



P.O. Box 55440  
Boston, MA 02205-8323

## Questions?

**Contact NY's 529 Plan:** 1-877-697-2837

Monday through Friday  
8:00 a.m. to 8:00 p.m. Eastern time.

**Email:**  
NY529@nysaves.org

**Internet Access at:**  
www.nysaves.org

Anshul Sharma  
17 Braemar Ct  
Parsippany NJ 07054-2456

### Make this the year of college savings!

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.

**State Tax Reporting:** Contributions postmarked by December 31, 2021 will receive a 2021 contribution year for tax reporting purposes. Depending on when these contributions are received, they may not appear on this statement, especially for checks mailed the last few days of December. Please log into your account to confirm your total contributions for the year.

### Reduction in Total Annual Asset-Based Fee

Effective as of September 23, 2021, the total annual asset-based fee for each Portfolio decreased from 0.13% to 0.12%. For more information, please refer to the updated Disclosure Booklet which can be found on our website.

## Account Statement

### Statement Period

October 1, 2021 - December 31, 2021

| Account Owner | Beneficiary    | Account #    | Account Type   |
|---------------|----------------|--------------|----------------|
| Anshul Sharma | Shivesh Sharma | 329788573-02 | Individual 529 |

### Statement Summary

|  |          |
|--|----------|
| <b>Account Balance Period Beginning (10/01/2021)</b> | \$198.27 |
| <b>Account Balance Period Ending (12/31/2021)</b>    | \$815.87 |

|   | Statement<br>Totals | Year-to-date<br>Totals |
|---|---------------------|------------------------|
| <b>Current Year Contributions - Electronic</b>  | \$600.00            | \$800.00               |
| <b>Current Year Contributions - All Sources</b> | \$600.00            | \$800.00               |

### Investment Summary

| Portfolio Name                              | Units   | Unit Price | Value    |
|---|---------|------------|----------|
| Moderate Age-Based Option: Growth Portfolio | 17.9391 | \$45.48    | \$815.87 |
| <b>Total Portfolio Net Worth:</b>           |         |            | \$815.87 |
| <b>Principal:</b>                           |         |            | \$800.00 |
| <b>Earnings:</b>                            |         |            | \$15.87  |

|  |               |               |               |                |
|--|---------------|---------------|---------------|----------------|
| <b>Annualized Personal Rate of Return (as of 12/31/2021)</b> | <b>1 Year</b> | <b>3 Year</b> | <b>5 Year</b> | <b>10 Year</b> |
|  | N/A           | N/A           | N/A           | N/A            |

**Data not available.** For accounts which were created or converted less than 12 months ago to this Plan, personal rate of return will not be available due to the unavailability of data for calculation purposes.

**Investment Allocations**

(As of 12/31/2021)

| Portfolio Name                              | Allocation Percentage * |
|---|-------------------------|
| Moderate Age-Based Option: Growth Portfolio | 100%                    |

\* 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, 2021 - December 31, 2021

| Trade Date | Portfolio Name                              | Units Transacted | Unit Price | Transaction Amount | Transaction Description |
|------------|---|------------------|------------|--------------------|-------------------------|
| 12/20/2021 | Moderate Age-Based Option: Growth Portfolio | 4.5290           | \$44.16    | \$200.00           | 2021 Contribution AIP   |
| 11/19/2021 | Moderate Age-Based Option: Growth Portfolio | 4.3946           | \$45.51    | \$200.00           | 2021 Contribution AIP   |
| 10/20/2021 | Moderate Age-Based Option: Growth Portfolio | 4.4524           | \$44.92    | \$200.00           | 2021 Contribution AIP   |
| 09/20/2021 | Moderate Age-Based Option: Growth Portfolio | 4.5631           | \$43.83    | \$200.00           | 2021 Contribution AIP   |

*Before you invest, consider whether your or the beneficiary's home state offers any state tax or other benefits that are only available for investments in that state's qualified tuition program. Other state benefits may include financial aid, scholarship funds, and protection from creditors.*

The Comptroller of the State of New York and the New York State Higher Education Services Corporation are the Program Administrators and are responsible for implementing and administering the *Direct Plan*. Ascensus Broker Dealer Services, LLC, and Ascensus Investment Advisors, LLC, serve as Program Manager and Recordkeeping and Servicing Agent, respectively, and are responsible for day-to-day operations. The Vanguard Group, Inc., serves as the Investment Manager. Vanguard Marketing Corporation markets, distributes, and underwrites the *Direct Plan*.

No guarantee: None of the State of New York; its agencies; the Federal Deposit Insurance Corporation (FDIC); The Vanguard Group, Inc.; Ascensus Broker Dealer Services, Inc.; nor any of their applicable affiliates insures accounts or guarantees the principal deposited therein or any investment returns on any account or investment portfolio.

New York's 529 College Savings Program currently includes two separate 529 plans. The *Direct Plan* is sold directly by the Program. You may also participate in the *Advisor Plan*, which is sold exclusively through financial advisors and has different investment options and higher fees and expenses as well as financial advisor compensation.

**Municipal securities customer education and protection disclosure**

Vanguard Marketing Corporation is a broker-dealer registered with the U.S. Securities and Exchange Commission and the Municipal Securities Rulemaking Board (MSRB). An investor brochure that describes the protections that may be provided by the MSRB rules and how to file a complaint with an appropriate regulatory authority can be obtained from the MSRB through its website (msrb.org).

October 1, 2021 - December 31, 2021