

EVEN SMALL STEPS CAN MAKE A BIG IMPACT.



CollegeAdvantage[®]
A 529 Savings Plan

Program Information

CollegeAdvantage is Ohio's 529 plan, sponsored by the Ohio Tuition Trust Authority.

TEN MINUTES
TO ENROLL.
A LIFETIME
TO BENEFIT.



GETTING STARTED IS AS EASY AS, WELL YOU KNOW...

1

REVIEW

Review the Investment Option Information and choose the savings method that makes the most sense for you.

2

ENROLL

Open an account in less than 10 minutes by completing the enclosed application, or enroll online at www.collegeadvantage.com.

3

INVEST

Invest in your loved ones' futures as little as **\$25** at a time.

PROGRAM FEATURES AND BENEFITS.

- **Save as little as \$25 at a time**

Save as little as \$25 at a time, and by the time your child is ready for college, you'll be ready to help pay for it. Use our online savings calculator at CollegeAdvantage.com to see just how far your contributions will get you.

- **Choose your investments**

Whether you're the do-it-yourself type or the do-it-for-me type, there's an investment option to suit your specific style and comfort level.

- **It's not all on you**

If you think the whole responsibility rests on your shoulders alone, it doesn't. Your family and friends can contribute, too, making it a great gift-giving opportunity.

- **Funds can be used at any college in the country**

It's true. Any college in the country. For pretty much any college expense. Even books and room & board.

- **Automatic contributions**

Automatic contributions from your bank account or paycheck make it automatically easier to save. What are you waiting for?

- **You control it**

Rest assured: Your money is your money, and you can invest it however you choose. You also control when, how, and where the funds are used.

- **Low fees**

Some of the lowest nationally among 529 plans.

COLLEGEADVANTAGE 529 BENEFITS.

- **100% of your earnings are 100% tax-free when used for college**
- **Deduct up to \$2,000 of your contributions annually from your Ohio taxable income for each beneficiary**
- **Funds can be used at any college in Ohio or in the U.S.**
- **Use funds to pay for tuition, room & board, books – just about any education expense**
- **Professional money management from leading fund managers**
- **Flexibility to manage and control the account**

SAVE FOR THE FUTURE AND SAVE ON YOUR TAXES, TOO.

Tax advantages of CollegeAdvantage

CollegeAdvantage is the only 529 plan that allows Ohio taxpayers to deduct contributions from Ohio taxable income – up to \$2,000 per beneficiary, annually. Plus, you pay no taxes on your funds as they grow – and withdrawals used for college expenses are exempt from both federal and Ohio income tax.

If you are not an Ohio taxpayer, before you invest, consider whether your home state offers a 529 plan that provides its taxpayers with state tax or other benefits not available through this plan.

HOWEVER YOU CHOOSE TO GET THERE, WE'LL BE WITH YOU.

It has been said (or maybe here for the first time) that kids and investments should be well-diversified. Expose your kids to a wide variety of experiences, and your portfolio to a wide variety of investments, and both will grow stronger as a result. Choose from ready-made or individual investment options:

Ready-made savings portfolios

Want to create your portfolio quickly? This is the option for you. These professionally managed portfolios eliminate the guesswork (and the real work of managing the investments).

Create your own savings portfolio

More of a hands-on type? Custom-tailor your portfolio. CollegeAdvantage offers a diverse choice of options, from guaranteed-return bank products to mutual fund-based stock and bond options, all from various segments of the stock market.

IT'S NEVER TOO LATE TO SAVE.

It's never too early, either. But if you need more time or more information before you jump in, go to CollegeAdvantage.com, and try our planning tools to help you set your strategy.



Enroll today at www.collegeadvantage.com
or call 1-800-AFFORD-IT (233-6734)

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TAKE A DEEP BREATH. YOU CAN DO THIS.

To enroll, or for more information about Ohio's 529 plan,
visit www.collegeadvantage.com or call 1-800-AFFORD-IT (233-6734).

OHIO TUITION TRUST AUTHORITY
580 South High Street, Suite 208
Columbus, OH 43215-5644

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Any investment in a CollegeAdvantage investment option is not insured or guaranteed by the FDIC or any other governmental agency or other party, including the state of Ohio, OTTA, or any of the mutual fund firms under contract with OTTA. Any investment in a Fifth Third investment option, however, is insured by the Federal Deposit Insurance Corporation (FDIC), up to the limits set by the FDIC. An investment in a CollegeAdvantage mutual fund-based investment option is not a direct investment in a mutual fund itself. Except for the Fifth Third investment options, participants assume all investment risk of an investment in CollegeAdvantage, including the potential loss of principal. Regular investing does not ensure a profit or protect against a loss in a declining market. The amount actually available for withdrawal will depend on the investment performance of the investment options chosen.

Assets already invested in an investment option may be reallocated to another investment option on a limited basis per calendar year for the same beneficiary. You may direct future contributions as you wish.

Participation in the CollegeAdvantage 529 Savings Plan does not guarantee that contributions or the investment return on contributions, if any, will be adequate to cover future tuition and other higher education expenses or that a beneficiary will be admitted to or permitted to continue to attend an institution of higher education. The OTTA silhouette logo, Ohio Tuition Trust Authority, and CollegeAdvantage are registered trademarks of the Ohio Tuition Trust Authority. CollegeAdvantage is described in the current *Offering Statement and Participation Agreement*, which includes investment objectives, risks, charges, expenses, and other important information; read and consider it carefully before opening an account. Please call 1-800-AFFORD-IT (233-6734) or go online at www.collegeadvantage.com to ensure you have the most recent copy of the Offering Statement.



CollegeAdvantage is a 529 college savings plan offered and administered by the Ohio Tuition Trust Authority, a state agency. To learn more about CollegeAdvantage, its investment objectives, risks, and costs, read the Offering Statement available from www.collegeadvantage.com.