

Investment Option Performance as of May 31, 2020

Age-Based Investment Options 4	Latest Month	Latest Three Months	Year to Date 1	One Year	Average Annualized Return 2				Inception Date 3
					Three Year	Five Year	Ten Year	Since Inception	
Aggressive Global									
Age 0-3	5.16%	0.16%	-8.62%	6.29%	6.14%	6.35%	10.60%	9.43%	04/01/2003
Age 4-6	5.17%	0.16%	-8.62%	6.29%	6.15%	6.36%	10.60%	9.43%	04/01/2003
Age 7-9	4.44%	0.36%	-6.73%	6.61%	5.93%	5.88%	9.29%	8.72%	04/01/2003
Age 10-12	3.72%	0.50%	-4.95%	6.68%	5.55%	5.27%	7.87%	7.78%	04/01/2003
Age 13-14	3.30%	0.53%	-3.87%	6.55%	5.31%	4.71%	6.37%	6.63%	04/01/2003
Age 15	2.83%	0.58%	-2.85%	6.28%	4.89%	4.46%	6.25%	6.56%	04/01/2003
Age 16	2.35%	0.63%	-1.86%	5.93%	4.62%	3.82%	4.64%	5.18%	04/01/2003
Age 17	1.85%	0.64%	-0.91%	5.52%	4.14%	3.53%	4.50%	5.10%	04/01/2003
Age 18	1.33%	0.62%	0.05%	5.09%	3.86%	3.37%	4.42%	5.05%	04/01/2003
Age 19+	0.86%	0.63%	1.03%	4.70%	3.69%	2.64%	1.70%	2.04%	04/01/2003
Aggressive Domestic									
Age 0-3	5.37%	2.88%	-5.62%	11.22%	9.51%	9.08%	12.51%	5.95%	09/20/1999
Age 4-6	5.37%	2.88%	-5.62%	11.23%	9.45%	9.04%	12.16%	6.18%	09/20/1999
Age 7-9	4.63%	2.71%	-4.06%	10.90%	8.77%	8.14%	10.80%	5.92%	09/20/1999
Age 10-12	3.88%	2.49%	-2.64%	10.32%	7.87%	7.07%	9.34%	5.59%	09/20/1999
Age 13-14	3.48%	2.29%	-1.81%	9.72%	7.39%	6.23%	7.66%	5.14%	09/20/1999
Age 15	2.98%	2.07%	-1.08%	8.99%	6.27%	5.56%	7.32%	4.98%	09/20/1999
Age 16	2.47%	1.80%	-0.43%	8.07%	5.90%	4.74%	5.21%	4.48%	09/20/1999
Age 17	1.94%	1.54%	0.21%	7.16%	5.34%	4.40%	5.04%	4.40%	09/20/1999
Age 18	1.42%	1.29%	0.88%	6.28%	4.46%	3.88%	4.78%	4.28%	09/20/1999
Age 19+	0.91%	1.05%	1.59%	5.44%	4.34%	3.03%	1.89%	2.46%	09/20/1999
Moderate									
Age 0-3	4.19%	0.42%	-6.15%	6.59%	5.84%	5.82%	8.86%	8.57%	04/01/2003
Age 4-6	4.19%	0.42%	-6.16%	6.58%	5.79%	5.80%	8.58%	8.37%	04/01/2003
Age 7-9	3.47%	0.53%	-4.54%	6.39%	5.40%	5.18%	7.51%	7.67%	04/01/2003
Age 10-12	2.79%	0.57%	-2.99%	6.05%	4.89%	4.45%	6.33%	6.86%	04/01/2003
Age 13-14	2.32%	0.60%	-1.94%	5.81%	4.58%	3.81%	5.04%	5.86%	04/01/2003
Age 15	1.80%	0.62%	-1.02%	5.35%	4.05%	3.49%	4.88%	5.76%	04/01/2003
Age 16	1.27%	0.64%	-0.06%	4.90%	3.55%	2.87%	3.81%	4.85%	04/01/2003
Age 17	0.74%	0.65%	0.95%	4.52%	3.58%	2.90%	3.83%	4.85%	04/01/2003
Age 18	0.24%	0.66%	1.98%	4.14%	3.03%	2.56%	3.66%	4.76%	04/01/2003
Age 19+	0.19%	0.60%	1.65%	3.64%	2.77%	2.07%	1.39%	1.86%	04/01/2003
Conservative									
Age 0-3	3.14%	0.57%	-4.05%	6.21%	5.31%	5.14%	7.35%	7.41%	04/01/2003
Age 4-6	3.15%	0.63%	-4.00%	6.27%	5.43%	5.21%	7.08%	7.09%	04/01/2003

Age 7-9	2.42%	0.65%	-2.50%	5.85%	4.69%	4.34%	5.78%	6.12%	04/01/2003
Age 10-12	1.69%	0.73%	-0.97%	5.37%	4.02%	3.47%	4.37%	4.97%	04/01/2003
Age 13-14	1.19%	0.76%	0.12%	5.12%	3.75%	2.74%	2.90%	3.74%	04/01/2003
Age 15	0.69%	0.68%	0.97%	4.55%	3.14%	2.38%	2.72%	3.63%	04/01/2003
Age 16	0.20%	0.65%	1.90%	4.03%	3.31%	2.48%	2.35%	2.99%	04/01/2003
Age 17	0.17%	0.58%	1.59%	3.56%	2.72%	2.13%	2.18%	2.89%	04/01/2003
Age 18	0.14%	0.51%	1.30%	3.14%	2.67%	2.10%	2.16%	2.88%	04/01/2003
Age 19+	0.10%	0.43%	0.96%	2.62%	2.42%	1.82%	1.21%	1.75%	04/01/2003

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.

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.

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Static Investment Options	Latest Month	Latest Three Months	Year to Date 1	One Year	Average Annualized Return 2				Inception Date 3
					Three Year	Five Year	Ten Year	Since Inception	
Equity - 100% Domestic	4.75%	3.57%	-5.01%	12.69%	10.05%	9.68%	12.90%	5.92%	09/20/1999
Equity - 30% International	5.43%	0.85%	-8.04%	7.20%	6.55%	6.66%	10.53%	9.14%	10/03/2008
Equity - 10 % International	5.79%	0.67%	-8.42%	6.68%	6.97%	7.09%	11.28%	9.82%	04/01/2003
70% Equity/30% Fixed Income	3.88%	1.74%	-3.65%	8.62%	6.97%	6.55%	N/A	8.21%	06/21/2013
20% Equity/80% Fixed Income	1.56%	0.91%	0.43%	5.51%	4.07%	3.50%	N/A	3.82%	06/21/2013
Fixed Income	0.69%	1.43%	4.50%	7.68%	4.39%	3.40%	3.41%	3.96%	09/09/2002
FDIC-Insured	0.07%	0.37%	0.72%	2.25%	2.29%	1.73%	1.17%	1.12%	02/11/2009

Customized Investment Options	Latest Month	Latest Three Months	Year to Date 1	One Year	Average Annualized Return 2				Inception Date 3
					Three Year	Five Year	Ten Year	Since Inception	

Vanguard Funds

VG Institutional Total Stock Market Index Fund	5.36%	2.86%	-5.65%	11.17%	9.37%	8.98%	12.64%	12.55%	02/01/2010
VG Institutional Index Fund	4.74%	3.56%	-5.03%	12.64%	10.02%	9.65%	12.93%	12.71%	02/01/2010
VG Value Index Fund	2.81%	-2.88%	-14.66%	0.01%	4.62%	5.99%	N/A	8.61%	06/21/2013
VG Growth Index Fund	6.96%	10.14%	6.15%	26.95%	15.82%	13.27%	N/A	15.22%	06/21/2013
VG Mid-Cap Index Fund	7.11%	-0.04%	-9.03%	4.63%	5.81%	6.00%	11.36%	11.81%	02/01/2010
VG Small-Cap Index Fund	7.73%	-3.49%	-13.67%	-1.61%	3.71%	4.51%	10.25%	10.96%	02/01/2010
VG Small-Cap Value Index Fund	4.75%	-11.22%	-23.00%	-12.78%	-2.63%	1.10%	N/A	5.54%	06/21/2013
VG Small-Cap Growth Index Fund	10.77%	5.32%	-2.28%	12.11%	11.24%	8.35%	N/A	10.59%	06/21/2013
Vanguard FTSE Social Index	5.55%	3.85%	-4.20%	15.36%	N/A	N/A	N/A	11.12%	07/14/2017
VG Total Int'l Stock Index Fund	4.82%	-4.98%	-14.32%	-2.75%	-0.28%	0.87%	N/A	2.00%	05/06/2011
VG Developed Markets Index Fund	5.59%	-3.98%	-13.73%	-2.04%	-0.20%	1.05%	5.44%	4.43%	02/01/2010
VG International Value Fund 5	4.02%	-7.83%	-17.75%	-6.79%	-2.03%	-0.66%	4.09%	3.11%	02/01/2010
VG International Growth Fund	9.22%	8.29%	2.61%	22.88%	10.80%	9.06%	9.95%	9.14%	02/01/2010
VG Emerging Markets Stock Index Fund	2.36%	-7.75%	-15.64%	-4.42%	-0.01%	0.17%	N/A	2.54%	06/21/2013
VG Short-Term Investment-Grade Fund	1.32%	0.52%	2.14%	4.57%	3.03%	2.58%	N/A	2.35%	08/01/2011
VG Short-Term Bond Index Fund	0.51%	1.48%	3.54%	5.51%	3.11%	2.28%	N/A	2.08%	06/21/2013
VG Short-Term Inflation-Protected Securities Index Fund	0.79%	0.27%	1.10%	3.11%	2.06%	1.62%	N/A	1.11%	02/03/2014
VG Total Bond Market Index Fund	0.53%	1.62%	5.53%	9.26%	4.92%	3.77%	3.69%	3.77%	02/01/2010
Vanguard High-Yield Corporate	3.74%	-2.99%	-3.70%	3.21%	N/A	N/A	N/A	3.16%	07/14/2017
VG Total International Bond Index Fund	0.18%	-0.79%	1.82%	5.11%	4.47%	3.85%	N/A	4.21%	02/03/2014

Dimensional Funds

DFA Global Allocation 60/40 Portfolio	3.42%	-0.04%	-5.98%	4.06%	3.78%	4.06%	N/A	4.61%	02/02/2015
DFA Global Allocation 25/75 Portfolio	1.63%	0.84%	-1.10%	4.06%	3.19%	2.95%	N/A	3.06%	02/02/2015
DFA U.S. Large Cap Value Portfolio	3.82%	-6.29%	-19.66%	-4.76%	0.42%	3.20%	N/A	6.92%	06/21/2013
DFA U.S. Small Cap Value Portfolio	2.83%	-12.62%	-27.43%	-16.53%	-6.72%	-2.26%	N/A	2.10%	06/21/2013
DFA Real Estate Securities Portfolio	1.80%	-9.70%	-14.82%	-7.43%	3.51%	4.76%	N/A	7.16%	06/21/2013
DFA US Sustainability Core 1 Portfolio	6.05%	2.75%	-6.65%	11.03%	N/A	N/A	N/A	8.57%	07/14/2017
DFA International Value Portfolio	4.42%	-12.49%	-24.31%	-15.55%	-6.04%	-3.56%	N/A	0.45%	06/21/2013
DFA Global Equity Portfolio	5.18%	-1.94%	-12.50%	2.02%	3.40%	4.41%	N/A	7.17%	06/21/2013

DFA One-Year Fixed Income Portfolio	0.12%	0.25%	0.54%	1.69%	1.59%	1.14%	N/A	0.87%	06/21/2013
DFA Five-Year Global Fixed Income Portfolio	0.17%	0.14%	0.85%	2.20%	2.08%	1.88%	N/A	1.75%	04/16/2015
FDIC-Insured Accounts	0.07%	0.35%	0.71%	2.20%	2.24%	1.69%	1.14%	1.14%	02/01/2010
PIMCO Interest Income Fund	0.19%	0.57%	0.99%	2.61%	N/A	N/A	N/A	2.79%	08/17/2018

The information above shows the returns for the following underlying investments and are net of the my529 Administrative Asset Fee. Returns on an account invested in the Customized Age-Based or Customized Static investment options will depend upon the underlying investment allocation chosen by the account owner/agent. In addition, individual account performance will vary based on the timing of the investments in the investment option, any cash flow in or out of the my529 account during the investment period, and on the balances in the my529 accounts.

Important Information Regarding Investments in my529

The performance returns shown in the table above are based on a \$10,000 beginning account balance, assuming the money was invested on the first day and held until the last day of each period shown. These returns only reflect the performance returns of a hypothetical \$10,000 investment for a particular investment option over the stated period of time reflected in the table, not for individual accounts. Individual account performance will vary based on the timing of the initial and subsequent investments, withdrawals (if any), and the account balances.

The returns shown above (a) take into account the underlying investment performance for each period; (b) show applicable interest and dividends; and (c) are net of the Administrative Asset Fee charged by my529 during such periods. Beginning on January 1, 2010, and ending on September 30, 2014, the Administrative Maintenance Fee of up to \$15 annually was not reflected on the returns. The Administrative Mail Delivery Fee was included in the performance calculations until September 2014. The fee no longer applies to my529 accounts.

For age-based and static investment options, performance returns shown above assume that (a) prior to January 1, 2007, the investment options did not rebalance; (b) beginning January 1, 2007, and ending December 31, 2012, investment options rebalanced on January 1 of each year to match the target allocations for each investment option in effect at the time; and (c) beginning January 1, 2013, investment returns are based on the aggregate market value of the investment options, which reflect the actual investment rebalancing that takes place on the birthday of each beneficiary. For these reasons and the reasons stated above, the actual returns in an individual account will not match those shown in the tables.

The age brackets in the age-based investment options were changed on July 14, 2017. On that date, the number of age brackets was increased and the investment allocation for each age bracket was changed. The investment option performance shown in the table reflects the historical performance returns for the corresponding age bracket that existed before July 14, 2017. For more information, see the Program Description.

Past performance does not guarantee future results.

Notes

1. Year-to-date calculations are based on a calendar year; January 1 to the current month-end date.
2. Average Annualized Returns for investment options with an inception date in the past 12 months are cumulative and non-annualized.
3. The inception date is the first date that (a) the investment option was offered and/or received a contribution, or (b) the underlying fund was offered as part of either the Customized Age-Based or Customized Static investment options.
4. The age brackets in the age-based investment options shown in the table were changed on July 14, 2017. Investment option performance before this date reflects the returns for the corresponding age bracket that existed prior to July 14, 2017.
5. Closed to new investments beginning on July 25, 2011.