



**SUPPLEMENT DATED JULY 2024 TO THE
MOST—MISSOURI’S 529 EDUCATION PLAN
PROGRAM DESCRIPTION, PRIVACY POLICY,
AND PARTICIPATION AGREEMENT**

The following information describes important changes and is supplemental to the MOST – Missouri’s 529 Education Plan Program Description, Privacy Policy, and Participation Agreement dated October 2022 (“Program Description”). Please keep this Supplement with your plan documents.

Effective July 1, 2024, the Plan Management Fee decreased. Accordingly, the following changes are made to the Program Description.

1. The following table replaces the table found under the first paragraph under “Expense Ratio (Total Annual Asset- Based Fee)” on page 24 of the Program Description:

Portfolio	Investment Services Fee*	State Fee**	Plan Management Fee	Total Annual Asset-Based Fee***
Vanguard Aggressive Growth Portfolio	0.04%	None	0.14%	0.18%
Vanguard Aggressive Portfolio	0.04%	None	0.14%	0.18%
Vanguard Growth Portfolio	0.04%	None	0.14%	0.18%
Vanguard Blended Growth Portfolio	0.04%	None	0.14%	0.18%
Vanguard Moderate Growth Portfolio	0.04%	None	0.14%	0.18%
Vanguard Blended Moderate Growth Portfolio	0.04%	None	0.14%	0.18%
Vanguard Conservative Growth Portfolio	0.04%	None	0.14%	0.18%
Vanguard Conservative Portfolio	0.04%	None	0.14%	0.18%
Vanguard Income Portfolio	0.04%	None	0.14%	0.18%
Vanguard Blended Income Portfolio	0.04%	None	0.14%	0.18%
Vanguard Conservative Income Portfolio	0.04%	None	0.14%	0.18%
Vanguard Interest Accumulation Portfolio	0.02%****	None	0.14%	0.16%
DFA U.S. Large Cap Value Portfolio	0.22%	None	0.14%	0.36%
DFA U.S. Small Cap Portfolio	0.27%	None	0.14%	0.41%
DFA International Core Equity Portfolio	0.23%	None	0.14%	0.37%
DFA U.S. Core Equity 1 Portfolio	0.15%	None	0.14%	0.29%
DFA Two-Year Global Fixed Income Portfolio	0.17%	None	0.14%	0.31%

Vanguard Total Bond Market Index Portfolio	0.04%	None	0.14%	0.18%
Vanguard Total International Bond Index Portfolio	0.07%	None	0.14%	0.21%
Vanguard Total Stock Market Index Portfolio	0.02%	None	0.14%	0.16%
Vanguard Total International Stock Index Portfolio	0.08%	None	0.14%	0.22%

*Expenses for multiple-fund Portfolios represent a weighted average of the expenses of the Portfolio's Underlying Investments. Expense ratios have been derived from each Underlying Investment's most recent prospectus as of May 31, 2024. Underlying Investment expenses include investment advisory fees, administrative fees, and other expenses, which are paid to Vanguard or DFA, as applicable.

**Account Owners are not charged a state fee.

***Total Annual Asset-Based Fee as of July 1, 2024.

****The Interest Accumulation Portfolio's expense ratio and performance may not reflect external fees and expenses (e.g. synthetic wrap contracts, separate account expenses, etc.) of between 0.15% and 0.20% that reduce the return of the Portfolio.

2. The following table replaces the table found under the first paragraph under "Investment Cost Example" on page 25 of the Program Description:

Portfolio	1 Year	3 Years	5 Years	10 Years
Vanguard Aggressive Growth Portfolio	\$18.43	\$58.01	\$101.49	\$229.92
Vanguard Aggressive Portfolio	\$18.43	\$58.01	\$101.49	\$229.92
Vanguard Growth Portfolio	\$18.43	\$58.01	\$101.49	\$229.92
Vanguard Blended Growth Portfolio	\$18.43	\$58.01	\$101.49	\$229.92
Vanguard Moderate Growth Portfolio	\$18.43	\$58.01	\$101.49	\$229.92
Vanguard Blended Moderate Growth Portfolio	\$18.43	\$58.01	\$101.49	\$229.92
Vanguard Conservative Growth Portfolio	\$18.43	\$58.01	\$101.49	\$229.92
Vanguard Conservative Portfolio	\$18.43	\$58.01	\$101.49	\$229.92
Vanguard Income Portfolio	\$18.43	\$58.01	\$101.49	\$229.92
Vanguard Blended Income Portfolio	\$18.43	\$58.01	\$101.49	\$229.92
Vanguard Conservative Income Portfolio	\$18.43	\$58.01	\$101.49	\$229.92
Vanguard Interest Accumulation Portfolio	\$16.39	\$51.58	\$90.26	\$204.58
DFA U.S. Large Cap Value Portfolio	\$36.84	\$115.71	\$202.08	\$455.60
DFA U.S. Small Cap Portfolio	\$41.94	\$131.69	\$229.86	\$517.54
DFA International Core Equity Portfolio	\$37.86	\$118.91	\$207.64	\$468.01
DFA U.S. Core Equity 1 Portfolio	\$29.68	\$93.31	\$163.07	\$368.33
DFA Two-Year Global Fixed Income Portfolio	\$31.73	\$99.71	\$174.23	\$393.33
Vanguard Total Bond Market Index Portfolio	\$18.43	\$58.01	\$101.49	\$229.92
Vanguard Total International Bond Index Portfolio	\$21.50	\$67.65	\$118.32	\$267.83
Vanguard Total Stock Market Index Portfolio	\$16.39	\$51.58	\$90.26	\$204.58
Vanguard Total International Stock Index Portfolio	\$22.53	\$70.86	\$123.92	\$280.43