Direct Plan Fees And Expenses

Ohio 529 CollegeAdvantage

Account Owners will bear expenses at the CollegeAdvantage Direct Plan level and also the expenses of the underlying mutual funds.	ANNUAL ASSET-BASED PROGRAM FEES AS OF November 3, 2026					ANNUAL COST OF INVESTMENT[1] (WITH 5% RETURN ASSUMPTION)				
	Underlying Fund Expenses	Portfolio Acctg & Admin Fee	OTTA Fee	Record-Keeping Fee	Total Annual Fees	$1,000 1 Year	$10,000 1 Year	$10,000 3 Years	$10,000 5 Years	$10,000 10 Years
READY-MADE TARGET ENROLLMENT PORTFOLIOS										
Advantage Age-Based Portfolio										
2046 FUND	0.1597%	0.0075%	0.0200%	0.0875%	0.2747%	$ 2.81	$ 28.12	$ 88.41	$ 154.53	$ 349.18
2044 FUND	0.1599%	0.0075%	0.0200%	0.0875%	0.2749%	$ 2.81	$ 28.14	$ 88.47	$ 154.64	$ 349.44
2042 FUND	0.1610%	0.0075%	0.0200%	0.0875%	0.2760%	$ 2.83	$ 28.25	$ 88.82	$ 155.25	$ 350.81
2040 FUND	0.1619%	0.0075%	0.0200%	0.0875%	0.2769%	$ 2.83	$ 28.34	$ 89.10	$ 155.74	$ 351.92
2038 FUND	0.1628%	0.0075%	0.0200%	0.0875%	0.2778%	$ 2.84	$ 28.44	$ 89.40	$ 156.26	$ 353.06
2036 FUND	0.1635%	0.0075%	0.0200%	0.0875%	0.2785%	$ 2.85	$ 28.51	$ 89.62	$ 156.64	$ 353.92
2034 FUND	0.1616%	0.0075%	0.0200%	0.0875%	0.2766%	$ 2.83	$ 28.31	$ 89.01	$ 155.58	$ 351.55
2032 FUND	0.1541%	0.0075%	0.0200%	0.0875%	0.2691%	$ 2.75	$ 27.55	$ 86.61	$ 151.39	$ 342.15
2030 FUND	0.1369%	0.0075%	0.0200%	0.0875%	0.2519%	$ 2.58	$ 25.79	$ 81.10	$ 141.79	$ 320.58
2028 FUND	0.1131%	0.0075%	0.0200%	0.0875%	0.2281%	$ 2.34	$ 23.35	$ 73.46	$ 128.46	$ 290.64
GRADUATE FUND	0.0846%	0.0075%	0.0200%	0.0875%	0.1996%	$ 2.04	$ 20.44	$ 64.31	$ 112.50	$ 254.71
Vanguard Ohio Target Enrollment Portfolio										
2044 / 2045	0.0316%	0.0075%	0.0200%	0.0875%	0.1466%	$ 1.50	$ 15.02	$ 47.27	$ 82.73	$ 187.57
2042 / 2043	0.0314%	0.0075%	0.0200%	0.0875%	0.1464%	$ 1.50	$ 15.00	$ 47.21	$ 82.63	$ 187.34
2040 / 2041	0.0307%	0.0075%	0.0200%	0.0875%	0.1457%	$ 1.49	$ 14.92	$ 46.98	$ 82.22	$ 186.43
2038 / 2039	0.0297%	0.0075%	0.0200%	0.0875%	0.1447%	$ 1.48	$ 14.82	$ 46.66	$ 81.67	$ 185.18
2036 / 2037	0.0286%	0.0075%	0.0200%	0.0875%	0.1436%	$ 1.47	$ 14.71	$ 46.30	$ 81.04	$ 183.76
2034 / 2035	0.0278%	0.0075%	0.0200%	0.0875%	0.1428%	$ 1.46	$ 14.63	$ 46.05	$ 80.59	$ 182.75
2032 / 2033	0.0268%	0.0075%	0.0200%	0.0875%	0.1418%	$ 1.45	$ 14.52	$ 45.72	$ 80.03	$ 181.48
2030 / 2031	0.0254%	0.0075%	0.0200%	0.0875%	0.1404%	$ 1.44	$ 14.38	$ 45.27	$ 79.24	$ 179.70
2028 / 2029	0.0247%	0.0075%	0.0200%	0.0875%	0.1397%	$ 1.43	$ 14.31	$ 45.04	$ 78.84	$ 178.80
2026 / 2027	0.0243%	0.0075%	0.0200%	0.0875%	0.1393%	$ 1.43	$ 14.27	$ 44.92	$ 78.62	$ 178.30
2024 / 2025	0.0238%	0.0075%	0.0200%	0.0875%	0.1388%	$ 1.42	$ 14.22	$ 44.76	$ 78.34	$ 177.66
Commencement	0.0237%	0.0075%	0.0200%	0.0875%	0.1387%	$ 1.42	$ 14.21	$ 44.73	$ 78.29	$ 177.55
READY-MADE RISK-BASED PORTFOLIOS										
Vanguard Aggressive Growth Index Portfolio	0.0320%	0.0075%	0.0200%	0.0875%	0.1470%	$ 1.51	$ 15.06	$ 47.40	$ 82.96	$ 188.10
Vanguard Growth Index Portfolio	0.0298%	0.0075%	0.0200%	0.0875%	0.1448%	$ 1.48	$ 14.83	$ 46.69	$ 81.72	$ 185.29
Vanguard Moderate Growth Index Portfolio	0.0275%	0.0075%	0.0200%	0.0875%	0.1425%	$ 1.46	$ 14.60	$ 45.96	$ 80.44	$ 182.38
Vanguard Conservative Growth Index Portfolio	0.0253%	0.0075%	0.0200%	0.0875%	0.1403%	$ 1.44	$ 14.37	$ 45.24	$ 79.18	$ 179.57
Vanguard Income Portfolio	0.0229%	0.0075%	0.0200%	0.0875%	0.1379%	$ 1.41	$ 14.13	$ 44.47	$ 77.84	$ 176.53
INDIVIDUAL INVESTMENT OPTIONS										
International Equity Options (Stocks)										
DFA–World ex-US Core Equity Portfolio	0.3000%	0.0075%	0.0200%	0.0875%	0.4150%	$ 4.25	$ 42.45	$ 133.28	$ 232.63	$ 523.71
Vanguard Total International Stock Index Option	0.0500%	0.0075%	0.0200%	0.0875%	0.1650%	$ 1.69	$ 16.90	$ 53.19	$ 93.07	$ 210.93
U.S. Equity Options (Stocks)										
Vanguard Strategic Equity Option	0.1700%	0.0075%	0.0200%	0.0875%	0.2850%	$ 2.92	$ 29.17	$ 91.71	$ 160.29	$ 362.08
Vanguard Extended Market Index Option	0.0350%	0.0075%	0.0200%	0.0875%	0.1500%	$ 1.54	$ 15.36	$ 48.36	$ 84.64	$ 191.89
Vanguard US Growth Option	0.2500%	0.0075%	0.0200%	0.0875%	0.3650%	$ 3.73	$ 37.35	$ 117.32	$ 204.87	$ 461.81
Vanguard Windsor II Option	0.2400%	0.0075%	0.0200%	0.0875%	0.3550%	$ 3.63	$ 36.32	$ 114.11	$ 199.30	$ 449.38
Vanguard 500 Index Option	0.0200%	0.0075%	0.0200%	0.0875%	0.1350%	$ 1.38	$ 13.83	$ 43.54	$ 76.21	$ 172.85
Balanced Option (Mix of Stocks & Bonds)										
Vanguard Wellington Option	0.1600%	0.0075%	0.0200%	0.0875%	0.2750%	$ 2.81	$ 28.15	$ 88.50	$ 154.69	$ 349.55
Fixed Income Options (Bonds)										
Vanguard High Yield Corporate Option	0.1200%	0.0075%	0.0200%	0.0875%	0.2350%	$ 2.41	$ 24.06	$ 75.68	$ 132.33	$ 299.34
DFA Investment Grade Portfolio	0.1900%	0.0075%	0.0200%	0.0875%	0.3050%	$ 3.12	$ 31.22	$ 98.12	$ 171.44	$ 387.09
Vanguard Total Bond Market Index Option	0.0200%	0.0075%	0.0200%	0.0875%	0.1350%	$ 1.38	$ 13.83	$ 43.54	$ 76.21	$ 172.85
Vanguard Short-Term Inflation-Protected Securities Index Option	0.0200%	0.0075%	0.0200%	0.0875%	0.1350%	$ 1.38	$ 13.83	$ 43.54	$ 76.21	$ 172.85
Capital Preservation Option (Cash)										
Interest Accumulation Portfolio	0.0225%	0.0075%	0.0200%	0.0875%	0.1375%	$ 1.41	$ 14.08	$ 44.34	$ 77.61	$ 176.02
Banking Options (Cash) (FDIC-Insured to Certain Limits)										
Fifth Third 529 Savings Account	0.0000%	N/A	N/A	N/A	0.0000%	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00
Fifth Third 529 Certificate of Deposit (CD)	0.0000%	N/A	N/A	N/A	0.0000%	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00

[1]This column translates the fees and expenses shown in the preceding table columns into dollar amounts. It assumes that you invest $1,000 or $10,000 in the CollegeAdvantage Direct Plan for the time period shown and then redeem all of your shares at the end of this period. It assumes that such redemption is used solely to pay qualified higher education expenses. It also assumes a 5% return on your investment each year and that the Fund's operating expenses remain the same. The example is hypothetical; your actual costs and returns may be higher or lower. The asset-based fees may vary over time in accordance with agreements governing the Investment Options or due to changes in the underlying mutual fund expenses.