

your plan,
your way

OHIO TUITION TRUST AUTHORITY

CollegeAdvantage®

OHIO'S 529 SAVINGS PROGRAM

529 Plans Were Created To Help Make College Doable.

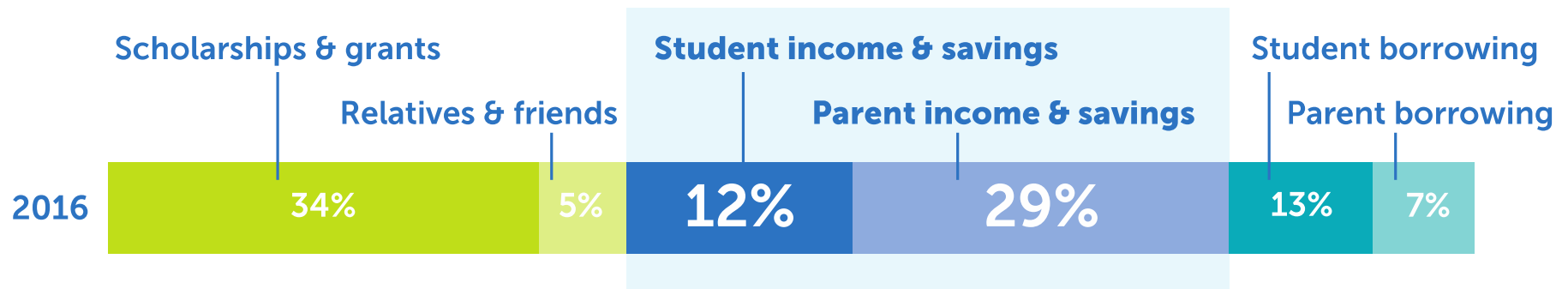


Pick from any plan in the country.

Each state determines what kind of plans it offers and how they are structured:
Variable savings plans (mutual fund-based investments)
Prepaid tuition plans (only a few states offer these)

Savings Play An Important Role In Paying For College.

The debt for 2015 graduates averages about \$35,000, so it's important to save as much as possible. Remember the term “financial aid” is often describing a loan that must be repaid.



Families who plan save 3.5 times more than non-planners, and their students borrow one-third less than non-planners.

CollegeAdvantage Is Ohio's 529 Plan, One Of The Nation's Top Rated Plans.



Ohio offers two plans;
both are variable
savings plans.

Ohio is the fifth largest
state sponsor of 529
plans in the country.*

* Strategic Insight

Administered by the Ohio
Tuition Trust Authority
(OTTA).

OTTA is a state agency
under the Ohio
Department of Higher
Education.

Investments
overseen by an
11-member
board.

Professional investment
management by leading
financial firms.

Which Of Our Two Plans Is Best For You?

OHIO TUITION TRUST AUTHORITY

CollegeAdvantage[®]

DIRECT 529 SAVINGS PLAN

Opened and managed
at
collegeadvantage.com

Open an
account for as
little as \$25
(\$500 for Fifth
Third 529 CDs).

Lower
overall
costs.

Options for
every kind of
saver,
including
FDIC-insured
bank products
through Fifth
Third Banks.

Stock and bond
investments
from leading
mutual fund
managers like
Vanguard.

Which Of Our Two Plans Is Best For You?

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CollegeAdvantage[®]

ADVISOR 529 SAVINGS PLAN

POWERED BY BLACKROCK

Accounts can only be opened through a professional financial advisor.

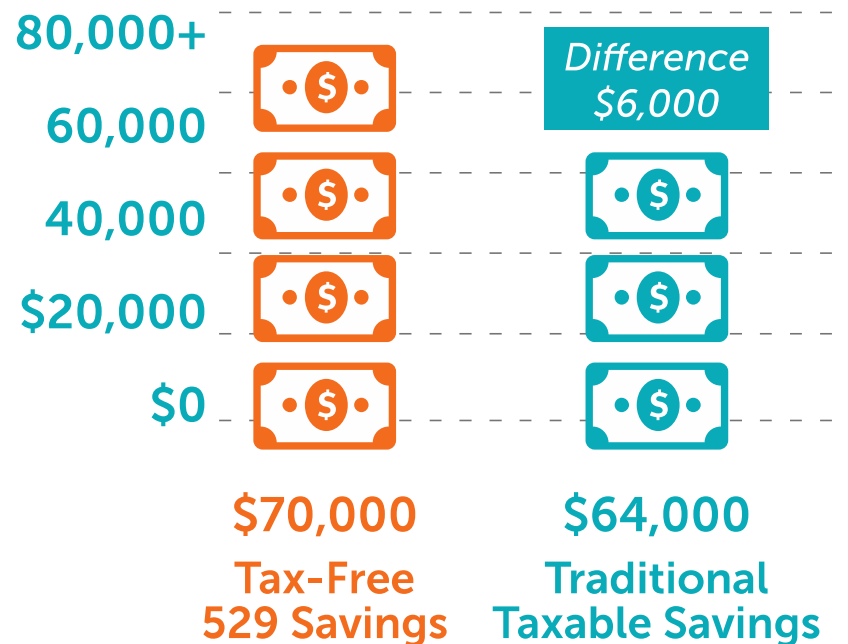
Offered and managed by the world's largest investment firm, BlackRock.

Open an account for as little as \$25.

No annual account maintenance fee for Ohio account owners.

The Top Three Reasons To Use Ohio's 529 Plan? Taxes. Taxes. And Taxes.

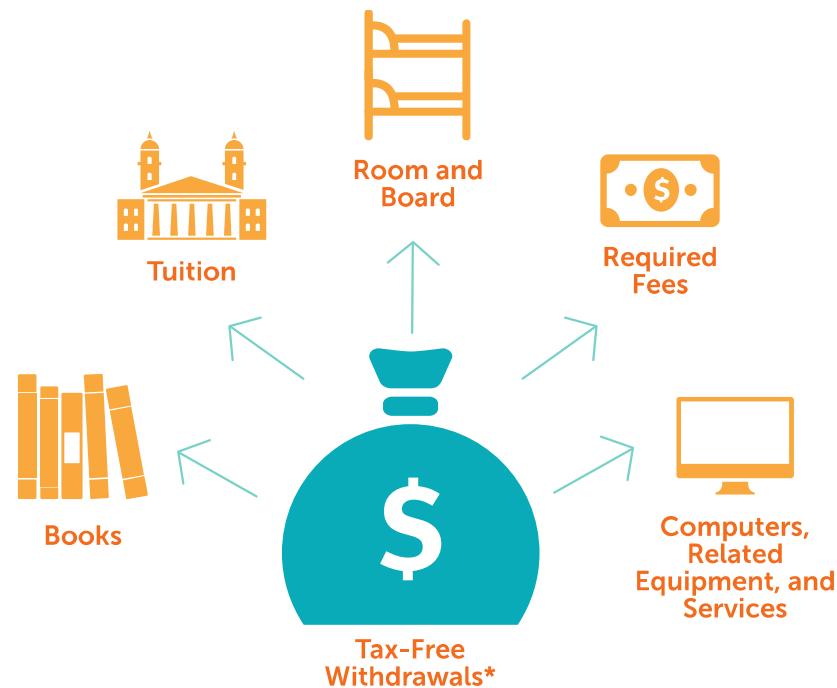
1 The compounding power of tax-free growth.



(Assumptions: approximately \$2,500 per year for 18 years, 5% annual earnings, 15% federal tax rate, and 6% state tax rate.)
Use our tax benefit tool at CollegeAdvantage.com to calculate different assumptions.

The Top Three Reasons To Use Ohio's 529 Plan? Taxes. Taxes. And Taxes.

2 Tax-free withdrawals when you use the funds for college.



2018: Up to \$10,000 for private K-12 education.

2019: Up to \$10,000 for student loan repayment. Also, added clause for apprenticeship.

* Please read the Offering Statement for additional details about qualified higher education expenses*

The Top Three Reasons To Use Ohio's 529 Plan? Taxes. Taxes. And Taxes.

- 3 State of Ohio tax deduction each year.



Save In Ohio's 529 Plan And Go To College In Any State.

2 -YEAR DEGREES

GRADUATE OR
PROFESSIONAL
degrees

4 -year degrees

Other recognized
post-secondary
CREDENTIALS

certain
POST-SECONDARY
vocational
INSTITUTIONS

Some schools
IN FOREIGN COUNTRIES
ALSO QUALIFY

What About Gifting?

A CollegeAdvantage 529 is the perfect way for grandparents, extended family, and friends to have an impact on your child's future.



What If My Child Doesn't Attend College?

Leave the funds for later use.

Transfer all or part of the funds to another family member.



Withdraw the money, although taxes on the earnings will be due, as will a 10% federal tax penalty only on the earnings.

What If My Child Gets A Grant Or Scholarship?

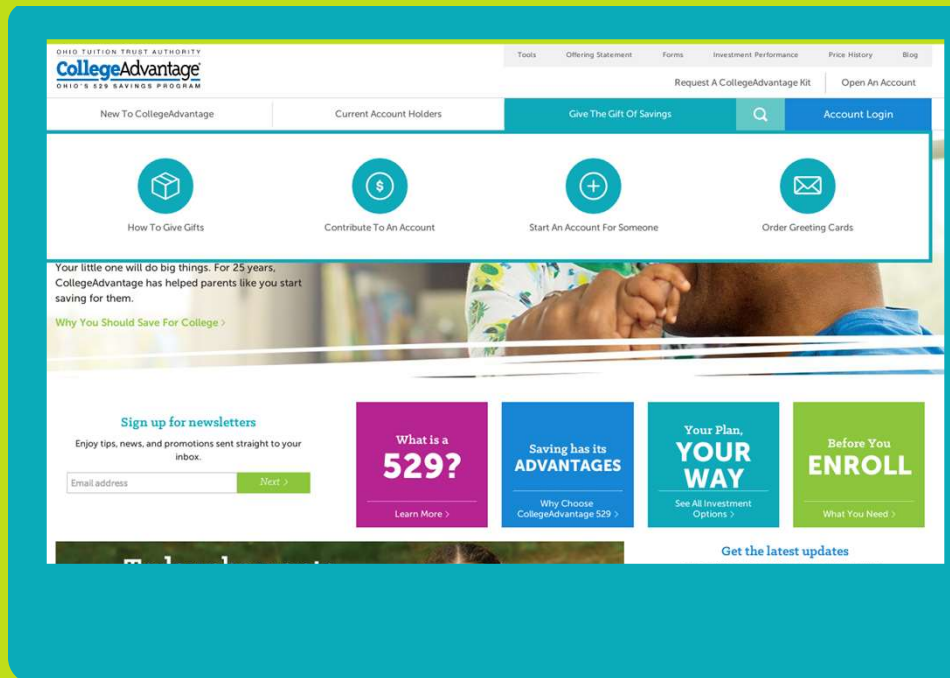
Even with a 529 plan, your child can still apply for most scholarships and grants.

Financial aid packages rarely cover 100%.

Funds equal to a scholarship can be withdrawn without the 10% federal tax penalty, but the earnings portion will be taxed as income.

Attendance at a U.S. military academy is treated the same as a scholarship.

Over 750,000 Futures Have Been Entrusted To A CollegeAdvantage 529 Plan. Ready To Start?



Enroll online or download your CollegeAdvantage kit today!
Visit www.CollegeAdvantage.com
or call 1-800-AFFORD-IT (233-6734)!

Thank You!

Get information and an enrollment kit at CollegeAdvantage.com.



CollegeAdvantage is a 529 college savings plan offered and administered by the Ohio Tuition Trust Authority, an office within the Ohio Department of Higher Education. Before investing, please read the Offering Statement and all Supplements carefully and consider risks, fees, your investment objectives, and other relevant factors, before investing. If you are not a taxpayer in the state of Ohio, you should consider whether your home state offers any state tax or other benefits for investing in its 529 plan. Other than the Fifth Third investment options (banking options), money contributed to an account is not a bank deposit and is not insured by the FDIC or guaranteed in any way. Except for contributions invested in banking options, participants assume all investment risk related to the CollegeAdvantage Direct Plan, including the potential loss of principal (the money you contribute to an account). Contributions invested in banking options are an obligation of Fifth Third Bank and are insured by the FDIC, subject to certain limitations.

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