

# CollegeAdvantage Direct 529 Savings Plan Exchange/Future Contribution (Allocation) Form



- You can exchange existing assets or change your Future Contribution Allocation Instructions by completing this form or online at [www.CollegeAdvantage.com](http://www.CollegeAdvantage.com).
- Complete **Section 2** and **Section 3** to exchange existing assets to a new Investment Option(s). *(Exchanges for the same Beneficiary are limited to twice per calendar year.)*
- Complete **Section 4** to change your Future Contribution Allocation Instructions for future contributions.
- Type in your information and print out the completed form, or print clearly, preferably in capital letters and black ink. Mail the form to the address below. Do not staple.

Forms can be downloaded from our website at [www.CollegeAdvantage.com](http://www.CollegeAdvantage.com), or you can call us to order any form — or request assistance in completing this form — at **1-800-AFFORD-IT** (233-6734) Monday through Friday from 8:30 a.m. to 6 p.m. Eastern Time.

Return this form and any other required documents to:	For overnight delivery or registered mail, send to:
<b>CollegeAdvantage Direct 529 Savings Plan P.O. Box 219305 Kansas City, MO 64121-9305</b>	<b>CollegeAdvantage Direct 529 Savings Plan 920 Main Street, Suite 900 Kansas City, MO 64105</b>

## 1. Account information

Account Number

Name of Account Owner (first, middle initial, last)

Telephone Number (In case we have a question about your Account.)

Name of Beneficiary (first, middle initial, last)



## 2. Exchange Out Instructions

- If you wish to exchange out of a Certificate of Deposit, please complete **Section A** and/or you wish to exchange out of an Investment Option(s) please complete **Section B**.
- Once you complete **Section 2A** and/or **2B** please proceed to **Section 3** and indicate where you would like the assets invested.

### A. Certificate of Deposit(s) Exchange Out Instructions

**Exchanging Out of a Fifth Third Certificate of Deposit.** If you are exchanging from a CD, it is by definition not yet mature. Mature CDs are systematically redeemed at maturity and that redemption value placed in your Fifth Third 529 Savings Account, which was established for you when the CD was opened. When a CD is exchanged to another Investment Option, the CD is liquidated, and any applicable early redemption penalty is applied.

**CD Early Withdrawal Penalty.** If you redeem a 3- to 11- month CD before at least half that stated term is over, or a 12- to 144- month CD before at least a third of the term is over, you may lose all the interest accrued and possibly part of your principal. Maturity date must be within 30 days of the Ohio Tuition Trust Authority's receipt of this form and cannot cross calendar years (i.e. exchange request received December 20, maturity date January 4). If maturity date is more than 30 days away, or maturity date occurs in the next calendar year, CD will be liquidated upon receipt of this form, and any applicable early redemption penalty will be applied to the redemption amount.

**Since you are requesting an exchange of a Fifth Third 529 Certificate of Deposit that has not yet matured, we need your instructions as to how to proceed.**

**Process with early redemption penalty.**

**Hold and process at maturity.** Maturity date must be within 30 days of the Ohio Tuition Trust Authority's receipt of this form and cannot cross calendar year (i.e. exchange request received December 20, maturity date January 4). If the maturity date is more than 30 days away or maturity date occurs in the next calendar year, CD will be liquidated upon receipt of this form, and any applicable early redemption penalty will be applied to the redemption.

**Note:** If you select to exchange out of a CD and invest only a portion of the proceeds, in another Investment Option(s) the remaining value will be automatically invested into the Fifth Third 529 Savings Account.

### Fifth Third 529 Certificate of Deposit

#### CD Certificate Number




(see next page for section 2B.)

**B. Investment Option(s) Exchange Out Instructions**

- For each Investment Option you hold and wish to exchange, tell us the percentage of assets you want moved.
- Once complete, proceed to **Section 3** to indicate where you want the assets invested.
- Remember: Federal law allows Account Owners to make only two exchanges each calendar year if the Beneficiary of the Account remains the same.

**Exchange FROM****Investment Option***All**Percentage***OR**  %

Advantage Age-Based Portfolio

**OR**  %

Vanguard Aggressive Age-Based Portfolio

**OR**  %

Vanguard Moderate Age-Based Portfolio

**OR**  %

Vanguard Conservative Age-Based Portfolio

**Ready-Made Age-Based Portfolios****Ready-Made Risk-Based Portfolios****OR**  %

Vanguard Aggressive Growth Index Portfolio

**OR**  %

Vanguard Growth Index Portfolio

**OR**  %

Vanguard Moderate Growth Index Portfolio

**OR**  %

Vanguard Conservative Growth Index Portfolio

**OR**  %

Vanguard Income Portfolio

**Individual Investment Options****MUTUAL FUND BASED OPTIONS****International Equity Options (Stocks)****OR**  %

Dimensional Fund Advisors World Ex. U.S. Core Equity Portfolio

**OR**  %

Vanguard Total International Stock Index Option

**OR**  %**U.S. Equity Options (Stocks)****OR**  %

Vanguard Strategic Equity Option

**OR**  %

Vanguard Extended Market Index Option

**OR**  %

Vanguard Morgan Growth Option

**OR**  %

Vanguard Windsor II Option

**OR**  %

Vanguard 500 Index Option

**Balanced Option (Mix of Stocks and Bonds)****OR**  %

Vanguard Wellington Option

**Fixed Income Options (Bonds)****OR**  %

Vanguard Corporate High Yield Option

**OR**  %

Dimensional Fund Advisors U.S. Investment Grade Portfolio

**OR**  %

Vanguard Total Bond Market Index Option

**OR**  %

Vanguard Short-Term Inflation-Protected Bond Index Option

**Capital Preservation Option (Cash)****OR**  %

Vanguard Money Market Option

**BANKING OPTIONS (Cash) (FDIC-insured to certain limits)****OR**  %

Fifth Third 529 Savings Account

### 3. Exchange In Instructions

- Tell us where you want the assets to be invested.
- **Exchanging into a Fifth Third 529 Certificate of Deposit.** CDs require a \$500 minimum contribution. CD terms are available between 3 months and 144 months (12 years). Please enter the desired term of the CD (number of months). Example: for a 5-year CD you would enter 060. If you would like to exchange into more than 3 Certificates of Deposits use a separate copy of this page.
- **See the CollegeAdvantage Direct 529 Savings Plan Offering Statement and Participation Agreement, available at [www.CollegeAdvantage.com](http://www.CollegeAdvantage.com), for complete information on the Investment Options you are considering.**

Investment Option	Exchange TO
<b>Ready-Made Age-Based Portfolios*</b>	
Advantage Age-Based Portfolio	<input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard Aggressive Age-Based Portfolio	<input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard Moderate Age-Based Portfolio	<input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard Conservative Age-Based Portfolio	<input type="text"/> <input type="text"/> <input type="text"/> %
<b>Ready-Made Risk-Based Portfolios</b>	
Vanguard Aggressive Growth Index Portfolio	<input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard Growth Index Portfolio	<input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard Moderate Growth Index Portfolio	<input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard Conservative Growth Index Portfolio	<input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard Income Portfolio	<input type="text"/> <input type="text"/> <input type="text"/> %
<b>Individual Investment Options</b>	
<b>MUTUAL FUND BASED OPTIONS</b>	
<b>International Equity Options (Stocks)</b>	
Dimensional Fund Advisors World Ex. U.S. Core Equity Portfolio	<input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard Total International Stock Index Option	<input type="text"/> <input type="text"/> <input type="text"/> %
<b>U.S. Equity Options (Stocks)</b>	
Vanguard Strategic Equity Option	<input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard Extended Market Index Option	<input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard Morgan Growth Option	<input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard Windsor II Option	<input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard 500 Index Option	<input type="text"/> <input type="text"/> <input type="text"/> %
<b>Balanced Option (Mix of Stocks and Bonds)</b>	
Vanguard Wellington Option	<input type="text"/> <input type="text"/> <input type="text"/> %
<b>Fixed Income Options (Bonds)</b>	
Vanguard Corporate High Yield Option	<input type="text"/> <input type="text"/> <input type="text"/> %
Dimensional Fund Advisors U.S. Investment Grade Portfolio	<input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard Total Bond Market Index Option	<input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard Short-Term Inflation-Protected Bond Index Option	<input type="text"/> <input type="text"/> <input type="text"/> %
<b>Capital Preservation Option (Cash)</b>	
Vanguard Money Market Option	<input type="text"/> <input type="text"/> <input type="text"/> %
<b>BANKING OPTIONS (Cash) (FDIC-insured to certain limits)</b>	
Fifth Third 529 Savings Account	<input type="text"/> <input type="text"/> <input type="text"/> %
<b>Fifth Third 529 Certificate of Deposit (\$500 Minimum Contribution)</b>	
Term <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Term <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Term <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
<b>Total</b>	<b>1 0 0 %</b>

\* The asset allocation within your selected investment portfolio will automatically adjust over time to become more conservative as the Beneficiary approaches college age.

#### 4. Future Contribution Allocation Instructions

• Your future contributions will be invested in the Investment Options you select until you change them, which can be done at any time.

• **Before choosing your Investment Option, see the *Offering Statement and Participation Agreement*, available at [www.CollegeAdvantage.com](http://www.CollegeAdvantage.com), for complete information about the Investment Options offered.**

**Note:** This change only applies to the allocation of your future investments; it will not affect the assets currently held in your Account.

##### Ready-Made Age-Based Portfolios\*

Advantage Age-Based Portfolio	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Vanguard Aggressive Age-Based Portfolio	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Vanguard Moderate Age-Based Portfolio	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Vanguard Conservative Age-Based Portfolio	<input type="text"/>	<input type="text"/>	<input type="text"/>	%

##### Ready-Made Risk-Based Portfolios

Vanguard Aggressive Growth Index Portfolio	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Vanguard Growth Index Portfolio	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Vanguard Moderate Growth Index Portfolio	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Vanguard Conservative Growth Index Portfolio	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Vanguard Income Portfolio	<input type="text"/>	<input type="text"/>	<input type="text"/>	%

##### Individual Investment Options

##### MUTUAL FUND BASED OPTIONS

##### International Equity Options (Stocks)

Dimensional Fund Advisors World Ex. U.S. Core Equity Portfolio	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Vanguard Total International Stock Index Option	<input type="text"/>	<input type="text"/>	<input type="text"/>	%

##### U.S. Equity Options (Stocks)

Vanguard Strategic Equity Option	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Vanguard Extended Market Index Option	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Vanguard Morgan Growth Option	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Vanguard Windsor II Option	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Vanguard 500 Index Option	<input type="text"/>	<input type="text"/>	<input type="text"/>	%

##### Balanced Option (Mix of Stocks and Bonds)

Vanguard Wellington Option	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
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##### Fixed Income Options (Bonds)

Vanguard Corporate High Yield Option	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Dimensional Fund Advisors U.S. Investment Grade Portfolio	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Vanguard Total Bond Market Index Option	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Vanguard Short-Term Inflation-Protected Bond Index Option	<input type="text"/>	<input type="text"/>	<input type="text"/>	%

##### Capital Preservation Option (Cash)

Vanguard Money Market Option	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
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##### BANKING OPTIONS (Cash) (FDIC-insured to certain limits)

Fifth Third 529 Savings Account	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
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##### Total

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
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\* The asset allocation within your selected investment portfolio will automatically adjust over time to become more conservative as the Beneficiary approaches college age.

**5. Signature — YOU MUST SIGN BELOW**

I authorize the exchange of funds from my current CollegeAdvantage Investment Option(s) to the Investment Option(s) indicated in **Section 2** and **Section 3**. I understand that the exchange among Investment Options for my CollegeAdvantage Account can only be requested twice per calendar year. I certify that the information contained herein is true and correct.

I authorize the Future Contribution Allocation Instructions for my CollegeAdvantage Investment Option(s) to the Investment Option(s) indicated in section 4. I understand that all prior contributions and the earnings thereon remain invested in the Investment Option(s) I selected prior to this change in Future Contribution Allocation Instructions.

**Note:** If you select any of the Fifth Third Bank Investment Options, then your signature below, together with this form and *Offering Statement and Participation Agreement*, which includes Fifth Third Bank’s Rules, Regulations, Agreements and Disclosures, constitutes the Deposit Agreement between you and Fifth Third Bank.

Any investment in a CollegeAdvantage mutual fund-based Investment Option is not insured or guaranteed by the FDIC or any other governmental agency of other party, including the State of Ohio, the Ohio Tuition Trust Authority, or any of the mutual fund firms under contract with the Ohio Tuition Trust Authority. 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. The amount actually available for withdrawal will depend on the Investment performance of the Options chosen during the period funds were invested.

SIGNATURE

Signature of Account Owner

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Date (mm/dd/yyyy)