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.
- 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

Account Number									
Name of Account Owne	r (first, middle initia	l, last)							

Name of Beneficiary (first, middle initial, last)

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

**Account information** 

## 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.

•	e requesting an exchange of a Fifth Third 529 Gertificate of Deposit that has not yet matured, we need you as to how to proceed.
Pro	cess with early redemption penalty.
form date	d and process at maturity. Maturity date must be within 30 days of the Ohio Tuition Trust Authority's receipt of this and cannot cross calendar year (i.e. exchange request received December 20, maturity date January 4). If the maturity is more than 30 days away or maturity date occurs in the next calendar year, CD will be liquidated upon receipt of this, and any applicable early redemption penalty will be applied to the redemption.
,	elect to exchange out of a CD and invest only a portion of the proceeds, in another Investment Option(s) the remaining automatically invested into the Fifth Third 529 Savings Account.
Fifth Third 52	9 Certificate of Deposit
CD Certificat	ze 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 mi	x automatically becom	es more conservative as the beneficiary nears the target enrollment year.)	
All	Percentage		
OR	<b>%</b>	Vanguard Ohio Target Enrollment 2042/2043 Portfolio	
OR	<b>%</b>	Vanguard Ohio Target Enrollment 2040/2041 Portfolio	
OR	<b>%</b>	Vanguard Ohio Target Enrollment 2038/2039 Portfolio	
OR	<b>%</b>	Vanguard Ohio Target Enrollment 2036/2037 Portfolio	
OR	%	Vanguard Ohio Target Enrollment 2034/2035 Portfolio	

## Vanguard Ohio Target Enrollment Portfolios Continued from page 2.

Exchang	je FROM		Investment Option
All		Percentage	
	OR	<b>%</b>	Vanguard Ohio Target Enrollment 2032/2033 Portfolio
	OR	<u></u> %	Vanguard Ohio Target Enrollment 2030/2031 Portfolio
	OR	<u></u> %	Vanguard Ohio Target Enrollment 2028/2029 Portfolio
	OR	<u></u> %	Vanguard Ohio Target Enrollment 2026/2027 Portfolio
	OR	<u></u> %	Vanguard Ohio Target Enrollment 2024/2025 Portfolio
	OR	<u></u> %	Vanguard Ohio Target Enrollment 2022/2023 Portfolio
	OR	<u></u> %	Vanguard Ohio Commencement Portfolio
			Year of Enrollment Date Portfolios
conserva	tive as the l	Beneficiary approaches enrolles your Beneficiary's date of b	r of Enrollment Date Portfolios is automatically adjusted over time to become more ment. Your assets will be automatically invested in the Year of Enrollment Date irth.
	OR	<u></u> %	Advantage Age-Based Portfolio
			Ready-Made Risk-Based Portfolios
	OR	<u></u> %	Vanguard Aggressive Growth Index Portfolio
	OR	<b>%</b>	Vanguard Growth Index Portfolio
	OR	<b>%</b>	Vanguard Moderate Growth Index Portfolio
	OR	<b>%</b>	Vanguard Conservative Growth Index Portfolio
	OR	<u></u> %	Vanguard Income Portfolio
			Individual Investment Options
			MUTUAL FUND BASED OPTIONS International Equity Options (Stocks)
	OR	<u></u> %	Dimensional Fund Advisors - World ex U.S. Core Equity Portfolio
	OR	<u></u> %	Vanguard Total International Stock Index Option
			U.S. Equity Options (Stocks)
	OR	<b>%</b>	Vanguard Strategic Equity Option
	OR	<b>%</b>	Vanguard Extended Market Index Option
	OR	<b>%</b>	Vanguard U.S. Growth Option
	OR	<b>%</b>	Vanguard Windsor II Option
	OR	<b>%</b>	Vanguard 500 Index Option
	OR	<u></u> %	Balanced Option (Mix of Stocks and Bonds) Vanguard Wellington Option
			Fixed Income Options (Bonds)
	OR	<u> </u>	Vanguard High Yield Corporate Option
	OR	<u> </u>	Dimensional Fund Advisors - DFA Investment Grade Portfolio
	OR	<u> </u>	Vanguard Total Bond Market Index Option
	OR	<u></u> %	Vanguard Short-Term Inflation-Protected Securities Index Option
	•=		Capital Preservation Option (Cash)
	OR	<u> </u>	Interest Accumulation Portfolio
	OR		BANKING OPTIONS (Cash) (FDIC-insured to certain limits) 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	Investment Option	Exchange TO
Vanguard Ohio Target Enrollment Portfolios		Individual Investment Options	
(Your investment mix automatically becomes more c	onservative as the	MUTUAL FUND BASED OPTIONS	
beneficiary nears the target enrollment year.)		International Equity Options (Stocks)	
Vanguard Ohio Target Enrollment 2042/2043 Portfoli	0%	Dimensional Fund Advisors - World ex U.S.	
Vanguard Ohio Target Enrollment 2040/2041 Portfoli	0	Core Equity Portfolio	% 
Vanguard Ohio Target Enrollment 2038/2039 Portfoli	0 \\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	Vanguard Total International Stock Index Option	
Vanguard Ohio Target Enrollment 2036/2037 Portfoli	0   %	U.S. Equity Options (Stocks)	
Vanguard Ohio Target Enrollment 2034/2035 Portfoli		Vanguard Strategic Equity Option	<u> </u>
		Vanguard Extended Market Index Option	%
Vanguard Ohio Target Enrollment 2032/2033 Portfoli		Vanguard U.S. Growth Option	<u> </u>
Vanguard Ohio Target Enrollment 2030/2031 Portfoli	0%	Vanguard Windsor II Option	%
Vanguard Ohio Target Enrollment 2028/2029 Portfoli	0	Vanguard 500 Index Option	%
Vanguard Ohio Target Enrollment 2026/2027 Portfoli	0%	Balanced Option (Mix of Stocks and Bonds)	
Vanguard Ohio Target Enrollment 2024/2025 Portfoli	0%	Vanguard Wellington Option	%
Vanguard Ohio Target Enrollment 2022/2023 Portfoli	0	Fixed Income Options (Bonds)	
Vanguard Ohio Commencement Portfolio	%	Vanguard High Yield Corporate Option	
		Dimensional Fund Advisors - DFA	
Year of Enrollment Date Portfolios		Investment Grade Portfolio	%
The asset allocation of money invested in the Year of Date Portfolios is automatically adjusted over time to		Vanguard Total Bond Market Index Option	%
conservative as the Beneficiary approaches enrollment		Vanguard Short-Term Inflation-Protected Securities Index Option	%
be automatically invested in the Year of Enrollment I	Date Portfolio that	Capital Preservation Option (Cash)	
matches your Beneficiary's date of birth.		Interest Accumulation Portfolio	<b>\</b>
Advantage Age-Based Portfolio	%		
Ready-Made Risk-Based Portfolios		BANKING OPTIONS (Cash) (FDIC-insured to ce	
Vanguard Aggressive Growth Index Portfolio	<b>\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\</b>	Fifth Third 529 Savings Account	%
Vanguard Growth Index Portfolio		Fifth Third 529 Certificate of Deposit	
-		(\$500 Minimum Contribution)	
Vanguard Moderate Growth Index Portfolio		Term	%
Vanguard Conservative Growth Index Portfolio	%	Term	%
Vanguard Income Portfolio	%	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		Individual Investment Options	
(Your investment mix automatically becomes more	conservative as the	MUTUAL FUND BASED OPTIONS	
beneficiary nears the target enrollment year.)		International Equity Options (Stocks)	
Vanguard Ohio Target Enrollment 2042/2043 Portfo	lio%	Dimensional Fund Advisors - World ex U.S.	
Vanguard Ohio Target Enrollment 2040/2041 Portfo	lio%	Core Equity Portfolio	%
Vanguard Ohio Target Enrollment 2038/2039 Portfo	lio	Vanguard Total International Stock Index Option	%
Vanguard Ohio Target Enrollment 2036/2037 Portfo	lio	U.S. Equity Options (Stocks)	
Vanguard Ohio Target Enrollment 2034/2035 Portfo	lio%	Vanguard Strategic Equity Option	
Vanguard Ohio Target Enrollment 2032/2033 Portfo	lio	Vanguard Extended Market Index Option	%
Vanguard Ohio Target Enrollment 2030/2031 Portfo	lio	Vanguard U.S. Growth Option	%
Vanguard Ohio Target Enrollment 2028/2029 Portfo	lio%	Vanguard Windsor II Option	
Vanguard Ohio Target Enrollment 2026/2027 Portfo	lio	Vanguard 500 Index Option	
Vanguard Ohio Target Enrollment 2024/2025 Portfo	lio%	Palamand Ontion /Miss of Stanks and Panda)	
Vanguard Ohio Target Enrollment 2022/2023 Portfo	lio%	Balanced Option (Mix of Stocks and Bonds)	
Vanguard Ohio Commencement Portfolio		Vanguard Wellington Option	<u> </u>
Year of Enrollment Date Portfolios		Fixed Income Options (Bonds)	
	of Familian aut	Vanguard High Yield Corporate Option	%
The asset allocation of money invested in the Year Date Portfolios is automatically adjusted over time conservative as the Beneficiary approaches enrollm	to become more ent. Your assets will	Dimensional Fund Advisors - DFA Investment Grade Portfolio	%
be automatically invested in the Year of Enrollment matches your Beneficiary's date of birth.	Date Portfolio that	Vanguard Total Bond Market Index Option	%
Advantage Age-Based Portfolio	%	Vanguard Short-Term Inflation-Protected Securities Index Option	%
Ready-Made Risk-Based Portfolios		Capital Preservation Option (Cash)	
Vanguard Aggressive Growth Index Portfolio	%	Interest Accumulation Portfolio	<b>\ </b> \ \ \ \ \ \ \ \ \ \
Vanguard Growth Index Portfolio	%	interest Accumulation Fortions	
Vanguard Moderate Growth Index Portfolio	%	BANKING OPTIONS (Cash) (FDIC-insured to certain limits)	
Vanguard Conservative Growth Index Portfolio		Fifth Third 529 Savings Account	<b>\  \  \  \  \  \  \  \  \  \  \  \  \  \</b>
Vanguard Income Portfolio	<u> </u>	Tima ozo odvingo / totount	
		Total	1 0 0 %

#### DO NOT STAPLE

# 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)

