Higher education isn’t just a great idea; it’s a SMART FINANCIAL MOVE

It’s clear that a college degree pays off.

It’s far cheaper to save now than to pay off loans later.

College Grad Earn More

<table>
<thead>
<tr>
<th>Which Is Better?</th>
<th>Save $50,000</th>
<th>Borrow $50,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Graduates</td>
<td>$150,000***</td>
<td>$150,000***</td>
</tr>
<tr>
<td>High School Graduates</td>
<td>$80,000**</td>
<td>$80,000**</td>
</tr>
</tbody>
</table>

Let’s start at the beginning—WHAT IS A 529?

529 Plans Encourage College Savings

Most people are familiar with the traditional 529 plan, which allows you to save money for college in a tax-advantaged manner. These plans encourage you to start saving early for college.

What is a 529 plan?

Named after Section 529 of the Internal Revenue Code, these college savings plans offer a way for families to save for college.

Key Facts About Ohio’s 529 Plans

Established in 1999, the Ohio 529 College Savings Program is one of the most successful in the country. Ohio’s 529 plan, CollegeAdvantage, offers a choice of two investment options: the CollegeAdvantage Direct Plan and the BlackRock CollegeAdvantage Direct Plan.

You don’t have to live in Ohio to use Ohio’s 529 Plan. CollegeAdvantage, which makes it easy for Ohioans to save for their college savings plan, is available to anyone in the state of Ohio or in the U.S.
Investment choices for EVERY KIND OF SAVER

Every family has different ideas about managing money. That's why the CollegeKashmargh family plan offers a variety of investment options and risk levels. If your goal is to save for your child's college education, choose an investment that matches your risk tolerance. The CollegeKashmargh family plan allows you to select an investment option that is right for you.

STEP 1: Understand Your Risk-Tolerance

Are you comfortable taking risks? How much money do you want to invest? What is your retirement goal? If you are not sure, talk to your financial advisor or see the investment options available on CollegeKashmargh.

STEP 2: Choose a Ready-Made Portfolio Or Build Your Own

Ready-Made Portfolios: Age- or Risk-Based

There are complete portfolios designed to match the age of your child and other factors to ensure your child meets his college education goals. The age-based portfolio reduces the risk of making a mistake, while other portfolios give you greater control over your investment. The age-based portfolio allows you to select an investment approach that is right for you.

Build Your Own Portfolio

For more experienced investors, we offer individual investment options that allow you to meet the college education you want. Options include the following asset classes:

- International Equity Options (Diversified)
- U.S. Equity Options (Diversified)
- Balanced Option (Diversified)
- Fixed Income Options (Diversified)
- Capital Preservation Option (Cash)
- CD/Certificate of Deposit (Cash)

For up-to-date information and performance, please visit CollegeKashmargh.com.
When should you START YOUR 529 PLAN?

Every day that you delay impacts the amount you need to save and the amount of time that might come later. But no matter how far off college might be, a CollegeAdvantage 529 Plan is a cornerstone of your college-funding strategy.

- **Celebrate A Newborn**
  - Daycare and preschool costs can include a college payment! But some of your options can be tailored to your income level. This is also the perfect time to gift contributions from family and friends.

- **Starting Kindergarten**
  - You can still make a significant impact in college costs. This is the time to start or boost your college savings fund.

- **Middle & High School**
  - Already time for college? If your plan is to help with any of the college costs, 529 plans can be a smart way to save. They can also be used to pay for qualified educational expenses in college.

- **During College**
  - For college, you can still take advantage of 529 plans to pay for qualified educational expenses. And don’t forget to tell your extended family about the gift of college savings.

So how much should you save? Some, half, or most?

You probably have some idea about how much college costs you want to cover. Maybe you want to help out with some of tuition, living expenses, or just college. Maybe you’re thinking about half. Or maybe you’re thinking you want to help pay or cover any of the costs. Whatever your choice, Ohio’s 529 Plan, CollegeAdvantage, makes it easy to make your plan work.

We have a calculator for that!

It’s important to get a general idea of the amount you plan to save. You can set your savings goal and then break that down into contributions that are easy to save. Our tools at CollegeAdvantage.com can help.

There are many ways to BUILD YOUR 529

- **Slow & Steady With Automatic Contributions**
  - To save it before you need it, just set up automatic contributions from your bank account or the payroll deduction.

- **Gifts to Grandparents**
  - To save it before you need it, just set up automatic contributions from your bank account or the payroll deduction.

- **Gifts to Others**
  - Grandparents, family, and friends want to continue to pay for tuition, fees, and other college expenses. Then set the gift of college savings.

- **Consolidate Other Taxable Savings**
  - If you have an existing 529 plan, the best way to make college easier.