

# 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 experiences 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 determine 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 Advisor 529 Savings Plan, offered by BlackRock CollegeAdvantage. Ask your financial advisor for more information.



Are you interested in ready-made investment portfolios?

## Ready-Made College-Enrollment-Date Portfolios\*

Year of College Enrollment (Birth Date Range)		2038 (08/01/18-07/31/20)	2036 (08/01/16-07/31/18)	2034 (08/01/14-07/31/16)	2032 (08/01/12-07/31/14)	2030 (08/01/10-07/31/12)	2028 (08/01/08-07/31/10)	2026 (08/01/06-07/31/08)	2024 (08/01/04-07/31/06)	2022 (08/01/02-07/31/04)	2020 (08/01/00-07/31/02)	Graduate (prior -07/31/00)
Blend of Active Management & Passive Index-Based	Advantage Age-Based Portfolio (AABP)	 40.000% U.S. Equity, 40.000% Non-U.S. Equity, 5.000% Core Fixed Income, 15.000% High Yield Fixed Income	 38.500% U.S. Equity, 38.500% Non-U.S. Equity, 8.000% Core Fixed Income, 15.000% High Yield Fixed Income	 34.500% U.S. Equity, 34.500% Non-U.S. Equity, 16.000% Core Fixed Income, 15.000% High Yield Fixed Income	 30.500% U.S. Equity, 30.500% Non-U.S. Equity, 24.000% Core Fixed Income, 15.000% High Yield Fixed Income	 26.500% U.S. Equity, 26.500% Non-U.S. Equity, 32.000% Core Fixed Income, 15.000% High Yield Fixed Income	 22.500% U.S. Equity, 22.500% Non-U.S. Equity, 40.000% Core Fixed Income, 15.000% High Yield Fixed Income	 18.313% U.S. Equity, 18.313% Non-U.S. Equity, 47.250% Core Fixed Income, 1.125% Short Duration TIPS, 15.000% High Yield Fixed Income	 13.813% U.S. Equity, 13.813% Non-U.S. Equity, 51.000% Core Fixed Income, 4.500% Short Duration TIPS, 14.625% High Yield Fixed Income, 2.250% Short-Term Reserves	 9.313% U.S. Equity, 9.313% Non-U.S. Equity, 48.000% Core Fixed Income, 8.500% Short Duration TIPS, 13.625% High Yield Fixed Income, 11.250% Short-Term Reserves	 4.813% U.S. Equity, 4.813% Non-U.S. Equity, 38.125% Core Fixed Income, 12.125% Short Duration TIPS, 12.625% High Yield Fixed Income, 27.500% Short-Term Reserves	 2.000% U.S. Equity, 2.000% Non-U.S. Equity, 30.000% Core Fixed Income, 14.000% Short Duration TIPS, 12.000% High Yield Fixed Income, 40.000% Short-Term Reserves

\* Percentages are based on the asset allocation mix of April 1, 2019. These percentages will change quarterly.

## Ready-Made Age-Based Portfolios

Age Band		0 - 4	5 - 6	7 - 8	9 - 10	11 - 12	13 - 14	15 - 16	17 - 18	19+
Vanguard Passive Index-Based	Vanguard Aggressive Age-Based Portfolio	 100.0% Stock Funds	 87.5% Stock Funds, 12.5% Bond Funds	 87.5% Stock Funds, 12.5% Bond Funds	 75.0% Stock Funds, 25.0% Bond Funds	 62.5% Stock Funds, 37.5% Bond Funds	 50.0% Stock Funds, 50.0% Bond Funds	 37.5% Stock Funds, 62.5% Bond Funds	 25.0% Stock Funds, 75.0% Bond Funds	 12.5% Stock Funds, 87.5% Bond Funds
	Vanguard Moderate Age-Based Portfolio	 87.5% Stock Funds, 12.5% Bond Funds	 75.0% Stock Funds, 25.0% Bond Funds	 62.5% Stock Funds, 37.5% Bond Funds	 50.0% Stock Funds, 50.0% Bond Funds	 37.5% Stock Funds, 62.5% Bond Funds	 25.0% Stock Funds, 75.0% Bond Funds	 12.5% Stock Funds, 87.5% Bond Funds	 75.0% Bond Funds, 25.0% Short-Term Reserves	 75.0% Bond Funds, 25.0% Short-Term Reserves
	Vanguard Conservative Age-Based Portfolio	 62.5% Stock Funds, 37.5% Bond Funds	 50.0% Stock Funds, 50.0% Bond Funds	 37.5% Stock Funds, 62.5% Bond Funds	 25.0% Stock Funds, 75.0% Bond Funds	 12.5% Stock Funds, 87.5% Bond Funds	 75.0% Bond Funds, 25.0% Short-Term Reserves	 50.0% Bond Funds, 50.0% Short-Term Reserves	 25.0% Bond Funds, 75.0% Short-Term Reserves	 100.0% Short-Term Reserves

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

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](http://CollegeAdvantage.com)

For the current Direct Plan Investment Performance, visit [CollegeAdvantage.com](http://CollegeAdvantage.com)

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](http://CollegeAdvantage.com/calculators-and-tools)

Legend: Vanguard Ready-Made Age-Based Portfolios

- Stock Funds
- Bond Funds
- Short-Term Reserves

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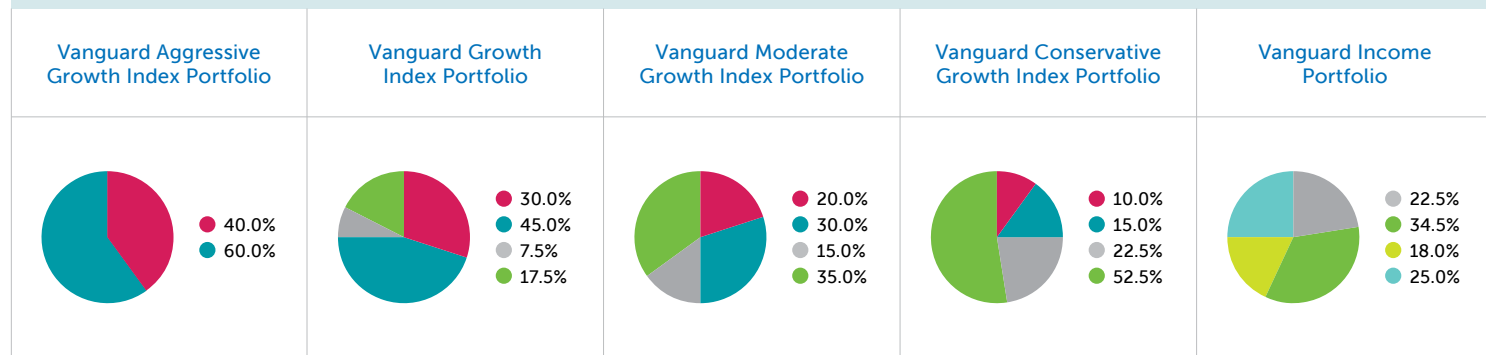
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## Are you interested in ready-made investment portfolios?

### Ready-Made Risk-Based Portfolios

#### Vanguard Passive Index-Based



#### Legend: Vanguard Ready-Made Risk-Based Portfolios



#### 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](http://CollegeAdvantage.com) for the most current info.
- For the current Direct Plan Investment Performance, visit [CollegeAdvantage.com](http://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](http://CollegeAdvantage.com/calculators-and-tools)

## Are you interested in individual investment options?

### Individual Investment Options

Mutual Fund-Based Options					FDIC-Insured (To Certain Limits)
International Equity Options (Stocks)	U.S. Equity Options (Stocks)	Balanced Option (Stocks & Bonds)	Fixed Income Options (Bonds)	Capital Preservation Option (Cash)	Banking Options (Cash)
Dimensional Fund Advisors World ex U.S. Core Equity Portfolio	Vanguard Strategic Equity Option	Vanguard Wellington Option	Vanguard Corporate High Yield Option	Vanguard Money Market Option	Fifth Third 529 Savings Account
Vanguard Total International Stock Index Plus Option	Vanguard Extended Market Index Option		Dimensional Fund Advisors Investment Grade Portfolio		Fifth Third 529 Certificate of Deposit (CD)
	Vanguard U.S. Growth Option		Vanguard Total Bond Market Index Option		
	Vanguard Windsor II Option		Vanguard Short-Term Inflation-Protected Bond Index Option		
	Vanguard 500 Index Option				