CollegeAdvantage Direct 529 Savings Plan

Exchange/Future Contribution (Allocation) Form

529 CollegeAdvantage

- You can exchange existing assets or change your Future Contribution Allocation Instructions by completing this form or online at **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**, 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:
CollegeAdvantage Direct 529 Savings Plan
P.O. Box 219305
Kansas City, MO 64121-9305

For overnight delivery or registered mail, send to:
CollegeAdvantage Direct 529 Savings Plan
1001 E 101st Terrace, Suite 200
Kansas City, MO 64131

1. Account information

☐☐☐☐☐☐☐☐☐☐ – ☐☐

Account Number

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

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

Name of Beneficiary *(first, middle initial, last)*

OH DIRECT EXCHANGE

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

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
			Vanguard Ohio Target Enrollment Portfolios
(Your investment mix automatically becomes more conservative as the beneficiary nears the target enrollment year.)			
All		*Percentage*	
☐	**OR**	☐☐ **%**	Vanguard Ohio Target Enrollment 2044/2045 Portfolio
☐	**OR**	☐☐ **%**	Vanguard Ohio Target Enrollment 2042/2043 Portfolio
☐	**OR**	☐☐ **%**	Vanguard Ohio Target Enrollment 2040/2041 Portfolio
☐	**OR**	☐☐ **%**	Vanguard Ohio Target Enrollment 2038/2039 Portfolio
☐	**OR**	☐☐ **%**	Vanguard Ohio Target Enrollment 2036/2037 Portfolio

Vanguard Ohio Target Enrollment Portfolios Continued from page 2.

Exchange FROM			Investment Option
All		*Percentage*	
☐	**OR**	☐☐ **%**	Vanguard Ohio Target Enrollment 2034/2035 Portfolio
☐	**OR**	☐☐ **%**	Vanguard Ohio Target Enrollment 2032/2033 Portfolio
☐	**OR**	☐☐ **%**	Vanguard Ohio Target Enrollment 2030/2031 Portfolio
☐	**OR**	☐☐ **%**	Vanguard Ohio Target Enrollment 2028/2029 Portfolio
☐	**OR**	☐☐ **%**	Vanguard Ohio Target Enrollment 2026/2027 Portfolio
☐	**OR**	☐☐ **%**	Vanguard Ohio Target Enrollment 2024/2025 Portfolio
☐	**OR**	☐☐ **%**	Vanguard Ohio Commencement Portfolio
			Year of Enrollment Date Portfolios
			The asset allocation of money invested in the Year of Enrollment Date Portfolios is automatically adjusted over time to become more conservative as the Beneficiary approaches enrollment. Your assets will be automatically invested in the Year of Enrollment Date Portfolio that matches your Beneficiary's date of birth.
☐	**OR**	☐☐ **%**	Advantage Age-Based Portfolio
			Ready-Made Risk-Based Portfolios
☐	**OR**	☐☐ **%**	Vanguard Aggressive Growth Portfolio
☐	**OR**	☐☐ **%**	Vanguard Growth Portfolio
☐	**OR**	☐☐ **%**	Vanguard Moderate Growth Portfolio
☐	**OR**	☐☐ **%**	Vanguard Conservative Growth Portfolio
☐	**OR**	☐☐ **%**	Vanguard Income Portfolio
☐	**OR**	☐☐ **%**	Vanguard Conservative 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
			U.S. Equity Options (Stocks)
☐	**OR**	☐☐ **%**	Vanguard Strategic Equity Option
☐	**OR**	☐☐ **%**	Vanguard Extended Market Index Option
☐	**OR**	☐☐ **%**	Vanguard U.S. 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 High Yield Corporate Option
☐	**OR**	☐☐ **%**	Dimensional Fund Advisors - DFA Investment Grade Portfolio
☐	**OR**	☐☐ **%**	Vanguard Total Bond Market Index Option
☐	**OR**	☐☐ **%**	Vanguard Short-Term Inflation-Protected Securities Index Option
			Capital Preservation Option (Cash)
☐	**OR**	☐☐ **%**	Interest Accumulation Portfolio
			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, for complete information on the Investment Options you are considering.**

Investment Option	Exchange TO
Vanguard Ohio Target Enrollment Portfolios	
(Your investment mix automatically becomes more conservative as the beneficiary nears the target enrollment year.)	
Vanguard Ohio Target Enrollment 2044/2045 Portfolio	☐☐☐ %
Vanguard Ohio Target Enrollment 2042/2043 Portfolio	☐☐☐ %
Vanguard Ohio Target Enrollment 2040/2041 Portfolio	☐☐☐ %
Vanguard Ohio Target Enrollment 2038/2039 Portfolio	☐☐☐ %
Vanguard Ohio Target Enrollment 2036/2037 Portfolio	☐☐☐ %
Vanguard Ohio Target Enrollment 2034/2035 Portfolio	☐☐☐ %
Vanguard Ohio Target Enrollment 2032/2033 Portfolio	☐☐☐ %
Vanguard Ohio Target Enrollment 2030/2031 Portfolio	☐☐☐ %
Vanguard Ohio Target Enrollment 2028/2029 Portfolio	☐☐☐ %
Vanguard Ohio Target Enrollment 2026/2027 Portfolio	☐☐☐ %
Vanguard Ohio Target Enrollment 2024/2025 Portfolio	☐☐☐ %
Vanguard Ohio Commencement Portfolio	☐☐☐ %
Year of Enrollment Date Portfolios	
The asset allocation of money invested in the Year of Enrollment Date Portfolios is automatically adjusted over time to become more conservative as the Beneficiary approaches enrollment. Your assets will be automatically invested in the Year of Enrollment Date Portfolio that matches your Beneficiary's date of birth.	
Advantage Age-Based Portfolio	☐☐☐ %
Ready-Made Risk-Based Portfolios	
Vanguard Aggressive Growth Portfolio	☐☐☐ %
Vanguard Growth Portfolio	☐☐☐ %
Vanguard Moderate Growth Portfolio	☐☐☐ %
Vanguard Conservative Growth Portfolio	☐☐☐ %
Vanguard Income Portfolio	☐☐☐ %
Vanguard Conservative Income Portfolio	☐☐☐ %

Investment Option	Exchange TO
Individual Investment Options	
MUTUAL FUND BASED OPTIONS	
International Equity Options (Stocks)	
Dimensional Fund Advisors - World ex U.S. Core Equity Portfolio	☐☐☐ %
Vanguard Total International Stock Index Option	☐☐☐ %
U.S. Equity Options (Stocks)	
Vanguard Strategic Equity Option	☐☐☐ %
Vanguard Extended Market Index Option	☐☐☐ %
Vanguard U.S. Growth Option	☐☐☐ %
Vanguard Windsor II Option	☐☐☐ %
Vanguard 500 Index Option	☐☐☐ %
Balanced Option (Mix of Stocks and Bonds)	
Vanguard Wellington Option	☐☐☐ %
Fixed Income Options (Bonds)	
Vanguard High Yield Corporate Option	☐☐☐ %
Dimensional Fund Advisors - DFA Investment Grade Portfolio	☐☐☐ %
Vanguard Total Bond Market Index Option	☐☐☐ %
Vanguard Short-Term Inflation-Protected Securities Index Option	☐☐☐ %
Capital Preservation Option (Cash)	
Interest Accumulation Portfolio	☐☐☐ %
BANKING OPTIONS (Cash) (FDIC-insured to certain limits)	
Fifth Third 529 Savings Account	☐☐☐ %
Fifth Third 529 Certificate of Deposit *($500 Minimum Contribution)*	
Term ☐☐☐	☐☐☐ %
Term ☐☐☐	☐☐☐ %
Term ☐☐☐	☐☐☐ %
Total	**1 0 0 %**

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, 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.

Vanguard Ohio Target Enrollment Portfolios

(Your investment mix automatically becomes more conservative as the beneficiary nears the target enrollment year.)

Vanguard Ohio Target Enrollment 2044/2045 Portfolio ☐☐☐ %

Vanguard Ohio Target Enrollment 2042/2043 Portfolio ☐☐☐ %

Vanguard Ohio Target Enrollment 2040/2041 Portfolio ☐☐☐ %

Vanguard Ohio Target Enrollment 2038/2039 Portfolio ☐☐☐ %

Vanguard Ohio Target Enrollment 2036/2037 Portfolio ☐☐☐ %

Vanguard Ohio Target Enrollment 2034/2035 Portfolio ☐☐☐ %

Vanguard Ohio Target Enrollment 2032/2033 Portfolio ☐☐☐ %

Vanguard Ohio Target Enrollment 2030/2031 Portfolio ☐☐☐ %

Vanguard Ohio Target Enrollment 2028/2029 Portfolio ☐☐☐ %

Vanguard Ohio Target Enrollment 2026/2027 Portfolio ☐☐☐ %

Vanguard Ohio Target Enrollment 2024/2025 Portfolio ☐☐☐ %

Vanguard Ohio Commencement Portfolio ☐☐☐ %

Year of Enrollment Date Portfolios

The asset allocation of money invested in the Year of Enrollment Date Portfolios is automatically adjusted over time to become more conservative as the Beneficiary approaches enrollment. Your assets will be automatically invested in the Year of Enrollment Date Portfolio that matches your Beneficiary's date of birth.

Advantage Age-Based Portfolio ☐☐☐ %

Ready-Made Risk-Based Portfolios

Vanguard Aggressive Growth Portfolio ☐☐☐ %

Vanguard Growth Portfolio ☐☐☐ %

Vanguard Moderate Growth Portfolio ☐☐☐ %

Vanguard Conservative Growth Portfolio ☐☐☐ %

Vanguard Income Portfolio ☐☐☐ %

Vanguard Conservative Income Portfolio ☐☐☐ %

Individual Investment Options

MUTUAL FUND BASED OPTIONS

International Equity Options (Stocks)

Dimensional Fund Advisors - World ex U.S. Core Equity Portfolio ☐☐☐ %

Vanguard Total International Stock Index Option ☐☐☐ %

U.S. Equity Options (Stocks)

Vanguard Strategic Equity Option ☐☐☐ %

Vanguard Extended Market Index Option ☐☐☐ %

Vanguard U.S. Growth Option ☐☐☐ %

Vanguard Windsor II Option ☐☐☐ %

Vanguard 500 Index Option ☐☐☐ %

Balanced Option (Mix of Stocks and Bonds)

Vanguard Wellington Option ☐☐☐ %

Fixed Income Options (Bonds)

Vanguard High Yield Corporate Option ☐☐☐ %

Dimensional Fund Advisors - DFA Investment Grade Portfolio ☐☐☐ %

Vanguard Total Bond Market Index Option ☐☐☐ %

Vanguard Short-Term Inflation-Protected Securities Index Option ☐☐☐ %

Capital Preservation Option (Cash)

Interest Accumulation Portfolio ☐☐☐ %

BANKING OPTIONS (Cash) (FDIC-insured to certain limits)

Fifth Third 529 Savings Account ☐☐☐ %

Total 1 0 0 %

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, National Association.

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

☐☐ – ☐☐ – ☐☐☐☐

Date *(mm/dd/yyyy)*