



ONAC CHILDREN'S
SAVINGS ACCOUNT PROGRAM
529 PLAN INVESTOR
EDUCATION BOOKLET





Introduction

This booklet was prepared by the Oklahoma Native Assets Coalition, Inc. (ONAC) to help account owners to have information they need to manage their 529 account either for their child's benefit, or in the case of several young adults, for their own account.

ONAC, a Native-led nonprofit, provided the opening account deposit for your Children's Savings Account to help you and your family save for college and trade school. Our coalition welcomes you to continue to add deposits to the account to help it to grow more quickly.

Tribal communities have a long history of saving. The Children's Savings Accounts (CSAs) were designed with this reality in mind. CSAs help us build individual, family, and community assets. Post-secondary education helps prepare our future tribal leaders. We are excited for your children's future!

Note about this booklet: As of July 2019, the website links were active and the information included in the booklet was noted as current on the 529 plan websites. Information can change over time. Thus, if you have any questions about the information included in this booklet, please check with the 529 plan that holds your CSA.

Booklet Citations:

MOST-Missouri's 529 Savings Plan. 19 July 2019 <https://www.missourimost.org>.

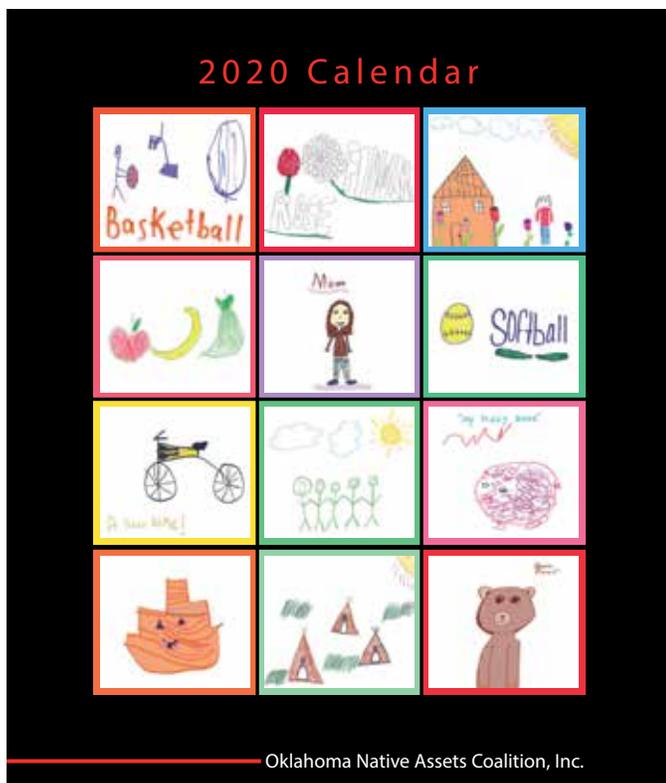
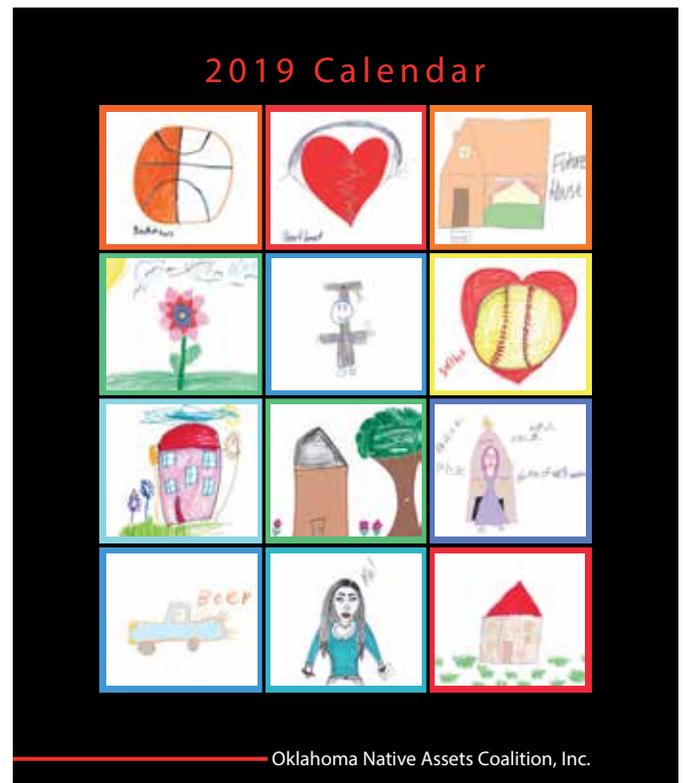
Oklahoma 529 College Savings Plan. 19 July 2019 <https://www.ok4saving.org>.

Utah Educational Savings Plan. my529. 19 July 2019 <https://my529.org>.



As part of this Children's Savings Account (CSA) program, the youth envision assets in their lives and create artwork showing what they value: family, homes, food, jobs, education, natural resources, etc. Here are samples of their artwork.

Artwork by:
 Auretha
 Emily
 Joshua
 Kyleigh
 Luciah
 Mikah
 Nevaeh
 ShiAnn
 Tatiyona
 Vivian



Artwork by:
 Abby
 Andrew
 Annelise
 Aurora
 Georgia
 Grace
 Kayden
 Micah
 Niya
 ShiAnn
 Tanian

ONAC encourages your family to make additional contributions into the accounts and to speak with your children about their plans for their education after high school. ONAC is excited for your children's future!

Thank you for your participation in the ONAC Children's Savings Account program.



ONAC Children's Savings Account Program 529 Plan Investor Education Booklet

Where do I look up more information online about the 529 plan? If I still have questions about the Children's Savings Account, whom do I call?

If you have questions that are not answered on the 529 plan website or in this booklet, please first call the 529 plan in the state where you opened the account:

Oklahoma 529 College Savings Plan
(for Oklahoma residents):
1-877-654-7284, <https://www.ok4saving.org>

MOST-Missouri's 529 Savings Plan
(for Missouri residents):
1-888-414-6678, <https://www.missourimost.org>

my529 Utah Educational Savings Plan
(for those associated with Chief Dull Knife College and the People's Partners for Community Development):
1-800-418-2551, <https://my529.org>

If you still have remaining questions, please contact ONAC, Christy Finsel, Executive Director, (405) 401-7873, cfinsel@oknativeassets.org.

What is a 529 savings plan?

"It's a type of investment account you can use for education savings, which is usually sponsored by an individual state" (MOST).

Where does the name of the 529 plan come from?

"It comes from Section 529 of the Internal Revenue Code, which specifies the plan's tax advantages" (MOST).

What makes 529 plans so powerful?

529 plans provide tax savings. Your earnings grow federally tax-deferred, qualified withdrawals are tax-free, and some states (like Missouri, Oklahoma, and Utah) have other tax benefits as well.

For Oklahoma residents with an Oklahoma 529 College Savings Plan, "in addition to state tax benefits, any earnings can grow deferred from federal income tax, which can really help your savings add up. Withdrawals are also free from federal tax when used for qualified higher education expenses" (OK529).

For Missouri residents with a MOST-Missouri's 529 Savings Plan, "you won't have to pay federal

or Missouri state income taxes on the money you withdraw to pay for qualified expenses. If you're the account owner and you live in Missouri, you can deduct up to \$8,000 (\$16,000 if you're married filing jointly) of your MOST 529 Plan contributions when you file your state income taxes." (MOST)

For those with the Chief Dull Knife College and the People's Partners for Community Development Children's Savings Accounts held through the my529 plan in Utah, "Earnings in your my529 account accumulate free from federal and Utah state income taxes. This means potential investment returns earned in your account are available to pay for the qualified higher education expenses of your beneficiary" (my529). For Chief Dull Knife College and the People's Partners for Community Development CSA account owners, with accounts held by the my529 Utah Plan, if you reside in Montana, SB 117 was signed into law in 2013. This law makes a Montana's taxpayer's contributions to a non-Montana 529 plan possibly eligible for a state tax deduction up to \$3,000 per taxpayer (\$6,000 for those married, filing jointly), see https://achievemontana.com/home/planbenefits/plan_montana.html and https://www.savingforcollege.com/529-news/?page=plan_news&plan_news_id=1217.

Who is the account owner of a 529 plan?

Anyone 18 and older can be an account owner of a 529 plan.

Who is the beneficiary of the plan?

"A beneficiary is the future student, or the person you open the account for. You can open an account for a child, grandchild, friend, or even yourself. The only rule is that the beneficiary must be a U.S. citizen or resident alien with a valid Social Security number or other taxpayer identification number" (MOST). If the account owner is age 18 or older, they can open a 529 account, as the account holder, and also be the beneficiary of the account.

How do I find my 529 account number?

The 529 account number is found on the account statements. If you are uncertain about your account number, call the plan in the state where you opened the account. From there, if you provide your legal name, birth date, and Social Security

number, and the same information for your child (the account beneficiary), they should be able to provide you with the account number for the account.

OK 529 plan: 877-654-7284

MOST plan: 888-414-6678

my529 Utah plan: 800-418-2551

How do you set-up online account access if you have already opened a 529 account?

You can call the 529 plan and they will walk you through setting up online account access, or you can establish account access from the home pages of the plan website.

1. Oklahoma 529 College Savings Plan (for Oklahoma residents):

1-877-654-7284, <https://www.ok4saving.org>. Or, on the homepage of the website, click on the “log in” button at the top right of the page, and click “set up online access for an existing account” for first-time users.

2. MOST-Missouri’s 529 Savings Plan (for Missouri residents):

1-888-414-6678, <https://www.missourimost.org>. Or, on the homepage of the website, under “existing account owners” you can register for online access.

3. my529 Utah Educational Savings Plan (for those associated with Chief Dull Knife College and the People’s Partners for Community Development):

1-800-418-2551, <https://my529.org>. Or, on the homepage of the website, click on “account access” and then click “set up username/password.”

How do you make deposits into the accounts?

1. Oklahoma:

With the account number in hand, you could send payment contributions by personal check, teller’s check, money order, or cashier’s check for the accounts to the 529 plan, per child. On the check, you would write the name of your child in the memo line and their account number on the top of the check. Make the check payable to the Oklahoma 529 College Savings Plan. Minimum deposits of \$25 per child, could be sent to:

Oklahoma 529 College Savings Plan (OCSP)

P.O. Box 219249

Kansas City, MO 64121-9249

For more information about sending in additional deposits or setting-up online direct deposit go to <https://www.ok4saving.org> and search for making contributions and withdrawals.

2. Missouri:

To contribute to your account, you may send a check made payable to “MOST-Missouri’s 529 Savings Plan.” On the check, write the name of the child in the memo line and their account number on the top of the check. Mail the check and the “Additional Deposit Form” currently available at

<https://cdn.unite529.com/jcdn/files/MOD/pdfs/addpurchase.pdf> to:

MOST-Missouri’s 529 College Savings Plan

P.O. Box 219212

Kansas City, MO 64121-9212

For more information about making contributions, go to <https://my529.org>, then to the FAQ page, and then click on “how can I contribute to my account?”

3. Utah:

For information about how to contribute to the account go to <https://my529.org>. Look for the link about how to contribute to the account. To send a contribution by check (there is no minimum contribution amount required), write the name of your child in the memo line and their account number on the top of the check. Make the check payable to my529. Mail the check to:

my529

P.O. Box 145100

Salt Lake City, UT 84114-5100

Can parents, grandparents, aunts, uncles, youth, tribal programs, etc. all make deposits into a 529 account?

Yes. Contributions may be made to the account by others interested in helping the child’s account to grow. Additional contributions may be mailed to the 529 plan, with the child’s name and account number on the account. Grandparents, like parents, could choose to set-up direct deposit to have funds



added to the account from their bank accounts. Youth can save up funds and those funds may be added to the account as well.

What is the minimum amount I can deposit into the account after ONAC deposited the initial opening account deposit?

In Oklahoma, if you are making a contribution by check, you may make additional contributions of \$25.00 or more per contribution. If you make contributions by payroll deduction, the 529 plan may accept contributions of \$15.00 per contribution per payroll period

In Missouri, you may make additional contributions of \$1.00 or more whenever you like.

In Utah, there is no minimum required contribution. You may make a donation of any amount whenever you like.

What are qualified educational expenses?

Funds in 529 savings plans may be used to pay for the following expenses:

- “Tuition, mandatory fees, textbooks, supplies, and other equipment required to attend any college, university, or technical school in the United States or abroad that participates in federal financial aid for students.
- Computers, peripheral equipment, educational software, and Internet access and related services when used primarily by the beneficiary while enrolled at an eligible educational institution.
- Room and board expenses, if they do not exceed the amount specified in the cost of attending the school where your beneficiary is enrolled at least half-time. Services a special-needs beneficiary must have in order to enroll and attend a post-secondary school.
- Expenses for services for a special needs beneficiary to enroll and attend an eligible educational institution.
- K-12 tuition expenses at public, private, or religious schools” (my529).

What are the taxes and penalties for non-approved withdrawals?

A non-qualified withdrawal is any withdrawal that does not meet the requirements of being: (1) a qualified withdrawal; (2) a taxable withdrawal; or (3) a rollover” (OK529). “...If you make a non-qualified withdrawal, you may have to pay state income tax on the portion of your contributions that you originally deducted on your tax return. Any earnings you withdraw may also be subject to federal, state, and local income taxes and a 10%

federal penalty tax” (MOST). To avoid any taxes and penalties, use the funds in the 529 accounts for the qualified educational expenses mentioned above. The exceptions to the 10% federal “penalty tax include a withdrawal made because the beneficiary has died or become disabled; received a scholarship, to the extent the withdrawal amount doesn’t exceed the scholarship amount; or had enrolled in an eligible U.S. military academy, to the extent that the amount of the withdrawal doesn’t exceed the value of the education. Eligible academies include the U.S. Military Academy, Naval Academy, Air Force Academy, Coast Guard Academy, and Merchant Marine Academy” (MOST).

How do I make a withdrawal to pay for qualified expenses?

“When you request a withdrawal to pay for qualified expenses, you can have the money sent to yourself, the student, or an eligible school. If you send the money to yourself, you (as the account owner) will receive a Form 1099-Q. If the money is sent to the beneficiary or the school, the beneficiary will receive Form 1099-Q.” (MOST)

Either call the 529 plan by phone (you’ll need to provide your account, beneficiary, school information, and the student’s ID number from their college or trade school) or complete an online withdrawal by going to the website for the 529 plan.

Oklahoma 529 College Savings Plan (for Oklahoma residents):

1-877-654-7284, <https://www.ok4saving.org>

MOST-Missouri’s 529 Savings Plan (for Missouri residents):

1-888-414-6678, <https://www.missourimost.org>

my529 Utah Educational Savings Plan (for those associated with Chief Dull Knife College and the People’s Partners for Community Development):

1-800-418-2551, <https://my529.org>

What are the 529 plan investment options?

To learn more about the investment options, per plan, go to the plan’s websites and look for the risk tolerance and research investment options webpages. You may also call the plan to ask more questions.

1. **Oklahoma 529 College Savings Plan**,
1-877-654-7284, <https://www.ok4saving.org>

2. **MOST-Missouri’s 529 Savings Plan**,
1-888-414-6678, <https://www.missourimost.org>

3. **my529 Utah Educational Savings Plan (for those associated with Chief Dull Knife College and the People’s Partners for Community Development)**,
1-800-418-2551, <https://my529.org>

Can the beneficiary (the student) use the 529 funds only in the state they reside?

“No, the student can attend any eligible education institution (including eligible trade schools) in the United States or abroad” (MOST).

What happens if the beneficiary does not want to continue his or her education?

“If that’s the case, you have a couple of options. You can stay invested in case he or she decides to attend school later (there’s no age limit on using the money). Or you can change the beneficiary to an eligible family member. You can also withdraw the money for other uses. A 10% penalty tax on earnings (as well as federal and state income taxes) will apply if you withdraw the money to pay for non-qualified expenses” (MOST).

Where can I find a college savings planning calculator?

<https://vanguard.wealthmsi.com/csp.php>

Are 529 returns guaranteed?

For all 529 plans: “No. Returns are never guaranteed and your account value will fluctuate with market performance. As with any investment in securities, you can lose money by investing in 529... plans. Keep in mind that the holding period for education savings is short (generally 1 to 20 years). You should consider investing more conservatively as the time approaches for you to begin making withdrawals. Note: Before you select an investment option, you should carefully consider your investment time horizon and risk tolerance.” (MOST)

When can I change my investment options?

For all 529 plans: “You can change the investments for your future contributions at any time. Under the federal laws that govern 529 plans, you’re able to move money you’ve already contributed to a different portfolio within your account twice per calendar year or if you change the beneficiary.” (MOST)

What fees apply to my 529 account?

1. Oklahoma:

To view information about the fees for the OK 529 accounts, which as with all 529 accounts, are indirectly paid out of the assets in the account, go to <https://www.ok4saving.org>, and click on fees and expenses at the bottom of the home page.

2. Missouri:

For the Missouri MOST plan, as of July 2019, “the plan charges an annualized asset-based management fee that currently ranges from 0.23% to 0.57%, depending on the portfolio(s) you choose. This may increase or decrease depending on the annualized asset-based management fee of the underlying funds. There are

no advisor fees or sales commissions, like those you may find in other types of plans.” (MOST)

3. Utah:

For the my529 plan, as of July 2019, depending on which investment option you select for your account, the Operating Expense Ratios for underlying investments range from \$0.20 to \$5.20 per \$1,000 invested annually. The administrative asset fees range from \$1.00 to \$1.80 per \$1,000 invested annually. These funds are deducted from your account. “my529 does not charge for enrollment, investment option changes, withdrawals or transfers.” (my529)

If I am a college student and I am completing the FAFSA for student financial aid, as an independent student, do the funds in my 529 savings account count as my assets? If so, where do I enter the 529 funds on the FAFSA?

Yes, as an independent student, the funds in your 529 account are considered your assets. The student would enter the amount of their 529 account, as of the date they complete the FAFSA, currently found on line 42 (Student’s Net Worth of Current Investments). For further help to complete the FAFSA, contact the Federal Student Aid Information Center at 1-800-433-3243.

If I am a parent, and completing the FAFSA for my child (as my child is still considered dependent upon me), do the funds in the 529 account for the benefit of my child count as my assets? If so, where do I enter the 529 funds on the FAFSA?

Yes, as your child is still a dependent student, the funds in the 529 account, for the benefit of your child, are considered your assets. The parent would enter the amount of the 529 account, as of the date they complete the FAFSA, currently found on line 91 (Parents’ Net Worth of Current Investments). For further help to complete the FAFSA, contact the Federal Student Aid Information Center at 1-800-433-3243.

How do you read your account statement?

Sample account statements are included in this booklet.

Sample Statement: Oklahoma 529 College Savings Plan

OK
 Oklahoma 529
 College Savings Plan
 P.O. Box 219249
 Kansas City, MO 64121-9249

Account Statement

April 1, 2019 to June 30, 2019

Page 1 of 4

Call: 1-877-654-7284

Visit: www.ok4saving.org

Mail: P.O. Box 219249 Kansas City, MO 64121-9249

AA 10 000150 91085 A 1 OKTINVW

OKLAHOMA COLLEGE SAVINGS PLAN
 John J Smith Jr
 Mary Beth Smith
 101 Main Street
 Main Town, OK 12345-0987



1-888-633-1345

Your Account 098765432

Total Value: \$448.35

Your Account Summary

	Quarter Ending 06/30/19	Year-to-Date
Opening Balance	\$436.42	\$422.00
+ Additions	\$0.00	\$0.00
- Subtractions	\$0.00	\$0.00
+/- Change in Value	\$11.93	\$26.35
Ending Balance	\$448.35	\$448.35

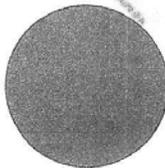
Since Inception	
Total Net Contributions	\$423.45
Total Earnings	\$24.90

Is your Beneficiary Having a Birthday?

The birthday of your account beneficiary marks a perfect time to request eGifts from friends and family. The eGift feature in your Oklahoma 529 College Savings Plan account is secure and easy to use. Simply log into your account at ok4saving.org, click the eGift icon at the top of the summary page and follow the instructions to request an eGift. For more information about eGifting, please visit ok4saving.org/gift or call 1-877-654-7284.

Your Holdings as of 06/30/19

<input checked="" type="checkbox"/> Fixed Income Option	100.0%
Total	100%



100.0%



Be sure to review your transaction activity on the following page(s) for accuracy and promptly notify us of any discrepancy.

Sample Statement: Oklahoma 529 College Savings Plan



P.O. Box 219249
Kansas City, MO 64121-9249

Account Statement

April 1, 2019 to June 30, 2019

Page 2 of 4

Your Account 098765432

Your Contributions

Investment Option	Year-to-Date
Fixed Income Option	\$0.00
Total	\$0.00

Allocation Instructions

None on file.

Log into your account, call the Plan or submit an Account Information Change Form to add instructions to your account. Once added, these standing instruction will be used to invest future contributions, excluding payroll deductions into one or more portfolios using the percentage you select for each portfolio. It also makes it easier for others to contribute to your account.

Transaction Activity

Fixed Income Option
Investment Option 2242

Date	Description	Transaction Amount	Unit Value	Units this Transaction	Total Owned	Total Value
No Transactions This Period						
	Opening Balance 04/01/19		\$15.74		27.727	\$436.42
	Ending Balance 06/30/19		\$16.17		27.727	\$448.35



Sample Statement: Oklahoma 529 College Savings Plan



P.O. Box 219249
Kansas City, MO 64121-9249

Account Statement April 1, 2019 to June 30, 2019

Page 3 of 4

Your Account 098765432

Account Performance as of 06/30/19

Since Inception (09/24/2015)	This Quarter	1-Year	3-Year	5-Year
7.95%	2.73%	6.87%	10.44%	N/A

Your personal rate of return (PRR) is an estimate of the account's performance, and measures the performance of underlying investments and takes into account fees and the size and timing of any contributions and withdrawals made during the defined time period. It reflects dividends, interest and capital gain distributions. The PRR estimate is sensitive to the timing and magnitude of withdrawals from investment options and withdrawals from the account, and may be misleading if an account has experienced large outflows relative to its holdings and/or extended periods with a low or zero balance. As a result, your PRR may not be a meaningful representation of the performance of the investment options in which your account is invested. Because your PRR is an estimate only, it should not be used as a basis for making investment decisions.

Past performance is not a guarantee of future investment results for your account or of any investment option. Investments in the Plan are neither insured nor guaranteed and there is the risk of investment loss, including the principal amount invested. (Note, assets in the Guaranteed Option are allocated to the Funding Agreement issued by TIAA-CREF Life and guaranteed to the Board of Trustees of the Oklahoma College Savings Plan, which is the policyholder under the agreement.) Performance of the Plan's investment options is available at www.ok4saving.org. Performance of the underlying mutual funds is available at the respective management firm's web site.

Consider the investment objectives, risks, charges and expenses before investing. Please visit www.ok4saving.org for Plan Disclosure Booklet with more information. Read it carefully.

The information provided on page 1 of this statement summarizes activity in your account. "Additions" and "Subtractions" include both contributions and withdrawals you made, and any reallocations of existing assets from an account transfer among investment options or from a change in your beneficiary's age band within an age-based investment option. "Total Net Contributions" and "Total Earnings" represent all contributions and changes in your account value since inception, minus the contribution and earnings portion of any withdrawal(s).

The Plan issues Form 1099-Q by January 31 each year only for accounts that had a withdrawal or an outgoing trustee-to-trustee rollover in the prior year. Form 1099-Q is mailed to either the Account Owner or the Beneficiary, depending on the type of withdrawal.

You should carefully review this statement upon receipt and promptly notify the Plan of any inaccuracy or discrepancy. If you believe this statement does not accurately reflect your instructions or does not accurately reflect information about your account, you have 60 days from the date of the statement to notify the Program; otherwise you acknowledge this statement to be accurate. Visit www.ok4saving.org for up-to-date information.

TIAA-CREF Tuition Financing, Inc., Plan Manager. TIAA-CREF Individual & Institutional Services, LLC, member FINRA, SIPC, distributes securities.

Sample Statement: Oklahoma 529 College Savings Plan

Account Owner
OKLAHOMA COLLEGE SAVINGS PLAN
John J Smith Jr
Mary Beth Smith



Oklahoma 529
College Savings Plan

Write your account number on your check.
Mail this slip with your contribution.
Make check payable to and mail to:

Investment Option	Option/Account No.	Investment
Fixed Income Option	2242- 098765432	\$

Check box if you do **not** want to use existing allocation instructions.

If this box is checked or you do not have existing allocation instructions, your contribution will post to the above option. To verify, modify or add new allocation instructions, log in to your account or call the Plan.

Investments in the Plan are neither insured nor guaranteed and there is a risk of investment loss.

Oklahoma College Savings Plan
PO Box 219249
Kansas City, MO 64121-9249



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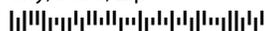
FOR VALIDATION ONLY

Sample Statement: Utah my529 College Savings Plan

my529[®] PO BOX 145100
SALT LAKE CITY, UT
84114-5100

0000000000 *****MIXED AADC 000

Name
Address
City, State, Zip



QUARTERLY ACCOUNT STATEMENT

January 01, 2019 to March 31, 2019



Phone 800.418.2551 Website my529.org
Fax 800.214.2956 Hours Monday-Friday,
7 a.m. to 6 p.m. MT
Email info@my529.org

Beneficiary Name
Account Number #####

TOTAL VALUE **\$#,###.##**

Net Principal Contributions \$ 0.00
2019 Tax Year to Date Contributions \$0.00
2018 Total Contributions \$0.00

Account Type UGMA/UTMA
Investment Option Age-Based Aggressive Domestic
Account Owner/Agent NAME

College planning tools now available

Invite Education's college preparation tools are available on my529.org. The College Planning Center is available to account owners and features college savings estimators, test prep, a scholarship search engine, a link to FASFA, and college application tools. The College Savings Estimator also helps you explore the potential costs of higher education.

Public Treasurers' Investment Fund to be eliminated

my529 will no longer offer the Public Treasurers' Investment Fund (PTIF) on or about July 11, 2019. All current investments in the PTIF will be moved automatically to FDIC-insured investments and will not be considered an investment option change. You may evaluate and change your investment option(s) at any time, but are limited to two investment option changes per calendar year.

Graduation Gifts

Invite family and friends to give graduation gifts to your my529 account. Enroll in the my529 Gift Program via Account Access at my529.org. Upon activating a link to your personal gift page, you will receive a unique gift code that you can share via email or social media. It's that easy.

ACTIVITY SUMMARY

	This Quarter	Total Year
Beginning Balance	\$0.00	\$0.00
Contributions	0.00	0.00
my529 Dividends	0.00	0.00
Withdrawals	0.00	0.00
Transfers/Exchanges*	0.00	0.00
Market Gain/(Loss)	0.00	0.00
Asset/Transaction Fees	(0.00)	(0.00)
Ending Balance	\$0.00	\$0.00

*Includes transfers between my529 accounts, reallocations, rebalances, investment option changes and fund changes.

UNDERLYING FUND BALANCES AS OF MARCH 31, 2019

This is what my529 owns on your behalf. You do not own the listed funds. You own my529 Units. For presentation purposes, fund prices are rounded to two decimal places; however, transactions are processed at a price using up to six decimal places.

Underlying Funds	Symbol	my529 Units	Price	Amount	Percentage
Vanguard Total Stock Market Index	VITPX	20.87826	\$61.18	\$1,277.33	73%
Vanguard Short-Term Investment-Grade	VFSIX	7.25733	\$10.59	\$76.86	4%
Vanguard Total Bond Market Index	VBMPX	30.50473	\$10.68	\$325.79	19%
PIMCO Interest Income Fund		5.93822	\$10.20	\$60.57	4%
Total				\$1,740.55	100%

Sample Statement: Utah my529 College Savings Plan

my529[®]

PO BOX 145100
SALT LAKE CITY, UT
84114-5100

QUARTERLY ACCOUNT STATEMENT

January 01, 2019 to March 31, 2019

Account Number #####

This statement will be deemed conclusive and accurate unless the account owner advises my529 in writing of any objection or concern within 60 calendar days of receipt. If you think your statement contains any errors, or if you need additional information, mail or fax your objection or inquiry to my529. You may call my529, but doing so will not preserve your rights. In your letter, please provide your name, account number, a description of the suspected error, the amount of the suspected error, the effective date of the transaction in question, and an explanation of why you believe there is an error. The value of your my529 account may vary depending on market conditions and the performance of the option you select. The account balance could be more or less than the amount you contribute; in short, your investment could lose value. See the my529 Program Description for more information, including a full description of the risks associated with owning and investing in a my529 account.

Para obtener ayuda con esta declaración en español, consulte la "Guía trimestral de traducción de declaraciones" en <https://my529.org/es/gua-trimestral-de-traduccin-de-declaraciones-my529/>

TRANSACTION DETAIL FOR QUARTER ENDED MARCH 31, 2019

Date	Description	Amount
12/31/2018	Beginning Balance	\$1,572.15
01/02/2019	Dividends - Vanguard Short-Term Investment-Grade	0.20
01/02/2019	Dividends - Vanguard Total Bond Market Index	0.79
01/31/2019	Administrative Asset Fee	(0.20)
02/01/2019	Dividends - Vanguard Short-Term Investment-Grade	0.19
02/01/2019	Dividends - Vanguard Total Bond Market Index	0.79
02/28/2019	Administrative Asset Fee	(0.21)
03/01/2019	Dividends - Vanguard Short-Term Investment-Grade	0.18
03/01/2019	Dividends - Vanguard Total Bond Market Index	0.74
03/28/2019	Dividends - Vanguard Total Stock Market Index	10.63
03/29/2019	Administrative Asset Fee	(0.21)
03/31/2019	Market Gain/(Loss)	155.50
03/31/2019	Ending Balance	\$1,740.55

Sample Statement: MOST Missouri's 529 Education Plan



MISSOURI'S 529 EDUCATION PLAN

MOST – Missouri's 529 Education Plan
 P.O. Box 219212
 Kansas City, MO 64121-9212

Questions?

Contact MOST: 1-888-414-6678
 on business days from 7 a.m. to 8 p.m., Central time.

Email:
 MOST529@missourimost.org

Internet Access at:
 www.missourimost.org



Don't give college savings the summer off.

Every dollar saved now could potentially mean less you'll need to borrow later. Make it automatic by signing up for recurring contributions at <https://www.missourimost.org/>

Account Statement

Statement Period

April 1, 2019 - June 30, 2019

Account Owner	Beneficiary	Account #	Account Type
[REDACTED]	[REDACTED]	[REDACTED]	Individual 529

Statement Summary

Account Balance Period Beginning (04/01/2019)		\$306.76
Account Balance Period Ending (06/30/2019)		\$312.91
	Statement Totals	Year-to-date Totals
Current Year Contributions - All Sources	\$0.00	\$0.00

Investment Summary

Portfolio Name	Units	Unit Price	Value
Aggressive Age-Based Option: Vanguard Income Portfolio	6.5089	\$18.56	\$120.81
Moderate Age-Based Option: Vanguard Conservative Income Portfolio	6.6354	\$15.43	\$102.38
Conservative Age-Based Option: Vanguard Interest Accumulation Portfolio	7.4023	\$12.12	\$89.72
	Total Portfolio Net Worth:		\$312.91
	Principal:		\$241.53
	Earnings:		\$71.38

Principal: The sum of all contributions made **since the account opening**, including the contribution portions of qualifying rollovers, less the contribution portions of withdrawals made.

Earnings: For all portfolios, the change in investment value **since the account opening**, including market appreciation/depreciation and earnings associated with qualifying rollovers, less the earnings portions of withdrawals made.

Sample Statement: MOST Missouri's 529 Education Plan

Investment Summary (Continued)

Annualized Personal Rate of Return (as of 06/30/2019)	1 Year	3 Year	5 Year	10 Year
	5.16%	2.79%	2.55%	6.54%

A note about performance. Your personal performance is based on the performance of your investments and on the timing and amount of your purchases and redemptions. Therefore, your personal performance may differ—perhaps greatly—from the performance of the investments themselves.

Calculation method. Personal performance uses a formula called *internal rate of return* (IRR), which is a dollar-weighted return. IRR takes into account new money coming into your investment, as well as how long that money has been held. Don't confuse your personal rate of return with those posted for funds and indexes. The returns presented in these instances use a time-weighted calculation, which does not take cash flow into consideration.

Past performance. Past performance is not a guarantee of future performance. You should monitor your personal performance over an extended period of time and consider other factors—investment objectives, time horizon, risk tolerance, personal financial situation, and tax implications—before making changes to your portfolio.

Performance presented is for applicable time frames since initial investment. Accounts with a zero balance at either the beginning or end of the time period shown will not calculate a personal rate of return and hence will show a zero return.

Investment Allocations

(As of 06/30/2019)

Portfolio Name	Allocation Percentage *
Aggressive Age-Based Option: Vanguard Income Portfolio	33%
Moderate Age-Based Option: Vanguard Conservative Income Portfolio	34%
Conservative Age-Based Option: Vanguard Interest Accumulation Portfolio	33%

* Investment allocations are effective for all future contributions and do not necessarily reflect the current allocation of assets in your account.

For more information about MOST—Missouri's 529 Education Plan, download a Program Description, Privacy Policy, and Participation Agreement or request one by calling 888-414-MOST. Investment objectives, risks, charges, expenses, and other important information are included in this document; read and consider it carefully before investing. Vanguard Marketing Corporation, Distributor.

If you are not a Missouri taxpayer, consider before investing whether your or the designated beneficiary's home state offers any state tax or other benefits that are only available for investments in such state's qualified tuition program.

The Missouri Education Savings Program (the "Program Trust") is a trust created by the State of Missouri. When you invest in MOST—Missouri's 529 Education Plan (the "Plan"), you are purchasing portfolio units issued by the Program Trust. Portfolio units are municipal securities. The Plan has been implemented and is administered by the Missouri Education Program Board (the "Board"). Ascensus Broker Dealer Services, LLC, and Ascensus Investment Advisors, LLC, serve as the Program Manager and Recordkeeping and Servicing Agent, respectively, with overall responsibility for the day-to-day operations. The Vanguard Group, Inc., serves as Investment Manager for the Plan. Vanguard Marketing Corporation, an affiliate of The Vanguard Group, Inc., markets and distributes the Plan. The Plan's portfolios, although they invest in mutual funds, are not mutual funds.

Investment returns are not guaranteed, and you could lose money by investing in the Plan. Participants assume all investment risks, including the potential for loss of principal, as well as responsibility for any federal and state tax consequences.

Municipal securities customer education and protection disclosure

Vanguard Marketing Corporation is a broker-dealer registered with the U.S. Securities and Exchange Commission and the Municipal Securities Rulemaking Board (MSRB). An investor brochure that describes the protections that may be provided by the MSRB rules and how to file a complaint with an appropriate regulatory authority can be obtained from the MSRB through its website (msrb.org).



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