



**Ohio's 529 Plan
For College Savings**

www.CollegeAdvantage.com

CollegeAdvantage Is Ohio's 529 Plan

Maybe you're the parent of a newborn or kindergartener and college seems so far away. Or you have middle schoolers and you're saving for college in a taxable account, missing out on the benefits of a 529 plan. Maybe your future college student is already in high school and you think it's too late to save. Or perhaps you're a grandparent who wants to help. Whatever your situation, the thought of college can seem overwhelming. But, relax. College is doable, especially with CollegeAdvantage.

You get three *tax advantages*:

- 1** The compounding power of tax-free growth helps you save even more.
- 2** Tax-free withdrawals when you use the funds for qualified higher education expenses like tuition; room and board; computers, related equipment, and services; and required fees.*
- 3** Ohioans get even more! If you are an Ohio taxpayer, contributions to CollegeAdvantage may be deducted from your Ohio taxable income in any amount up to \$4,000 per year, per beneficiary, with unlimited carry forward of larger contributions.

While you don't have to live in Ohio to own a CollegeAdvantage account, only Ohio taxpayers can receive this deduction.

** Please read the Offering Statement for additional details about qualified higher education expenses.*



Easy to start with *as little as \$25*

The most common advice from active college savers is to “just start.” If you start early, you’ll have more time to save. But, it is never too late to begin. You can even consolidate other existing savings and get the tax advantages of CollegeAdvantage 529. It only takes \$25** to open an account or add to your savings.



Save in Ohio and go to *college anywhere*

The single biggest myth is that Ohio’s 529 plan locks you into Ohio colleges. Not true. While Ohio does have many outstanding schools to choose from, you can use your savings at any post-secondary school across the country that is eligible to participate in U.S. Department of Education student financial aid programs. There are thousands of accredited schools including four-year, two-year, vocational schools, graduate programs, and more.



For grandparents who *want to help*

Grandparents, family, and friends can help, too. They can open and manage their own account for a child or they can easily make gift contributions to your existing account. Non-account owners who are Ohio taxpayers who make gift contributions directly to a CollegeAdvantage account are also eligible for the Ohio tax deduction.

**** \$500 if you choose the 529 bank CD option.**

Choose From Two Different Plans

For over 25 years, CollegeAdvantage has been helping families make college doable. We offer a choice of two different plans: the CollegeAdvantage Direct 529 Plan and the BlackRock CollegeAdvantage Advisor 529 Plan.

CollegeAdvantage Direct Plan

The CollegeAdvantage Direct Plan is simple for anyone to use. We make it easy to choose your investment strategy and manage your own account. The Direct Plan also includes FDIC-insured bank savings accounts and CD options for the most conservative of savers. You can easily open an account online at CollegeAdvantage.com.

BlackRock CollegeAdvantage Advisor 529 Plan

The BlackRock CollegeAdvantage Advisor 529 Plan must be opened through a professional financial advisor. If you already work with an advisor, ask them about this plan or visit BlackRock.com/CollegeAdvantage.

These plans offer different investment options, investment managers, fees and sales structures, and are marketed differently. Even if you work with a financial advisor, you may still consider and choose the Direct Plan. You get to select the plan that is right for you.

Pick An Approach That's Right For You

With CollegeAdvantage, you get to create your plan, your way. Choose the Direct Plan or the BlackRock Advisor Plan. Select your investment options based on your personal savings style, tolerance for risk, time horizon, goals, and other factors.

Decide how much you want to save and make a plan to do so. Maybe you want to be able to pay some of the costs of college like tuition, room and board, or just books. Or maybe you want to pay most or all of the costs. Whatever your choice, CollegeAdvantage makes it easy to create your plan, your way.

Use Our Online Tools

We also have online tools to help you explore your tolerance for investment risk, estimate the cost of college, set goals, calculate the cost of waiting, and compare the tax advantages of a 529 plan versus other taxable savings accounts. Just go to CollegeAdvantage.com.



*your plan,
your way*

Take The Next Step

We make it easy for you to learn more about CollegeAdvantage 529. Go to CollegeAdvantage.com for all the tools and information you need to enroll now or request a CollegeAdvantage kit.

Learn More And Enroll At
CollegeAdvantage.com



Ohio Tuition Trust Authority
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Columbus, Ohio 43215

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1-800-AFFORD-IT (800-233-6734)

CollegeAdvantage is a 529 college savings plan offered and administered by the Ohio Tuition Trust Authority, an office within the Ohio Department of Higher Education. Before investing, please read the Offering Statement and all Supplements carefully and consider risks, fees, your investment objectives, and other relevant factors. If you are not a taxpayer in the state of Ohio, you should consider whether your home state offers any state tax or other benefits for investing in its 529 plan.