

Online LPOA Authorization

How to Help Your Financial Advisor Help You

Dear my529 account owner,

As the owner of a my529 college savings account(s), you may grant your financial advisor limited power of attorney (LPOA) authority to obtain information about your account(s) and to perform certain acts on your behalf. (See Figure 1)

You will still control your account(s) and can continue to carry out any of the actions on the account that as the owner you are authorized to perform.

You may set up an LPOA for your financial advisor online at my529.org with these instructions:

1. Log in to your my529 account at my529.org
2. Click Limited Power of Attorney, located near the bottom of the left-side menu.
3. Enter the LPOA Authorization Code provided by your financial advisor. (See below)

4. Click Next.
5. Follow the on-screen prompts to complete and submit your Online LPOA Authorization.
6. Note: As a precaution, you may be required to answer one or more security questions to safeguard your account(s).

The LPOA continues in effect until you revoke it online, or by filling out Form 720, or until ownership of the account is transferred to another person or entity.

For more information, visit my529.org, email info@my529.org, or call 800.418.2551

Sincerely,

my529

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.

(Figure 1)

Authorization Level	Obtain Account Information	Initiate Transactions Online or with Applicable Form			
		Automated Contributions	Investment Option Changes	Transfers Between Accounts	Qualified Withdrawals
Level 1 Low (Informational)	Online/Phone	No	No	No	No
Level 2 Medium (Limited)	Online/Phone	Yes	Yes	Yes	No
Level 3 High (Limited + Withdrawals)	Online/Phone	Yes	Yes	Yes	Yes ¹

¹Withdrawal checks may be made payable only to the account owner, the beneficiary, or an eligible educational institution. my529 will not issue checks to other parties. Account owners can link a bank account to receive electronic deposits from my529 account withdrawals initiated online by financial advisors.

Shared Access

- Interested Parties
- Limited Power Of Attorney

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.

my529 does not provide legal, financial, investment, or tax advice, and the information provided in this document does not contain legal, financial, investment, or tax advice and cannot be construed as such or relied upon for those purposes. You should consult your own tax or legal advisor to determine the effect of federal and state tax laws on your particular situation.

my529 does not pay commissions, loads, or sales charges to financial advisors nor does it endorse financial advisors.



YOUR EDUCATIONAL SAVINGS PLAN