

# Start Saving:

CollegeAdvantage™  
A 529 Savings Plan

## Start early and save a little at a time.

Payroll deduction available online for Hamilton County employees for Ohio's CollegeAdvantage 529 Savings Plan.

**C**ollegeAdvantage offers a tax-free way to save for college that's both easy and affordable. The plan offers a wide variety of investment options, including FDIC-insured savings and CD options from Fifth Third Bank. **Hamilton County employees can now enroll and start payroll deduction online at [www.collegeadvantage.com](http://www.collegeadvantage.com).**

### Why CollegeAdvantage?

- Use your funds at any college in the country. Pay for tuition, room and board, or books.
- Transfer funds to another child. Withdraw funds at any time.
- Contribute as little as \$15 at a time. Contribute through payroll deduction.
- Benefit from professional money management by **The Vanguard Group and Putnam Investments**.
- Save with FDIC-insured bank products from **Fifth Third Bank**.
- Pay no enrollment fee, no maintenance fee and low administrative fees.

### Great Tax Advantages

- **Tax-free:** Pay no taxes as your funds grow—and withdrawals used for qualified higher education expenses are exempt from both federal\* and Ohio income tax.
- **\$2,000 State of Ohio annual income tax deduction:** Each contributor (or married couple) can deduct up to \$2,000 per beneficiary per year, with unlimited carry forward in future years.

### If you do not have a CollegeAdvantage account, open an account and start payroll deduction online

- Go to [www.collegeadvantage.com](http://www.collegeadvantage.com) and select **Enroll Now**.
- Complete the online new account application.
- Complete the payroll deduction section. You will need to enter the Hamilton County employer ID number. Please enter: **CO-4477**.
- Your deduction will start within 4 weeks.

You can also download the forms from the Web site, or complete the forms by mail by calling 1-800-AFFORD-IT (233-6734) and requesting enrollment materials and a payroll deduction form.

### Already enrolled in CollegeAdvantage and want to add payroll deduction?

If you already have CollegeAdvantage account(s) and want to start contributing through payroll deduction, you can do so easily by completing the payroll deduction form online, downloading a payroll deduction form from the Web site or by calling and requesting a form. When completing the form be sure to include the Hamilton County employer ID number: **CO-4477**. If you wish to sign up for payroll deduction online, and don't already have a user ID and password, you can get them easily by clicking "Get User ID" on the home page. Then proceed to Payroll Deduction and enter your payroll deduction information for all of your accounts in one easy step.

\* Earnings on withdrawals not used for qualified higher education expenses may be subject to federal income tax and a 10% federal tax penalty.

CollegeAdvantage is described in the current Offering Statement and Participation Agreement, which includes investment objectives, risks, charges, expenses, and other important information; read and consider it carefully before opening an account.



For more information: 1-800-AFFORD-IT (233-6734)

[www.collegeadvantage.com](http://www.collegeadvantage.com)