INVESTMENT OPTION CHOICES

Ohio’s Direct 529 Plan is a low-cost college-savings program that you set up and maintain yourself. Are you interested in ready-made investment portfolios?

For the most current Direct Plan Investment Performance, visit CollegeAdvantage.com/fees-and-facts.

AABP Asset Allocation as of 07/22/2022; Ohio TEP Asset Allocation as of 07/01/2022. These percentages will change quarterly. Total percentages may not add to 100% due to rounding.
INVESTMENT OPTION CHOICES
Ohio’s Direct 529 Plan is a low-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, target enrollment and ready-made, risk-based portfolios, as well as individual options to allow you to customize your own investment plan. 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 work with a professional financial advisor, ask them about BlackRock CollegeAdvantage, Ohio’s Advisor 529 Savings Plan.

Are you interested in ready-made investment portfolios?

<table>
<thead>
<tr>
<th>Ready-Made Risk-Based Portfolios</th>
<th>Vanguard Passive Index-Based</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vanguard Aggressive Growth Index Portfolio</td>
<td>40.0%</td>
</tr>
<tr>
<td>Vanguard Growth Index Portfolio</td>
<td>45.0%</td>
</tr>
<tr>
<td>Vanguard Moderate Growth Index Portfolio</td>
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<td>Vanguard Conservative Growth Index Portfolio</td>
<td>17.5%</td>
</tr>
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<td>Vanguard Income Portfolio</td>
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</tr>
</tbody>
</table>

**Ready-Made Risk-Based Portfolios**

**Vanguard Passive Index-Based**

- Vanguard Aggressive Growth Index Portfolio:
  - 40.0%
  - 60.0%
- Vanguard Growth Index Portfolio:
  - 30.0%
  - 5.0%
- Vanguard Moderate Growth Index Portfolio:
  - 15.0%
  - 33.0%
- Vanguard Conservative Growth Index Portfolio:
  - 22.5%
  - 52.5%
- Vanguard Income Portfolio:
  - 10.0%
  - 35.0%
  - 55.0%

**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 most current Direct Plan Investment Performance, visit CollegeAdvantage.com/fees-and-facts.
- 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**

<table>
<thead>
<tr>
<th>Mutual Fund-Based Options</th>
<th>FDIC-Insured (To Certain Limits)</th>
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</thead>
<tbody>
<tr>
<td>International Equity Options (Stocks)</td>
<td>Vanguard Strategic Equity Fund</td>
</tr>
<tr>
<td>U.S. Equity Options (Stocks)</td>
<td>Vanguard Wellington Option</td>
</tr>
<tr>
<td>Balanced Option (Stocks &amp; Bonds)</td>
<td>Vanguard High Yield Corporate Option</td>
</tr>
<tr>
<td>Fixed Income Options (Bonds)</td>
<td>Interest Accumulation Portfolio</td>
</tr>
<tr>
<td>Capital Preservation Option (Cash)</td>
<td>Fifth Third 529 Savings Account</td>
</tr>
<tr>
<td>Banking Options (Cash)</td>
<td>Fifth Third 529 Certificate of Deposit (CD)</td>
</tr>
</tbody>
</table>

**Ready-Made Risk-Based Portfolios**

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

**Vanguard Total International Stock Index Fund**

- 40.0%
- 60.0%

**Vanguard Total Bond Market II Index Fund**

- 30.0%
- 50.0%

**Vanguard Short-Term Inflation-Protected Securities Index Fund**

- 20.0%
- 30.0%
- 17.5%

**Vanguard Conservative Growth Index Portfolio**

- 10.0%
- 35.0%
- 52.5%

**Vanguard Income Portfolio**

- 10.0%
- 35.0%
- 52.5%

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