



2009 YEAR-END TAX REMINDERS

Save for college. Save on taxes.

- Contributions for the 2009 tax year are due at the Utah Educational Savings Plan office before **5:00 p.m. (Mountain Time), Thursday, December 31, 2009**. (This includes online contributions.) Mailed contributions postmarked on or before this date but **not received** at the Utah Educational Savings Plan office until 2010 will be applied as a 2010 contribution and qualify towards the 2010 tax credit.
- In 2009, Utah taxpayers can claim a 5 percent tax credit on UESP contributions. If filing an individual tax return, contributions up to \$1,740 *per beneficiary* count toward the credit. If filing a joint return, contributions up to \$3,480 *per beneficiary* count toward the credit. To receive the credit, the beneficiary on the account must have been designated as such before their 19th birthday.
- Utah residents do not receive a Utah state tax credit for contributions to other states' 529 plans.
- For more information, call 800.418.2551 or visit our Web site at www.uesp.org.

Instructions for sending your contribution.

1

ONLINE

1. Go to www.uesp.org
2. Log into *Account Access*
3. Click *Manage Contributions* and select a contribution type
4. Enter banking information

Carefully enter and verify your banking information

2

STANDARD MAIL

Utah Educational Savings Plan
PO Box 145100
Salt Lake City, UT 84114-5100

Allow adequate time to mail your contribution

Write the account number and beneficiary's name on the check

3

HAND/OVERNIGHT DELIVERY

Utah Educational Savings Plan
Board of Regents Building
Gateway 2, 60 South 400 West
Salt Lake City, UT 84101-1284

If delivering in person, allow adequate time to find parking

Write the account number and beneficiary's name on the check



Form 405

Investment Option Change

For UESP Use Only
UESP Account
Date Received by UESP
User Initials

- Use this form to change an account's investment option. You can also change your investment option online at www.uesp.org.
Fill out section 1 to change your investment option for a single UESP account, or fill out section 2 to transfer money between two UESP accounts that have the same account owner and same beneficiary but different investment options.
Changing the investment option for a single UESP account will reallocate your entire current balance to a new investment option. All new funds, including automated contributions and payroll deduction, will be invested according to the new investment option selected.
You may choose only one investment option per account. If you want a portion of your account balance to remain in the existing investment option, you must open a new account for the new investment option and transfer the desired amount to that account.
According to IRS 529 rules, you may change an investment option a limited number of times each year for the same beneficiary. In calendar year 2009, two investment option changes are allowed for the same beneficiary. Additional option change requests for that beneficiary will not be processed.
UESP will accept option changes for an account owner with multiple accounts for the same beneficiary if they are received together on the same day.
Investment option changes are normally processed the business day after UESP has received the form; however, if there is a pending contribution, this request will be delayed until payment is posted to your account.
If you request to cancel this investment option change in a timely manner, UESP will make all reasonable efforts to stop the processing of the change; however, UESP is not responsible for any consequences of processing the request.
Please print clearly—preferably in capital letters, using black or blue ink.
To ask questions about completing this form, contact us toll-free at 800.418.2551 on business days from 8:00 a.m. to 5:00 p.m., Mountain Time.
Return this form to: UESP, PO Box 145100, Salt Lake City, UT 84114-5100. For delivery by overnight carrier, send to: UESP, Board of Regents Building, Gateway 2, 60 South 400 West, Salt Lake City, UT 84101-1284. You may also fax this form to 800.214.2956.

1 Investment Option Change (Single Account)

Complete this section to change the investment option for a single account.

A. Account Information

UESP Account Number Account Owner/Agent's Last Name First Name
Beneficiary's Last Name First Name

B. Investment Option Selection

Check the option that your account is currently invested in and then select your new investment option, as indicated below. For a description of each investment option, refer to the Investment Information section of the Program Description. Complete section 3 on the next page.

Current Investment Option

New Investment Option

- Option 1: PTIF (Static)
Option 2: S&P/Bonds/Savings (Age-based)*
Option 3: S&P/Bonds (Age-based)
Option 4: S&P Index (Static)
Option 5: Bonds (Static)
Option 6: Equities—10% International (Static)
Option 7: Diversified—A (Age-based)*
Option 8: Diversified—B (Age-based)*
Option 9: Diversified—Bonds Emphasis (Age-based)*
Option 10: Equities—30% International (Static)
Option 11: FDIC-Insured Savings (Static)*

- Option 1: PTIF (Static)
Option 2: S&P/Bonds/Savings (Age-based)*
Option 3: S&P/Bonds (Age-based)
Option 4: S&P Index (Static)
Option 5: Bonds (Static)
Option 6: Equities—10% International (Static)
Option 7: Diversified—A (Age-based)*
Option 8: Diversified—B (Age-based)*
Option 9: Diversified—Bonds Emphasis (Age-based)*
Option 10: Equities—30% International (Static)
Option 11: FDIC-Insured Savings (Static)*

* These options invest all (Option 11) or a portion (Options 2, 7, 8, and 9) of your contributions into an FDIC-insured savings account held in trust by UESP at Zions First National Bank (Bank). Funds in the savings account are insured by the FDIC on a pass-through basis to each account owner up to the maximum amount set by federal law—currently \$250,000 through December 31, 2013, and \$100,000 thereafter. The amount of FDIC insurance provided to an account owner is based on the total of (1) the value of an account owner's investment in UESP's FDIC-insured savings account plus (2) the value of other accounts held (if any) at the Bank, as determined by the Bank and by FDIC regulations.

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2 Investment Option Change (Transfer Funds between Accounts)

Complete this section to transfer money between two UESP accounts with the same owner and beneficiary but different investment options.

A. Account Information

Account Owner/Agent's Last Name	First Name	Beneficiary's Last Name	First Name
Transferring UESP Account Number		Investment Option Number	
Receiving UESP Account Number		Investment Option Number	

B. Amount of Investment Option Change

- If this request **exceeds 95%** of the market value of the account on the day the request is processed by UESP, the full balance will be transferred. This policy does not apply to money invested in Options 1 or 11, or to age-based accounts completely allocated to UESP's FDIC-insured savings account.
- If the full balance is transferred, UESP will close your account and cancel automated contributions unless you check the *Leave Account Open* box.

Indicate the amount of your investment option change by completing either box 1 or 2:

1	Partial-balance transfer of \$ _____. Leave this account open if the full amount is withdrawn due to the 95% rule explained above.
OR	
2	Full-balance transfer. Leave this account open. <i>Your account(s) for this beneficiary will be closed unless you check this box.</i>

3 Signature Authorization

By signing below,

- I authorize my current investment option to be changed as specified in section 1 or section 2, as applicable.
- **I understand that in calendar year 2009, I can request only two investment option changes for the same beneficiary.**
- I understand that I can change an investment option on future contributions by opening a new UESP account.
- I certify that the information on this form is true and accurate.



Signature of Account Owner/Agent

Date (mm/dd/yyyy)

Name of Account Owner/Agent (please print)

Title (if signed on behalf of a trust, corporation, or other institution)