INVESTMENT OPTION CHOICES
Ohio’s Direct 529 Plan is a lower-cost college-savings program that you set up and maintain yourself.

That’s why Ohio’s Direct 529 Plan offers options for savers of all experience levels and risk tolerances, including ready-made, age-based and ready-made, risk-based portfolios. Use our tools and calculators to determine your college savings goals and your risk tolerance to select the right asset allocation mix. If your goals and preferences change in the future, 529 rules allow you to exchange your investment options up to two times per year. If you prefer to work with a professional financial advisor, you may be interested instead in the Ohio’s Advisor 529 Savings Plan, BlackRock CollegeAdvantage 529. Ask your financial advisor for more information.

Are you interested in ready-made investment portfolios?

<table>
<thead>
<tr>
<th>Vanguard Passive Index-Based</th>
<th>Mutual Fund-Based Options</th>
<th>FDIC-Insured (To Certain Limits)</th>
<th>Banking Options (Cash)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vanguard Aggressive Growth Index Portfolio</td>
<td>Vanguard Strategic Equity Option</td>
<td>Dimensional Fund Advisors World ex U.S. Core Equity Portfolio</td>
<td>Fifth Third 529 Savings Account</td>
</tr>
<tr>
<td>Vanguard Growth Index Portfolio</td>
<td>Vanguard Wellington Option</td>
<td>Vanguard Total International Stock Market Index Fund</td>
<td>Fifth Third 529 Certificate of Deposit (CD)</td>
</tr>
<tr>
<td>Vanguard Moderate Growth Index Portfolio</td>
<td>Vanguard Corporate High Yield Option</td>
<td>Vanguard Institutional Total Stock Market Index Fund</td>
<td>Ohio’s Short-Term Reserves Account</td>
</tr>
<tr>
<td>Vanguard Conservative Growth Index Portfolio</td>
<td>Interest Accumulation Option</td>
<td>Vanguard Total International Stock Index Option</td>
<td>Ohio’s Short-Term Inflation-Protected Securities Index Fund</td>
</tr>
<tr>
<td>Vanguard Income Portfolio</td>
<td>Dimensional Fund Advisors Investment Grade Portfolio</td>
<td>Vanguard Total Bond Market II Index Fund</td>
<td>Ohio’s Short-Term Reserves Account</td>
</tr>
</tbody>
</table>

Legend: Vanguard Ready-Made Risk-Based Portfolios

- Vanguard Total International Stock Index Option
- Vanguard Institutional Total Stock Market Index Fund
- Vanguard Total Bond Market II Index Fund
- Vanguard Short-Term Inflation-Protected Securities Index Fund
- Ohio’s Short-Term Reserves Account

Additional info about all investment options:
- 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 CollegeAdvantage.com for the most current info.
- For the current Direct Plan Investment Performance, visit 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.
- Ohio’s 529 Plan offers tools and calculators to help you shape the savings strategy that best fits your family’s needs. Please visit CollegeAdvantage.com/calculators-and-tools.

Are you interested in individual investment options?

- International Equity Options (Stocks)
- U.S. Equity Options (Stocks)
- Balanced Option (Stocks & Bonds)
- Fixed Income Options (Bonds)
- Capital Preservation Option (Cash)
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Are you interested in ready-made investment portfolios?

Ready-Made College-Enrollment-Date Portfolios*

<table>
<thead>
<tr>
<th>Year of College Enrollment</th>
<th>2040 (08/01/20-07/31/22)</th>
<th>2038 (08/01/18-07/31/20)</th>
<th>2036 (08/01/16-07/31/18)</th>
<th>2034 (08/01/14-07/31/16)</th>
<th>2032 (08/01/12-07/31/14)</th>
<th>2030 (08/01/10-07/31/12)</th>
<th>2028 (08/01/08-07/31/10)</th>
<th>2026 (08/01/06-07/31/08)</th>
<th>2024 (08/01/04-07/31/06)</th>
<th>2022 (08/01/02-07/31/04)</th>
<th>2020 (08/01/00-07/31/02)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vanguard Conservative Growth Portfolio</td>
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<td></td>
</tr>
</tbody>
</table>

Legend:
- Advantage Age-Based Portfolios (AABP)
- Non-U.S. Equity
- U.S. Equity
- Core Fixed Income
- High Yield Fixed Income
- Short-Term Reserves
- Short-Term TIPS
- Bond Funds
- Stock Funds
- Interest Accumulation Portfolio
- Non-Investment Options

*Percentages are based on the asset allocation mix of October 23, 2020. These percentages will change quarterly.

Are you interested in ready-made investment portfolios?

Ready-Made Age-Based Portfolios

<table>
<thead>
<tr>
<th>Age Band</th>
<th>0 - 4</th>
<th>5 - 6</th>
<th>7 - 8</th>
<th>9 - 10</th>
<th>11 - 12</th>
<th>13 - 14</th>
<th>15 - 16</th>
<th>17 - 18</th>
<th>19+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vanguard Aggressive Growth Portfolio</td>
<td>100.0%</td>
<td>87.5%</td>
<td>75.0%</td>
<td>62.5%</td>
<td>50.0%</td>
<td>37.5%</td>
<td>25.0%</td>
<td>12.5%</td>
<td>10.0%</td>
</tr>
<tr>
<td>Vanguard Blended Aggressive Growth Portfolio</td>
<td>87.5%</td>
<td>75.0%</td>
<td>62.5%</td>
<td>50.0%</td>
<td>37.5%</td>
<td>25.0%</td>
<td>12.5%</td>
<td>10.0%</td>
<td>7.5%</td>
</tr>
<tr>
<td>Vanguard Blended Moderate Growth Portfolio</td>
<td>75.0%</td>
<td>62.5%</td>
<td>50.0%</td>
<td>37.5%</td>
<td>25.0%</td>
<td>12.5%</td>
<td>10.0%</td>
<td>7.5%</td>
<td>5.0%</td>
</tr>
<tr>
<td>Vanguard Blended Conservative Growth Portfolio</td>
<td>62.5%</td>
<td>50.0%</td>
<td>37.5%</td>
<td>25.0%</td>
<td>12.5%</td>
<td>10.0%</td>
<td>7.5%</td>
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<td>2.5%</td>
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<tr>
<td>Vanguard Income Portfolio</td>
<td>50.0%</td>
<td>37.5%</td>
<td>25.0%</td>
<td>12.5%</td>
<td>10.0%</td>
<td>7.5%</td>
<td>5.0%</td>
<td>2.5%</td>
<td>0.0%</td>
</tr>
</tbody>
</table>

Legend:
- Vanguard Ready-Made Age-Based Portfolios
- Stock Funds
- Bond Funds
- Short-Term Reserves