

INVESTMENT OPTION CHOICES

CollegeAdvantage Direct 529 Savings Plan is a lower-cost plan that you set up and maintain yourself.

If you prefer to work with a professional financial advisor, you may be interested instead in the CollegeAdvantage Advisor 529 Savings Plan offered by BlackRock. Ask your financial advisor for more information.

Are you interested in ready-made investment portfolios?

Are you interested in individual investment options?

If you want a ready-made, diversified investment portfolio that automatically reduces risk as your child gets closer to college age, you might be interested in the Ready-Made Age-Based Portfolios. Select from the uniquely blended Advantage Age-Based Portfolio, which combines active and passive options across a broader set of asset classes, or select one of three passive index-based portfolios that best suits your risk-tolerance and savings goals.

If you want a ready-made, diversified investment portfolio that matches your risk-tolerance, you might be interested in one of the Ready-Made Risk-Based Portfolios. These passive index-based portfolios contain the same underlying investments as the Vanguard age-based portfolios, except no automatic exchanges occur as your child gets closer to college age. Select from the most aggressive growth portfolio to the most conservative income portfolio based on your risk-tolerance and savings goals.

If you feel comfortable choosing your own investment options, you can select any number of our individual investment options to create your own unique, diversified portfolio. Select from actively-managed options or passive index-based options across asset classes including stocks, bonds, or cash, including bank savings accounts and certificates of deposit (CDs).

Ready-Made Age-Based Portfolios

Age Band	Blend of Active Management and Passive Index-Based	Age Band	Vanguard Passive Index-Based Each portfolio is built with the same 5 portfolios as the Ready-Made Risk-Based Portfolios
	<input type="checkbox"/> Advantage Age-Based Portfolio (AABP)		<input type="checkbox"/> Vanguard Aggressive Age-Based Portfolio <input type="checkbox"/> Vanguard Moderate Age-Based Portfolio <input type="checkbox"/> Vanguard Conservative Age-Based Portfolio
<=5		<=5	
6-9			
10-12		6-10	
13-16		11-15	
=>17		16-18	
		=>19	

Ready-Made Risk-Based Portfolios

Vanguard Passive Index-Based				
<input type="checkbox"/> Vanguard Aggressive Growth Index Portfolio	<input type="checkbox"/> Vanguard Growth Index Portfolio	<input type="checkbox"/> Vanguard Moderate Growth Index Portfolio	<input type="checkbox"/> Vanguard Conservative Growth Index Portfolio	<input type="checkbox"/> Vanguard Income Portfolio
40.0% 60.0%	30.0% 45.0% 7.5% 17.5%	20.0% 30.0% 15.0% 35.0%	10.0% 15.0% 22.5% 52.5%	22.5% 34.5% 18.0% 25.0%
<p>Legend: Vanguard Ready-Made Age-Based and Risk-Based Portfolios</p> <ul style="list-style-type: none"> Vanguard Total International Stock Index Fund Vanguard Institutional Total Stock Market Index Fund Vanguard Total International Bond Index Fund Vanguard Total Bond Market II Index Fund Vanguard Short-Term Inflation-Protected Securities Index Fund Vanguard Federal Money Market Fund 				
<p>Additional information regarding all investment options:</p> <ul style="list-style-type: none"> For additional details about specific investment portfolios and individual investment options, please refer to the CollegeAdvantage Direct 529 Savings Plan Offering Statement and Participation Agreement. Investment options may have changed. Please visit www.CollegeAdvantage.com for the most current information. For the current Direct Plan Investment Performance, visit www.CollegeAdvantage.com Whatever investments you choose, you may want to review your investment selections at least annually to determine if your investments are the most appropriate for your risk-tolerance and college savings goals. Internal Revenue Code Section 529 prohibits Ohio Tuition Trust Authority/ CollegeAdvantage staff from providing any investment advice. 				

Individual Investment Options

Mutual Fund-Based Options					FDIC-Insured (to certain limits)
<input type="checkbox"/> International Equity Options (Stocks)	<input type="checkbox"/> U.S. Equity Options (Stocks)	<input type="checkbox"/> Balanced Option (Mix of Stocks and Bonds)	<input type="checkbox"/> Fixed Income Options (Bonds)	<input type="checkbox"/> Capital Preservation Option (Cash)	<input type="checkbox"/> Banking Options (Cash)
<input type="checkbox"/> Dimensional Fund Advisors World ex U.S. Core Equity Portfolio	<input type="checkbox"/> Vanguard Strategic Equity Option	<input type="checkbox"/> Vanguard Wellington Option	<input type="checkbox"/> Vanguard Corporate High Yield Option	<input type="checkbox"/> Vanguard Money Market Option	<input type="checkbox"/> Fifth Third 529 Savings Account
<input type="checkbox"/> Vanguard Total International Stock Index Option	<input type="checkbox"/> Vanguard Extended Market Index Option	<input type="checkbox"/> Dimensional Fund Advisors U.S. Investment Grade Portfolio	<input type="checkbox"/> Vanguard Total Bond Market Index Option	<input type="checkbox"/> Vanguard Morgan Growth Option	<input type="checkbox"/> Fifth Third 529 Certificate of Deposit (CD)
	<input type="checkbox"/> Vanguard Windsor II Option	<input type="checkbox"/> Vanguard Short-Term Inflation-Protected Bond Index Option	<input type="checkbox"/> Vanguard 500 Index Option		