



GIFT529

P.O. Box 219376
Kansas City, MO 64121-9376

Questions?

Contact Customer Care: 1-800-587-7301
on business days from 9 a.m. to 8 p.m.
Eastern time.

Email:
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Internet Access at:
www.arkansas529.org

5913 Shanmugam Pethaperumal
8822 OLD SPANISH TRAIL
LITTLE ROCK AR 72227-3240

Resolve to save even more for their future this year. Even if college seems far away, contributing now gives your 529 savings more time to potentially grow.

Account Statement

Statement Period

October 1, 2020 - December 31, 2020

Account Owner	Beneficiary	Account #	Account Type
Shanmugam Pethaperumal	Pranav Shanmugam	522811931-01	Individual 529

Statement Summary

Account Balance Period Beginning (10/01/2020)	\$10,850.98
Account Balance Period Ending (12/31/2020)	\$17,205.55

	Statement Totals	Year-to-date Totals
Current Year Contributions - All Sources	\$5,000.00	\$10,200.00

Investment Summary

Portfolio Name	Units	Unit Price	Value
Aggressive Growth Portfolio	164.9496	\$32.22	\$5,314.68
Growth Portfolio	229.0954	\$30.03	\$6,879.73
Moderate Growth Portfolio	197.9905	\$25.31	\$5,011.14

Total Portfolio Net Worth:	\$17,205.55
Principal:	\$15,200.00
Earnings:	\$2,005.55

Annualized Personal Rate of Return (as of 12/31/2020)	1 Year	3 Year	5 Year	10 Year
	19.48%	N/A	N/A	N/A

A note about performance. Your personal performance is based on the performance of your investments and on the timing and amount of your purchases and redemptions. Therefore, your personal performance may differ—perhaps greatly—from the performance of the investments themselves.

Calculation method. Personal performance uses a formula called *internal rate of return* (IRR), which is a dollar-weighted return. IRR takes into account new money coming into your investment, as well as how long that money has been held. Don't confuse your personal rate of return with those posted for funds and indexes. The returns presented in these instances use a time-weighted calculation, which does not take cash flow into consideration.

Past performance. Past performance is not a guarantee of future performance. You should monitor your personal performance over an extended period of time and consider other factors—investment objectives, time horizon, risk tolerance, personal financial situation, and tax implications—before making changes to your portfolio.

Performance presented is for applicable time frames since initial investment. Accounts with a zero balance at either the beginning or end of the time period shown will not calculate a personal rate of return and hence will show a zero return.

Investment Allocations

(As of 12/31/2020)

Portfolio Name	Allocation Percentage *
Aggressive Growth Portfolio	30%
Growth Portfolio	40%
Moderate Growth Portfolio	30%

* Investment allocations are effective for all future contributions and do not necessarily reflect the current allocation of assets in your account.

Investment Transactions

January 1, 2020 - December 31, 2020

Trade Date	Portfolio Name	Units Transacted	Unit Price	Transaction Amount	Transaction Description
12/31/2020	Aggressive Growth Portfolio	1.8622	\$32.22	\$60.00	2020 Payroll Contribution
12/31/2020	Growth Portfolio	2.6640	\$30.03	\$80.00	2020 Payroll Contribution
12/31/2020	Moderate Growth Portfolio	2.3706	\$25.31	\$60.00	2020 Payroll Contribution
12/28/2020	Moderate Growth Portfolio	42.8571	\$25.20	\$1,080.00	Contribution EBT
12/28/2020	Growth Portfolio	48.2251	\$29.86	\$1,440.00	Contribution EBT
12/28/2020	Aggressive Growth Portfolio	33.7500	\$32.00	\$1,080.00	Contribution EBT
12/18/2020	Aggressive Growth Portfolio	1.8809	\$31.90	\$60.00	2020 Payroll Contribution
12/18/2020	Moderate Growth Portfolio	2.3857	\$25.15	\$60.00	2020 Payroll Contribution
12/18/2020	Growth Portfolio	2.6855	\$29.79	\$80.00	2020 Payroll Contribution
12/04/2020	Aggressive Growth Portfolio	1.9023	\$31.54	\$60.00	2020 Payroll Contribution
12/04/2020	Growth Portfolio	2.7109	\$29.51	\$80.00	2020 Payroll Contribution
12/04/2020	Moderate Growth Portfolio	2.4029	\$24.97	\$60.00	2020 Payroll Contribution
11/20/2020	Growth Portfolio	2.7943	\$28.63	\$80.00	2020 Payroll Contribution
11/20/2020	Aggressive Growth Portfolio	1.9815	\$30.28	\$60.00	2020 Payroll Contribution
11/20/2020	Moderate Growth Portfolio	2.4490	\$24.50	\$60.00	2020 Payroll Contribution
11/06/2020	Aggressive Growth Portfolio	2.0464	\$29.32	\$60.00	2020 Payroll Contribution
11/06/2020	Growth Portfolio	2.8643	\$27.93	\$80.00	2020 Payroll Contribution
11/06/2020	Moderate Growth Portfolio	2.4927	\$24.07	\$60.00	2020 Payroll Contribution
10/23/2020	Growth Portfolio	2.9038	\$27.55	\$80.00	2020 Payroll Contribution
10/23/2020	Aggressive Growth Portfolio	2.0804	\$28.84	\$60.00	2020 Payroll Contribution
10/23/2020	Moderate Growth Portfolio	2.5210	\$23.80	\$60.00	2020 Payroll Contribution
10/09/2020	Moderate Growth Portfolio	2.5147	\$23.86	\$60.00	2020 Payroll Contribution
10/09/2020	Growth Portfolio	2.8933	\$27.65	\$80.00	2020 Payroll Contribution
10/09/2020	Aggressive Growth Portfolio	2.0718	\$28.96	\$60.00	2020 Payroll Contribution
09/25/2020	Moderate Growth Portfolio	2.5818	\$23.24	\$60.00	2020 Payroll Contribution

October 1, 2020 - December 31, 2020

Investment Transactions (Continued)

January 1, 2020 - December 31, 2020

Trade Date	Portfolio Name	Units Transacted	Unit Price	Transaction Amount	Transaction Description
09/25/2020	Aggressive Growth Portfolio	2.1874	\$27.43	\$60.00	2020 Payroll Contribution
09/25/2020	Growth Portfolio	3.0132	\$26.55	\$80.00	2020 Payroll Contribution
09/11/2020	Growth Portfolio	2.9795	\$26.85	\$80.00	2020 Payroll Contribution
09/11/2020	Aggressive Growth Portfolio	2.1552	\$27.84	\$60.00	2020 Payroll Contribution
09/11/2020	Moderate Growth Portfolio	2.5619	\$23.42	\$60.00	2020 Payroll Contribution
08/28/2020	Moderate Growth Portfolio	2.5210	\$23.80	\$60.00	2020 Payroll Contribution
08/28/2020	Growth Portfolio	2.9017	\$27.57	\$80.00	2020 Payroll Contribution
08/28/2020	Aggressive Growth Portfolio	2.0776	\$28.88	\$60.00	2020 Payroll Contribution
08/14/2020	Growth Portfolio	2.9663	\$26.97	\$80.00	2020 Payroll Contribution
08/14/2020	Moderate Growth Portfolio	2.5565	\$23.47	\$60.00	2020 Payroll Contribution
08/14/2020	Aggressive Growth Portfolio	2.1406	\$28.03	\$60.00	2020 Payroll Contribution
07/31/2020	Moderate Growth Portfolio	2.5884	\$23.18	\$60.00	2020 Payroll Contribution
07/31/2020	Growth Portfolio	3.0338	\$26.37	\$80.00	2020 Payroll Contribution
07/31/2020	Aggressive Growth Portfolio	2.2108	\$27.14	\$60.00	2020 Payroll Contribution
07/17/2020	Growth Portfolio	3.0546	\$26.19	\$80.00	2020 Payroll Contribution
07/17/2020	Moderate Growth Portfolio	2.6064	\$23.02	\$60.00	2020 Payroll Contribution
07/17/2020	Aggressive Growth Portfolio	2.2263	\$26.95	\$60.00	2020 Payroll Contribution
07/06/2020	Aggressive Growth Portfolio	2.2531	\$26.63	\$60.00	2020 Payroll Contribution
07/06/2020	Moderate Growth Portfolio	2.6293	\$22.82	\$60.00	2020 Payroll Contribution
07/06/2020	Growth Portfolio	3.0864	\$25.92	\$80.00	2020 Payroll Contribution
06/19/2020	Aggressive Growth Portfolio	2.3229	\$25.83	\$60.00	2020 Payroll Contribution
06/19/2020	Moderate Growth Portfolio	2.6738	\$22.44	\$60.00	2020 Payroll Contribution
06/19/2020	Growth Portfolio	3.1596	\$25.32	\$80.00	2020 Payroll Contribution
06/05/2020	Aggressive Growth Portfolio	2.2565	\$26.59	\$60.00	2020 Payroll Contribution
06/05/2020	Moderate Growth Portfolio	2.6467	\$22.67	\$60.00	2020 Payroll Contribution
06/05/2020	Growth Portfolio	3.0996	\$25.81	\$80.00	2020 Payroll Contribution
05/22/2020	Aggressive Growth Portfolio	2.4804	\$24.19	\$60.00	2020 Payroll Contribution
05/22/2020	Growth Portfolio	3.3264	\$24.05	\$80.00	2020 Payroll Contribution

October 1, 2020 - December 31, 2020

Investment Transactions (Continued)

January 1, 2020 - December 31, 2020

Trade Date	Portfolio Name	Units Transacted	Unit Price	Transaction Amount	Transaction Description
05/22/2020	Moderate Growth Portfolio	2.7739	\$21.63	\$60.00	2020 Payroll Contribution
05/08/2020	Aggressive Growth Portfolio	2.4979	\$24.02	\$60.00	2020 Payroll Contribution
05/08/2020	Growth Portfolio	3.3501	\$23.88	\$80.00	2020 Payroll Contribution
05/08/2020	Moderate Growth Portfolio	2.7920	\$21.49	\$60.00	2020 Payroll Contribution
04/24/2020	Aggressive Growth Portfolio	2.5940	\$23.13	\$60.00	2020 Payroll Contribution
04/24/2020	Growth Portfolio	3.4438	\$23.23	\$80.00	2020 Payroll Contribution
04/24/2020	Moderate Growth Portfolio	2.8409	\$21.12	\$60.00	2020 Payroll Contribution
04/13/2020	Growth Portfolio	3.4965	\$22.88	\$80.00	2020 Payroll Contribution
04/13/2020	Moderate Growth Portfolio	2.8777	\$20.85	\$60.00	2020 Payroll Contribution
04/13/2020	Aggressive Growth Portfolio	2.6408	\$22.72	\$60.00	2020 Payroll Contribution
03/27/2020	Growth Portfolio	3.6934	\$21.66	\$80.00	2020 Payroll Contribution
03/27/2020	Aggressive Growth Portfolio	2.8315	\$21.19	\$60.00	2020 Payroll Contribution
03/27/2020	Moderate Growth Portfolio	2.9940	\$20.04	\$60.00	2020 Payroll Contribution
03/13/2020	Aggressive Growth Portfolio	2.6966	\$22.25	\$60.00	2020 Payroll Contribution
03/13/2020	Growth Portfolio	3.5619	\$22.46	\$80.00	2020 Payroll Contribution
03/13/2020	Moderate Growth Portfolio	2.9226	\$20.53	\$60.00	2020 Payroll Contribution
02/28/2020	Growth Portfolio	3.2323	\$24.75	\$80.00	2020 Payroll Contribution
02/28/2020	Aggressive Growth Portfolio	2.3838	\$25.17	\$60.00	2020 Payroll Contribution
02/28/2020	Moderate Growth Portfolio	2.7285	\$21.99	\$60.00	2020 Payroll Contribution
02/14/2020	Aggressive Growth Portfolio	5.2836	\$28.39	\$150.00	2020 Payroll Contribution
02/14/2020	Growth Portfolio	7.4184	\$26.96	\$200.00	2020 Payroll Contribution
02/14/2020	Moderate Growth Portfolio	6.4823	\$23.14	\$150.00	2020 Payroll Contribution
01/31/2020	Growth Portfolio	7.6453	\$26.16	\$200.00	2020 Payroll Contribution
01/31/2020	Aggressive Growth Portfolio	5.5046	\$27.25	\$150.00	2020 Payroll Contribution
01/31/2020	Moderate Growth Portfolio	6.6079	\$22.70	\$150.00	2020 Payroll Contribution
01/17/2020	Growth Portfolio	7.4516	\$26.84	\$200.00	2020 Payroll Contribution
01/17/2020	Moderate Growth Portfolio	6.5303	\$22.97	\$150.00	2020 Payroll Contribution
01/17/2020	Aggressive Growth Portfolio	5.2910	\$28.35	\$150.00	2020 Payroll Contribution

October 1, 2020 - December 31, 2020

Investment Transactions (Continued)

January 1, 2020 - December 31, 2020

Trade Date	Portfolio Name	Units Transacted	Unit Price	Transaction Amount	Transaction Description
01/03/2020	Moderate Growth Portfolio	6.6050	\$22.71	\$150.00	2020 Payroll Contribution
01/03/2020	Growth Portfolio	7.5844	\$26.37	\$200.00	2020 Payroll Contribution
01/03/2020	Aggressive Growth Portfolio	5.4171	\$27.69	\$150.00	2020 Payroll Contribution

For more information about The GIFT College Investing Plan ("the GIFT Plan") call 1-800-587-7301 or visit www.thegiftplan.com to obtain a Program Description and Participation Agreement, which includes investment objectives, risks, charges, expenses and other information; read and consider it carefully before making an investment or sending money. Ascensus Broker Dealer Services, LLC ("ABD") is Distributor of the GIFT Plan.

If you are not an Arkansas taxpayer, consider before investing whether your or the designated beneficiary's home state offers any state tax or other state benefits such as financial aid, scholarship funds, and protection from creditors that are only available for investments in such state's qualified tuition program.

The GIFT Plan is a college tuition savings program sponsored by the State of Arkansas and administered by the Arkansas Section 529 Plan Review Committee ("Committee"). ABD, the Program Manager, and its affiliates have overall responsibility for the day-to-day operations, including investment advisory services, recordkeeping, administrative services and marketing of the GIFT Plan. The GIFT Plan's Portfolios invest in: (i) mutual funds; or (ii) an FDIC-insured omnibus savings account held in trust by the Committee at Sallie Mae Bank. Except for the GIFT Plan Savings Portfolio, investments in the GIFT Plan are not insured by the FDIC. Units of the Portfolios are municipal securities and the value of units will vary with market conditions.

Investment returns will vary depending on the performance of the GIFT Plan Portfolios you choose. Except to the extent of FDIC insurance available for the GIFT Plan Savings Portfolio, you could lose all or a portion of your money by investing in the GIFT Plan, depending on market conditions. Account Owners assume all investment risks as well as responsibility for any federal and state tax consequences.

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*** Not FDIC Insured * Not Bank Issued, Guaranteed or Underwritten * May Lose Value**

October 1, 2020 - December 31, 2020