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

Are you interested in ready-made investment portfolios?

<table>
<thead>
<tr>
<th>Vanguard Passive Index-Based</th>
<th>Vanguard Moderate Growth Index Portfolio</th>
<th>Vanguard Conservative Growth Index Portfolio</th>
<th>Vanguard Income Portfolio</th>
</tr>
</thead>
</table>

Legend: Vanguard Ready-Made Risk-Based Portfolios
- Vanguard Aggressive Growth Index Portfolio
- Vanguard Growth Index Portfolio
- Vanguard Moderate Growth Index Portfolio
- Vanguard Conservative Growth Index Portfolio
- Vanguard Income Portfolio

- 40.0%
- 60.0%
- 20.0%
- 30.0%
- 10.0%
- 0.5%
- 15.0%
- 22.5%
- 25.0%
- 22.5%
- 34.5%
- 18.0%
- 52.5%
- 20.0%
- 15.0%
- 10.0%
- 7.5%
- 17.5%

- Vanguard Total International Stock Index Plus Option
- Vanguard Institutional Total Stock Market Index Fund
- Vanguard Short-Term Inflation-Protected Securities Index Fund
- Vanguard Federal Money Market Fund
- Vanguard Total Bond Market II Index Fund

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?

<table>
<thead>
<tr>
<th>International Equity Options (Stocks)</th>
<th>U.S. Equity Options (Stocks)</th>
<th>Balanced Option (Stocks &amp; Bonds)</th>
<th>Fixed Income Options (Bonds)</th>
<th>Capital Preservation Option (Cash)</th>
<th>Banking Options (Cash)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dimensional Fund Advisors World ex U.S. Core Equity Portfolio</td>
<td>Vanguard Strategic Equity Option</td>
<td>Vanguard Wellington Option</td>
<td>Vanguard Corporate High Yield Option</td>
<td>Vanguard Money Market Option</td>
<td>Fifth Third 529 Savings Account</td>
</tr>
<tr>
<td>Vanguard Total International Stock Index Plus Option</td>
<td>Vanguard Extended Market Index Option</td>
<td>Dimensional Fund Advisors Investment Grade Portfolio</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Total Bond Market II Index Fund</td>
<td>Vanguard U.S. Growth Option</td>
<td>Vanguard Total Bond Market Index Option</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Short-Term Inflation-Protected Securities Index Fund</td>
<td>Vanguard Windsor II Option</td>
<td>Vanguard Short-Term Inflation-Protected Bond Index Option</td>
<td></td>
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</tr>
<tr>
<td>Vanguard Federal Money Market Fund</td>
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</tbody>
</table>

OTTA-IDC 07/31/2020
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?

### 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>Graduate (prior-07/31/02)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age Band</td>
<td>0 - 4</td>
<td>5 - 6</td>
<td>7 - 8</td>
<td>9 - 10</td>
<td>11 - 12</td>
<td>13 - 14</td>
<td>15 - 16</td>
<td>17 - 18</td>
<td>19+</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Ready-Made Age-Based Portfolios

#### Vanguard Passive Index Based
- Vanguard Conservative Growth Portfolio
- Vanguard Moderate Growth Portfolio
- Vanguard Growth Portfolio
- Vanguard Blended Moderate Growth Portfolio
- Vanguard Blended Growth Portfolio

#### Vanguard Moderate Age-Based Portfolios
- Vanguard Conservative Growth Portfolio
- Vanguard Moderate Growth Portfolio
- Vanguard Growth Portfolio
- Vanguard Blended Moderate Growth Portfolio
- Vanguard Blended Growth Portfolio

#### Vanguard Conservative Age-Based Portfolios
- Vanguard Conservative Growth Portfolio
- Vanguard Blended Moderate Growth Portfolio
- Vanguard Blended Growth Portfolio
- Vanguard Income Portfolio
- Vanguard Blended Income Portfolio
- Vanguard Money Market Portfolio

### Vanguard Ready-Made Age-Based Portfolios
- Vanguard Conservative Growth Portfolio
- Vanguard Moderate Growth Portfolio
- Vanguard Growth Portfolio
- Vanguard Blended Moderate Growth Portfolio
- Vanguard Blended Growth Portfolio

### Vanguard Blended Age-Based Portfolios
- Vanguard Blended Conservative Growth Portfolio
- Vanguard Blended Moderate Growth Portfolio
- Vanguard Blended Growth Portfolio
- Vanguard Blended Income Portfolio
- Vanguard Blended Conservative Income Portfolio
- Vanguard Money Market Portfolio

### Vanguard Age-Based Portfolios
- Vanguard Conservative Growth Portfolio
- Vanguard Moderate Growth Portfolio
- Vanguard Growth Portfolio
- Vanguard Blended Moderate Growth Portfolio
- Vanguard Blended Growth Portfolio

### Vanguard Blended Age-Based Portfolios
- Vanguard Blended Conservative Growth Portfolio
- Vanguard Blended Moderate Growth Portfolio
- Vanguard Blended Growth Portfolio
- Vanguard Blended Income Portfolio
- Vanguard Blended Conservative Income Portfolio
- Vanguard Money Market Portfolio

### Vanguard Core Fixed Income Portfolios
- Vanguard Conservative Fixed Income Portfolio
- Vanguard Moderate Fixed Income Portfolio
- Vanguard Growth Fixed Income Portfolio

### Vanguard Non-U.S. Equity Portfolios
- Vanguard Blended Global Stocks Portfolio
- Vanguard Blended International Stocks Portfolio

### Vanguard U.S. Equity Portfolios
- Vanguard Blended U.S. Stocks Portfolio
- Vanguard Blended Small Stocks Portfolio

### Vanguard High Yield Portfolios
- Vanguard Blended High Yield Portfolio
- Vanguard Blended Global High Yield Portfolio

### Vanguard Fixed Income Portfolios
- Vanguard Conservative Bond Portfolio
- Vanguard Moderate Bond Portfolio
- Vanguard Growth Bond Portfolio

### Vanguard TIPS Portfolios
- Vanguard Conservative TIPS Portfolio
- Vanguard Moderate TIPS Portfolio
- Vanguard Growth TIPS Portfolio

### Vanguard Short-Term Reserves
- Vanguard Blended Money Market Portfolio

* Percentages are based on the asset allocation mix of July 31, 2020. These percentages will change quarterly.

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. For the most current info, please visit CollegeAdvantage.com.

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Legend: Advantage Age-Based Portfolios (AABP)
- U.S. Equity
- Non-U.S. Equity
- Core Fixed Income
- Short Duration TIPS
- High Yield Fixed Income
- Short-Term Reserves

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

*OTTA-IDC 07/31/2020*