small amounts regularly makes a difference.



*This scenario is for a my529 account with a beginning balance of zero dollars and the amount stated contributed on the first day of each month over 18 years, with a 5% rate of return compounded annually.*

### How to contribute

- ACH.
- Check.
- Payroll direct deposit.
- Bill pay.
- Gift Program.

See [my529.org/how-to-save/contribute/](http://my529.org/how-to-save/contribute/) for details on how to contribute.

**my529**<sup>®</sup>

UTAH EDUCATIONAL SAVINGS PLAN

800.418.2551 | [marketing@my529.org](mailto:marketing@my529.org)

### 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](http://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.*