

1) Open an account

Have the following information ready for enrollment

RENEST

Setting up your CollegeAdvantage Direct 529 Savings Plan Account

Please have this information ready before you start...



About you: Address, birth date, Social Security Number*



About your investments (*how your contributions will be invested*): To learn more, see the [Offering Statement and Participation Agreement](#)



About your successor owner (*optional-the adult who'll be in charge of the account in the event of your death or inability to continue as the account owner*): Birth date



About your bank (*if you're going to have contributions taken from a checking or savings account*): The account number for your account, routing number for your bank and/or a blank check



About your beneficiary (*the person for whom you're saving*): Birth date, Social Security Number*

If you are opening an UGMA/UTMA account use this [form](#).

Read the Offering Statement and Participation Agreement before opening an Account as it contains important information you need to know before investing in the CollegeAdvantage Direct 529 Savings Plan.

*** IMPORTANT INFORMATION ABOUT OPENING A NEW ACCOUNT.** We are required by federal law to obtain from each person who opens an Account certain personal information — including name, street address, date of birth, and Social Security Number/Taxpayer Identification Number among other information — that will be used to verify your identity. If you do not provide us with this information, we will not be able to open your Account. If we are unable to verify your identity, we reserve the right to close your Account or take other steps we deem reasonable.

To open a saved or pre-filled Account Application [click here](#).

New Account Owners

To open a new account, fill in the information below and click **continue**.

First name

Last name

Email

Primary telephone --

continue 

Existing Account Owners

To open additional accounts, sign in then select "Open a New 529 Account". To make it easier we'll prefill your information on the new application.

Username

[I Forgot My User Name](#)

[I Forgot My Password](#)

[Sign up for online access](#)

continue 

2) Enter basic information

Adding a successor account owner is not necessary to unlock your 529 benefits

RENEST

Steps

- 1 about you
- 2 about your beneficiary
- 3 choose investments
- 4 pick a funding method
- 5 select a delivery option
- 6 complete your account



Who can be an account owner?

You can open a 529 plan account if you:

Are a U.S. citizen or legal resident alien

Minors are not allowed to enroll. Account owner must be 18 or older.

Have a Social Security number or Tax ID number (required by federal law)

Be able to provide a street address. You can use P.O. Box for mailing address.



about you (account owner)

First name MI Last name

US permanent address (Cannot be a P.O. Box)

City State Zip -

☐ Check if your mailing address is the same as your permanent address

Mailing address

City State Zip -

Telephone (The best number to reach you)
 - -

Email address Retype email address

Social Security or Tax Identification Number - - Birth date MM DD YYYY

Citizenship ☒ U.S. citizen ☐ Resident alien

account owner's identity verification

To help the government prevent the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

Driver's license or state issued I.D Card number Issuing state Expiration date MM DD YYYY

I.D. Card type Mother's maiden name

Are you a non-U.S. person with more than \$500,000 invested in CollegeAdvantage? ☒ No ☐ Yes

3) Enter your personal information for beneficiary (student)

Steps

- 1 about you
- 2 **about your beneficiary**
- 3 choose investments
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The beneficiary is the individual for whom you're saving.

There is no age limit.

You can be your own beneficiary.

You can change your beneficiary at any time to [another eligible family member of the prior beneficiary*](#).



about your beneficiary (student)

First name MI Last name

Mailing address

City State Zip -

☐ Check if the beneficiary address is the same as the account owner address

Social Security or
Tax Identification Number - -

Birth date
MM DD YYYY

Relation to you (optional)

Citizenship
☒ U.S. citizen ☐ Resident alien



4) Scroll down and select “Fifth Third 529 Savings Account”

Enter 100% for “Fifth Third 529 Savings Account”

U.S. Equity Options (Stocks)	
Vanguard Strategic Equity Option	<input type="text"/> %
Vanguard Extended Market Index Option	<input type="text"/> %
Vanguard U.S. Growth Option	<input type="text"/> %
Vanguard Windsor II Option	<input type="text"/> %
Vanguard 500 Index Option	<input type="text"/> %
Balanced Options (Mix of Stocks and Bonds)	
Vanguard Wellington Option	<input type="text"/> %
Fixed-Income Options (Bonds)	
Vanguard High Yield Corporate Option	<input type="text"/> %
Dimensional Fund Advisors-DFA Investment Grade Portfolio	<input type="text"/> %
Vanguard Total Bond Market Index Option	<input type="text"/> %
Vanguard Short-Term Inflation-Protected Securities Index Option	<input type="text"/> %
Vanguard Individual Portfolios	
Interest Accumulation Portfolio	<input type="text"/> %
Banking Options (FDIC-insured to certain limits)	
Fifth Third 529 Savings Account	<input type="text" value="100"/> %
TOTAL	<input type="text" value="100"/> %

☐ **Fifth Third 529 Certificate of Deposit**
Your initial funding of at least \$500 will be invested in a Fifth Third 529 CD at the term of your choosing. **Please Note:** Your future allocation will default to 100% Fifth Third 529 Savings Account unless you log-in to your account and update your future contribution allocation.

[back](#) [save](#) [next](#)

5) Select “From my bank account – Electronic Bank Transfer”

For amount, enter \$25 or you can enter how much you spend on rent in a year. Enter bank information for where you want to contribute from.

Steps

- 1 about you
- 2 about your beneficiary
- 3 choose investments
- 4 pick a funding method
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Put your contributions on autopilot. Sign up for an Automatic Investment Plan(AIP) because even small investments can make a big difference. You can set up an annual AIP increase to boost your savings.

(A plan of regular investment cannot assure a profit or protect against a loss in a declining market.)



pick a funding method

How do you want to fund your 529 account?

The minimum initial contribution is \$25 unless you are selecting a Fifth Third Bank 529 Certificate of Deposit – CDs require a \$500 minimum contribution.

☐ From my bank account - Automatic Investment Plan

You can have a set amount automatically transferred from your bank account on the frequency you specify.

☒ From my bank account - Electronic Bank Transfer

You can make a one-time contribution whenever you want by transferring money from your bank account. We will keep your bank instructions on file for future EBT contributions.

Amount (minimum \$25 initial contribution)

\$

For Electronic Bank Transfer (EBT), your financial institution must be a member of the Automated Clearing House (ACH). For security purposes, you will not be able to direct redemptions to this bank account for the next 15 calendar days. Contributions made by EBT will not be available for withdrawal for 7 business days.

☐ By adding this account, I acknowledge that my bank or financial institution is located in the U.S. and/or adheres to U.S. banking regulations.

Bank name

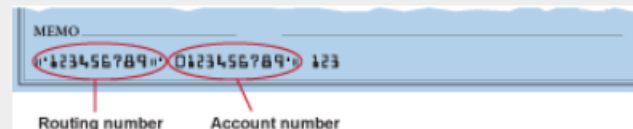
Routing number (9 digits)

Account number (17 digits or less)

Retype Account number

Account type

(Choose) ▼



Note: Your bank's routing number and account number may appear in a different order on your check.

6) Select “Notify by email” (unless you want mailed statements)

Steps

- 1 about you
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Go green!

Sign up for online account statements and updates.

E-delivery can help you:

Reduce clutter

Save paper

Get faster access to statements and confirmations



select a delivery option

Choose your delivery method

Quarterly Statements and Offering Statement Updates

- ☒ Notify by email for all online statements/updates
☐ Mail all statements/updates

Transaction & Profile Confirmations

- ☒ Notify by email
☐ Mail confirmations

Tax Forms

- ☒ Notify by email
☐ Mail tax forms

Note: Requisite tax forms intended for the beneficiary will be mailed to the beneficiary's address on record regardless of the delivery option selected above.

IMPORTANT INFORMATION REGARDING ELECTRONIC DELIVERY

The terms below apply to your election to receive electronically one or more of the following types/categories of documents related to your 529 account(s): tax reporting forms, account statements and Offering Statement and Participation Agreement updates, and transaction confirmations. If you don't elect electronic delivery, we will send you paper documents.

How is the consent to electronic delivery applied and how long does it last?

Your consent applies to all documents required for all accounts in CollegeAdvantage Direct 529 Savings Plan registered under your Social Security or Taxpayer Identification Number, including custodial accounts established under the Uniform Gifts to Minors Act or the Uniform Transfers to Minors Act. Your consent will be effective until you revoke it or the Plan revokes it. Upon revocation, it may take several weeks before you start receiving information via U.S. mail.

How will I know when documents are available online?

You'll receive an email notice whenever a new document is available online.

- Transaction confirmations and clerical confirmations on your account are generally available online on the next business day following the trading or clerical activity.
- Account statements are available online approximately 5 days after the end of each statement period.

One last step before you review the application

Fill out the information below to setup your username, password, security questions and security image...

tips

For your online account safety, we recommend you choose a strong password!

Username must be between 6 and 25 letters or numbers, no special characters are allowed.

Your password must be at least 8 characters long and contain at least 3 of the 4 following criteria: upper case, lower case, number, or special characters such as !, @, #, \$, % etc. Password cannot contain your username, first name and/or last name.

All three security questions must be answered. Security answers must be at least 2 characters.

Create Username and Password

You will be able to use this username and password to access your account.

Username

(Must be 6-25 characters)

Password

(Your password must be at least 8 characters long and contain at least 3 of the 4 following criteria: upper case, lower case, number, or special characters such as !, @, #, \$, % etc.)

Retype password

Security Questions

If you forget your password, you will be asked to answer one of these questions to reset your password. Please enter a unique answer for each of the 3 security questions. The answers must be alphanumeric and at least 2 characters long.

Question

Answer

Retype answer

Question

Answer

Retype answer

Question

Answer

Retype answer

Choose Security Image

Your security image consists of an image and personalized image name that is shared between you and CollegeAdvantage Direct 529 Savings Plan. Your security image will be displayed after you enter your username every time you log in. You should never enter your password without verifying your security image.

Choose an image by clicking on one of the images below, and then enter your personalized, easy-to-recognize name which will display under your image each time you log in.



☐



☐



☐



☐



☐



☐



Image Name

continue 

Trusted Devices

Should we require a PIN when you log in with this device?

☐ No. This is a "trusted device."

☐ Yes. Please require extra security with this device.

7) Enter account login and security information

8) Make sure everything is entered correctly and then sign to open an account

IMPORTANT: YOU ARE ENTERING INTO A CONTRACT TO ESTABLISH AN ACCOUNT IN COLLEGEADVANTAGE DIRECT 529 SAVINGS PLAN. CERTAIN IMPORTANT LEGAL RIGHTS AND RESPONSIBILITIES ARE DESCRIBED BELOW. PLEASE READ CAREFULLY AND CALL 1-800-AFFORD-IT (233-6734) MONDAY–FRIDAY FROM 8:30 A.M. TO 6:00 P.M. EASTERN TIME IF YOU HAVE ANY QUESTIONS.

Authorization—YOU MUST SIGN BELOW

We must have your signature to process your Application and to certify your Social Security Number contained within this Application. By signing below, I certify that:

- I AM AGREEING TO THE TERMS OF THE CURRENT *OFFERING STATEMENT AND PARTICIPATION AGREEMENT* AND THE TERMS OF THIS APPLICATION. I UNDERSTAND THAT I SHOULD CONSULT A FINANCIAL OR LEGAL ADVISOR IF I HAVE ANY QUESTION ABOUT THE TERMS AND CONDITIONS OF THIS AGREEMENT. MY SIGNATURE BELOW INDICATES I HAVE READ AND UNDERSTAND THE CURRENT *OFFERING STATEMENT AND PARTICIPATION AGREEMENT* FOR THE COLLEGEADVANTAGE DIRECT 529 SAVINGS PLAN OFFERED EXCLUSIVELY THROUGH THE OHIO TUITION TRUST AUTHORITY, AND AGREE TO THE TERMS THEREIN AND HEREIN. THIS APPLICATION, TOGETHER WITH THE *OFFERING STATEMENT AND PARTICIPATION AGREEMENT*, CONSTITUTES MY CONTRACT WITH THE OHIO TUITION TRUST AUTHORITY WITH RESPECT TO AMOUNTS INVESTED IN THE PLAN.
- The information provided on this form is true and correct. The Successor Trustee, Beneficiary and myself (Trustee) are U.S. citizens or resident aliens. The Social Security Numbers contained within this Application are correct.

[Printer Friendly Version](#)

☒ I acknowledge that I have carefully read and consent and agree to the terms set forth in the CollegeAdvantage Direct 529 Savings Plan [Offering Statement and Participation Agreement](#).

sign 