

*It only takes a little to make*  
**big dreams come true.**



**CollegeAdvantage**<sup>®</sup>  
A 529 Savings Plan

**Program Information**

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



## CollegeAdvantage – we make it easier to save for your child's future

College is an investment for a lifetime – the gift of a college education opens the door to a world of opportunity for your child or grandchild. Fortunately, you don't have to give up your savings to afford it. With CollegeAdvantage, Ohio's 529 plan, saving a little at a time can make a big difference down the road.

## 529 plans – one of the best ways to save

There are many ways to save for college, but most experts agree 529 plans are one of the best. Section 529 plans are tax-advantaged college savings programs offered by states or eligible education institutions, and have fast become one of the most popular ways to save for college.

CollegeAdvantage, Ohio's 529 plan, is offered and administered by the Ohio Tuition Trust Authority, a state agency since 1989. CollegeAdvantage offers one of the best 529 plans in the country with some of the lowest fees and widest choice of investment options. It also provides you with the flexibility you need to manage your account.



# Get great tax advantages

## Tax-free

Pay no taxes as your funds grow — and withdrawals used for qualified higher education expenses are exempt from both federal and Ohio income tax.


*Earnings on withdrawals not used for qualified higher education expenses may be subject to federal income tax and a 10% federal tax penalty.*

## \$2,000 state of Ohio income tax deduction

CollegeAdvantage is the only 529 college savings program that allows Ohio taxpayers to deduct their contributions from Ohio taxable income. Each contributor (or married couple) can deduct up to \$2,000 per beneficiary per year, with unlimited carryforward in future years.

*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.*

*CollegeAdvantage:  
a tax-free way to save  
for college, offering  
flexibility, control  
and peace of mind.*



*Simply put, a tax-free account like  
CollegeAdvantage has more earnings  
potential than a traditional taxable account.*

[www.collegeadvantage.com](http://www.collegeadvantage.com)  
1-800-AFFORD-IT (233-6734)

# CollegeAdvantage: program features and benefits

## Control the account yourself.

Transfer money, change beneficiaries, withdraw funds or reallocate your investments. If a child decides not to attend college, you can defer use of the account, change the beneficiary or withdraw the funds. Certain changes may result in tax consequences. Please refer to the enclosed *Offering Statement and Participation Agreement* or consult a tax advisor.

## Contribute as little as \$25 at a time.

Start small and increase your contributions as you wish, based on what you can afford. Anyone can contribute: parents, grandparents and other relatives, even friends. The online contribution feature makes it easy for others to contribute to your account.

*(Fifth Third 529 Certificates of Deposit require a \$500 minimum investment.)*

## Create your own portfolio by choosing your own investments.

Choose from ready-made portfolios or individual investment options from leading financial firms to create your own investment strategy.

## Use your funds at any college in the country.

You can use your CollegeAdvantage account at any accredited college in the country to pay for tuition, fees, room and board, books and other qualified college expenses.

## Contribute automatically through your bank account or payroll deduction.

You can make regular automatic contributions from a checking or savings account with electronic funds transfer (EFT), or from your paycheck with payroll deduction.

## Enjoy low fees.

CollegeAdvantage helps make saving for college affordable with some of the lowest investment fees among 529 plans across the country. You pay no application fee, no annual account maintenance fee, no front loads and no sales charges. See the *Investment Option Selection Guide* for the asset-based fees for each CollegeAdvantage investment option.

## Limited impact on financial aid.

CollegeAdvantage accounts are treated as an asset of the account owner for federal financial aid purposes. If the parent is the account owner, which is typically the case, then only up to 5.64% of the value of the account is counted as a parental asset on the Free Application for Federal Student Aid (FAFSA) form.

## Manage your account at [www.collegeadvantage.com](http://www.collegeadvantage.com).

Go to [www.collegeadvantage.com](http://www.collegeadvantage.com) to make online contributions, request withdrawals to automatically pay the amount due to a college or university, sign up for payroll deduction or EFT and update your address and other personal information. You can also view your account balance, transaction history and investment performance.



# CollegeAdvantage investment options

*Choice, professional management, low fees*

The key to investing for any long-term goal, such as your child or grandchild's college education, is to have a well-diversified investment portfolio to maximize return and manage risk. You can create a diversified college savings portfolio through a wide variety of investment options managed by leading financial institutions. Choose from **ready-made portfolios** or select **individual investment options** to create your own investment strategy.

## Ready-made college savings portfolios

If you are looking for a quick and easy way to create a college savings investment portfolio, you may want to consider the CollegeAdvantage age-based and balanced portfolios. These professionally-managed portfolios eliminate the guesswork and automatically do the investing for you.

## Individual options to create your own investment strategy

If you prefer a more hands-on approach, you can custom-build your own college savings portfolio. Individual options include guaranteed-return bank products, as well as stock and bond options built from underlying mutual funds. CollegeAdvantage offers a diverse choice of options from various segments of the stock market – including the stocks of small, midsize and large companies, both growth and value, across all industries.

## Get more information on CollegeAdvantage investment options

The *Investment Option Selection Guide* provides a complete list of all the options offered and includes information on annual asset-based fees, performance and the codes needed for the application. Detailed information on each investment option is provided in the *Investment Option Information* booklet. You can also go online at [www.collegeadvantage.com](http://www.collegeadvantage.com) for more information and to access online tools to help develop your investment strategy.

## Time to get started – enroll now!

In less than 10 minutes you can complete the enclosed account application or go online and open your account. In just three simple steps you can be on your way toward helping your child or grandchild achieve their dreams.

- 1 › Review the *Investment Option Information* booklet and select your investment option(s).
- 2 › Complete the enclosed enrollment application for each beneficiary or enroll online at [www.collegeadvantage.com](http://www.collegeadvantage.com).
- 3 › Invest as little as \$25 to get started.

CollegeAdvantage is here to help. Call 1-800-AFFORD-IT (233-6734) to talk with a CollegeAdvantage representative or go online at [www.collegeadvantage.com](http://www.collegeadvantage.com).

# We're here to make it easier.

For more information, call **1-800-AFFORD-IT** (233-6734).

Enroll now. Complete the enclosed application or enroll online at [www.collegeadvantage.com](http://www.collegeadvantage.com).

Ohio Tuition Trust Authority  
580 S. High St., Suite 208  
Columbus, OH 43215-5644

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A 529 Savings Plan



CollegeAdvantage is a 529 college savings plan offered and administered by the Ohio Tuition Trust Authority (OTTA).

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 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 only once in a 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. A current copy of the *Offering Statement* is located in this enrollment packet. Please call 1-800-AFFORD-IT (233-6734) or go online at [www.collegeadvantage.com](http://www.collegeadvantage.com) to ensure you have the most recent copy.