

INVESTMENT OPTION CHOICES

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

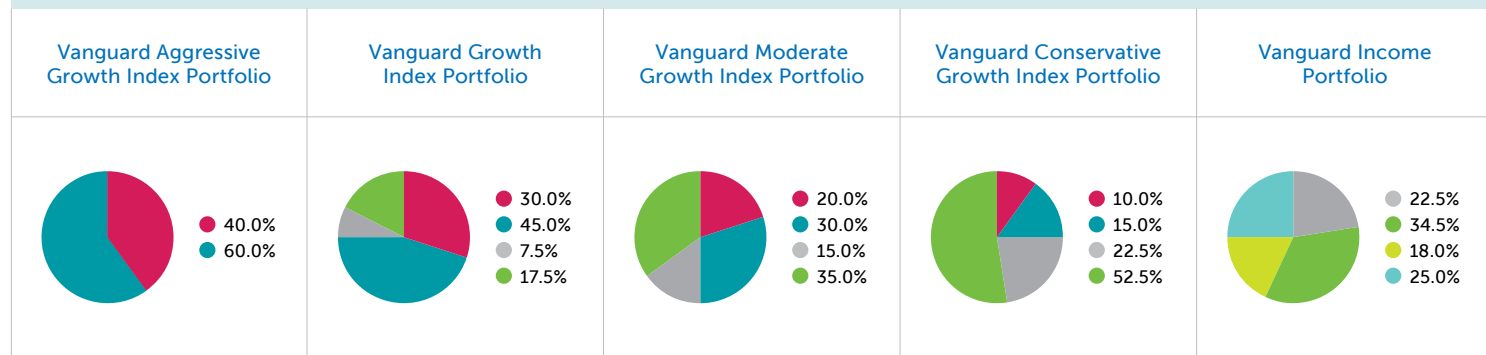
That's why Ohio's Direct 529 Plan offers options for savers of all experience levels and risk tolerances, including ready-made, age-based and ready-made, risk-based portfolios. Use our tools and calculators to determine your college savings goals and your risk tolerance to select the right asset allocation 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 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 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?

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	Interest Accumulation Option	Fifth Third 529 Savings Account
Vanguard Total International Stock Index 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				

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Are you interested in ready-made investment portfolios?

Ready-Made College-Enrollment-Date Portfolios*

Year of College Enrollment (Birth Date Range)		2040 (08/01/20-07/31/22)	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)	Graduate (prior-07/31/02)
Blend of Active Management & Passive Index-Based	Advantage Age-Based Portfolio (AABP)	<ul style="list-style-type: none"> 40.000% U.S. Equity 40.000% Non-U.S. Equity 5.000% Core Fixed Income 15.000% High Yield Fixed Income 	<ul style="list-style-type: none"> 38.500% U.S. Equity 38.500% Non-U.S. Equity 8.000% Core Fixed Income 15.000% High Yield Fixed Income 	<ul style="list-style-type: none"> 34.500% U.S. Equity 34.500% Non-U.S. Equity 16.000% Core Fixed Income 15.000% High Yield Fixed Income 	<ul style="list-style-type: none"> 30.500% U.S. Equity 30.500% Non-U.S. Equity 24.000% Core Fixed Income 15.000% High Yield Fixed Income 	<ul style="list-style-type: none"> 26.500% U.S. Equity 26.500% Non-U.S. Equity 32.000% Core Fixed Income 15.000% High Yield Fixed Income 	<ul style="list-style-type: none"> 22.500% U.S. Equity 22.500% Non-U.S. Equity 40.000% Core Fixed Income 15.000% High Yield Fixed Income 	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> 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 October 23, 2020. 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	<ul style="list-style-type: none"> 100.0% Stock Funds 	<ul style="list-style-type: none"> 87.5% Stock Funds 12.5% Bond Funds 	<ul style="list-style-type: none"> 87.5% Stock Funds 12.5% Bond Funds 	<ul style="list-style-type: none"> 75.0% Stock Funds 25.0% Bond Funds 	<ul style="list-style-type: none"> 62.5% Stock Funds 37.5% Bond Funds 	<ul style="list-style-type: none"> 50.0% Stock Funds 50.0% Bond Funds 	<ul style="list-style-type: none"> 37.5% Stock Funds 62.5% Bond Funds 	<ul style="list-style-type: none"> 25.0% Stock Funds 75.0% Bond Funds 	<ul style="list-style-type: none"> 12.5% Stock Funds 87.5% Bond Funds
	Vanguard Moderate Age-Based Portfolio	<ul style="list-style-type: none"> 87.5% Stock Funds 12.5% Bond Funds 	<ul style="list-style-type: none"> 75.0% Stock Funds 25.0% Bond Funds 	<ul style="list-style-type: none"> 62.5% Stock Funds 37.5% Bond Funds 	<ul style="list-style-type: none"> 50.0% Stock Funds 50.0% Bond Funds 	<ul style="list-style-type: none"> 37.5% Stock Funds 62.5% Bond Funds 	<ul style="list-style-type: none"> 25.0% Stock Funds 75.0% Bond Funds 	<ul style="list-style-type: none"> 12.5% Stock Funds 87.5% Bond Funds 	<ul style="list-style-type: none"> 75.0% Bond Funds 25.0% Short-Term Reserves 	<ul style="list-style-type: none"> 75.0% Bond Funds 25.0% Short-Term Reserves
	Vanguard Conservative Age-Based Portfolio	<ul style="list-style-type: none"> 62.5% Stock Funds 37.5% Bond Funds 	<ul style="list-style-type: none"> 50.0% Stock Funds 50.0% Bond Funds 	<ul style="list-style-type: none"> 37.5% Stock Funds 62.5% Bond Funds 	<ul style="list-style-type: none"> 25.0% Stock Funds 75.0% Bond Funds 	<ul style="list-style-type: none"> 12.5% Stock Funds 87.5% Bond Funds 	<ul style="list-style-type: none"> 75.0% Bond Funds 25.0% Short-Term Reserves 	<ul style="list-style-type: none"> 50.0% Bond Funds 50.0% Short-Term Reserves 	<ul style="list-style-type: none"> 25.0% Bond Funds 75.0% Short-Term Reserves 	<ul style="list-style-type: none"> 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

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For the current Direct Plan Investment Performance, visit CollegeAdvantage.com

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Legend: Vanguard Ready-Made Age-Based Portfolios

- Stock Funds
- Bond Funds
- Short-Term Reserves