



## Questions?

**Customer Service:**  
1-800-AFFORD-IT (233-6734)  
Monday - Friday  
8:30 a.m. - 6:00 p.m. ET

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151664 Saurabh Shandilya  
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### Enter to win \$10,000 from Ohio's 529 and the Columbus Blue Jackets

Take the College Savings Assist with a \$10,000 college savings award from Ohio's 529 Plan, CollegeAdvantage, and the Columbus Blue Jackets! To learn more and enter to win, visit [CollegeAdvantage.com/BlueJackets](http://CollegeAdvantage.com/BlueJackets).

### Use your tax refund to boost your savings.

Contributing some, or all, of your federal tax refund can help get that much closer to your college savings goals. Visit the Calculators and Tools page for Ohio's 529 Plan to see how far your last refund could take you.

### Account Limit for Contributions increased.

Effective January 1, 2022, the Account Limit for Contributions has changed to **\$517,000**.

### Advantage Newsletter enclosed

Be sure to read the Advantage Newsletter, under Important Plan Information, for the latest from Ohio's 529 Plan.

## Account Statement

## Statement Period

October 1, 2021 - December 31, 2021

Account Owner	Beneficiary	Account #	Account Type
Saurabh Shandilya	Shrija Shandilya	785480705-01	Individual 529

## Statement Summary

<b>Account Balance Period Beginning</b> (10/01/2021)	\$4,334.91
<b>Account Balance Period Ending</b> (12/31/2021)	\$4,869.27

	Statement Totals	Year-to-date Totals
<b>Current Year Contributions - All Sources</b>	\$500.00	\$4,300.00
<b>Prior Year Contributions</b>	\$0.00	-\$750.00
<b>Current Year - Transfer Out</b>	\$0.00	-\$2,255.98
<b>Current Year - Fees</b>	\$0.00	\$50.00

## Investment Summary

Portfolio Name	Units	Unit Price	Value
Vanguard Aggressive Age-Based Portfolio: Vanguard Blended Moderate Growth Portfolio	35.4928	\$13.13	\$466.02
Vanguard Moderate Age-Based Portfolio: Vanguard Blended Conservative Portfolio	39.8604	\$12.12	\$483.11
2024 FUND	53.9247	\$12.55	\$676.75
Vanguard Aggressive Growth Index Portfolio	0.6334	\$48.06	\$30.44

**Investment Summary (Continued)**

Portfolio Name	Units	Unit Price	Value
Vanguard Moderate Growth Index Portfolio	1.6875	\$32.50	\$54.84
Dimensional Fund Advisors World Ex. US Core Equity Portfolio	1.9350	\$14.99	\$29.01
Vanguard Total International Stock Index Option	1.8685	\$14.92	\$27.88
Vanguard U.S. Growth Option	0.9679	\$60.69	\$58.74
Vanguard 500 Index Option	0.5540	\$59.36	\$32.89
Vanguard Wellington Option	1.3706	\$43.99	\$60.29
Vanguard Corporate High Yield Option	1.8615	\$14.00	\$26.06
Dimensional Fund Advisors Investment Grade Portfolio	38.4105	\$12.36	\$474.75
Vanguard Total Bond Market Index Option	35.1237	\$12.18	\$427.81
Vanguard Short-Term Inflation-Protected Bond Index Option	37.1555	\$11.83	\$439.55
Vanguard Interest Accumulation Portfolio	45.3531	\$10.05	\$455.80
Fifth Third 529 Savings Account 9960570753			\$1,125.33
		<b>Total Portfolio Net Worth:</b>	\$4,869.27
		<b>Principal:</b>	\$4,800.00
		<b>Earnings:</b>	\$69.27

Annualized Personal Rate of Return (as of 12/31/2021)	YTD	1 Year	3 Year	5 Year
	2.73%	2.73%	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. Please note that any investment elections listed in the Banking Options are not included in this performance calculation. The yield on Banking Options is disclosed on the Banking Options section of the website. If a significant percentage of your account is invested in the Banking Option, your personal performance calculation may be materially inaccurate.

**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.

Accounts with a zero balance at either the beginning or end of the time period shown will not calculate a personal rate of return. Year to Date (YTD) performance is not annualized and is calculated from January 1st of the current year or from the date your account was funded if your account was funded after January 1st of the current year.

**Data not available.** For accounts which were created or converted less than 12 months ago to this Plan, personal rate of return for 1 Year, 3 Year, and 5 Year periods will not be available due to the unavailability of data for calculation purposes.

**Investment Allocations**

(As of 12/31/2021)

Investment Option	Allocation Percentage *
Vanguard Aggressive Age-Based Portfolio: Vanguard Blended Moderate Growth Portfolio	10%
Vanguard Moderate Age-Based Portfolio: Vanguard Blended Conservative Portfolio	10%
2024 FUND	15%
Dimensional Fund Advisors Investment Grade Portfolio	10%
Vanguard Total Bond Market Index Option	10%
Vanguard Short-Term Inflation-Protected Bond Index Option	10%

October 1, 2021 - December 31, 2021

**Investment Allocations (Continued)**

(As of 12/31/2021)

Investment Option	Allocation Percentage *
Vanguard Interest Accumulation Portfolio	10%
Fifth Third 529 Savings Account	25%

\* 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	Investment Option	Units Transacted	Unit Price	Transaction Amount	Transaction Description
12/31/2021	Fifth Third 529 Savings Account 9960570753			\$0.05	Interest
11/30/2021	Fifth Third 529 Savings Account 9960570753			\$0.05	Interest
10/29/2021	Fifth Third 529 Savings Account 9960570753			\$0.05	Interest
10/01/2021	Fifth Third 529 Savings Account 9960570753			\$125.00	Contribution EBT
10/01/2021	Vanguard Moderate Age-Based Portfolio:Vanguard Blended Conservative Portfolio	4.1425	\$12.07	\$50.00	Contribution EBT
10/01/2021	2024 FUND	6.0144	\$12.47	\$75.00	Contribution EBT
10/01/2021	Vanguard Interest Accumulation Portfolio	4.9801	\$10.04	\$50.00	Contribution EBT
10/01/2021	Vanguard Short-Term Inflation -Protected Bond Index Option	4.2662	\$11.72	\$50.00	Contribution EBT
10/01/2021	Vanguard Total Bond Market Index Option	4.0917	\$12.22	\$50.00	Contribution EBT
10/01/2021	Dimensional Fund Advisors Investment Grade Portfolio	4.0161	\$12.45	\$50.00	Contribution EBT
10/01/2021	Vanguard Aggressive Age-Based Portfolio:Vanguard Blended Moderate Growth Portfolio	3.8760	\$12.90	\$50.00	Contribution EBT
09/30/2021	Fifth Third 529 Savings Account 9960570753			\$0.03	Interest
09/27/2021	Fifth Third 529 Savings Account 9960570753			\$250.00	Contribution EBT
09/27/2021	2024 FUND	11.9904	\$12.51	\$150.00	Contribution EBT
09/27/2021	Vanguard Moderate Age-Based Portfolio:Vanguard Blended Conservative Portfolio	8.2645	\$12.10	\$100.00	Contribution EBT
09/27/2021	Vanguard Short-Term Inflation -Protected Bond Index Option	8.5470	\$11.70	\$100.00	Contribution EBT
09/27/2021	Vanguard Aggressive Age-Based Portfolio:Vanguard Blended Moderate Growth Portfolio	7.6923	\$13.00	\$100.00	Contribution EBT
09/27/2021	Dimensional Fund Advisors Investment Grade Portfolio	8.0451	\$12.43	\$100.00	Contribution EBT
09/27/2021	Vanguard Total Bond Market Index Option	8.1833	\$12.22	\$100.00	Contribution EBT
09/27/2021	Vanguard Interest Accumulation Portfolio	9.9602	\$10.04	\$100.00	Contribution EBT
08/31/2021	Fifth Third 529 Savings Account 9960570753			\$0.03	Interest
08/05/2021	Fifth Third 529 Savings Account 9960570753			\$250.00	Contribution EBT
08/05/2021	Vanguard Moderate Age-Based Portfolio:Vanguard Blended Conservative Portfolio	8.1833	\$12.22	\$100.00	Contribution EBT
08/05/2021	2024 FUND	11.9332	\$12.57	\$150.00	Contribution EBT
08/05/2021	Vanguard Interest Accumulation Portfolio	9.9602	\$10.04	\$100.00	Contribution EBT
08/05/2021	Vanguard Short-Term Inflation -Protected Bond Index Option	8.5763	\$11.66	\$100.00	Contribution EBT

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## Investment Transactions (Continued)

January 1, 2021 - December 31, 2021

Trade Date	Investment Option	Units Transacted	Unit Price	Transaction Amount	Transaction Description
08/05/2021	Vanguard Aggressive Age-Based Portfolio: Vanguard Blended Moderate Growth Portfolio	7.6394	\$13.09	\$100.00	Contribution EBT
08/05/2021	Dimensional Fund Advisors Investment Grade Portfolio	7.9428	\$12.59	\$100.00	Contribution EBT
08/05/2021	Vanguard Total Bond Market Index Option	8.1103	\$12.33	\$100.00	Contribution EBT
07/30/2021	Fifth Third 529 Savings Account 9960570753			\$0.02	Interest
07/15/2021	Fifth Third 529 Savings Account 9960570753			\$125.00	Contribution EBT
07/15/2021	Vanguard Moderate Age-Based Portfolio: Vanguard Blended Conservative Portfolio	4.1220	\$12.13	\$50.00	Contribution EBT
07/15/2021	2024 FUND	5.9952	\$12.51	\$75.00	Contribution EBT
07/15/2021	Dimensional Fund Advisors Investment Grade Portfolio	3.9872	\$12.54	\$50.00	Contribution EBT
07/15/2021	Vanguard Short-Term Inflation -Protected Bond Index Option	4.2955	\$11.64	\$50.00	Contribution EBT
07/15/2021	Vanguard Aggressive Age-Based Portfolio: Vanguard Blended Moderate Growth Portfolio	3.8551	\$12.97	\$50.00	Contribution EBT
07/15/2021	Vanguard Total Bond Market Index Option	4.0717	\$12.28	\$50.00	Contribution EBT
07/15/2021	Vanguard Interest Accumulation Portfolio	4.9801	\$10.04	\$50.00	Contribution EBT
06/30/2021	Fifth Third 529 Savings Account 9960570753			\$0.02	Interest
05/28/2021	Fifth Third 529 Savings Account 9960570753			\$0.02	Interest
04/30/2021	Fifth Third 529 Savings Account 9960570753			\$0.01	Interest
04/16/2021	Fifth Third 529 Savings Account 9960570753			\$125.00	Contribution EBT
04/16/2021	Vanguard Moderate Age-Based Portfolio: Vanguard Blended Conservative Portfolio	4.1911	\$11.93	\$50.00	Contribution EBT
04/16/2021	2024 FUND	6.1025	\$12.29	\$75.00	Contribution EBT
04/16/2021	Vanguard Interest Accumulation Portfolio	4.9850	\$10.03	\$50.00	Contribution EBT
04/16/2021	Dimensional Fund Advisors Investment Grade Portfolio	4.0650	\$12.30	\$50.00	Contribution EBT
04/16/2021	Vanguard Total Bond Market Index Option	4.1494	\$12.05	\$50.00	Contribution EBT
04/16/2021	Vanguard Aggressive Age-Based Portfolio: Vanguard Blended Moderate Growth Portfolio	3.9308	\$12.72	\$50.00	Contribution EBT
04/16/2021	Vanguard Short-Term Inflation -Protected Bond Index Option	4.3783	\$11.42	\$50.00	Contribution EBT
04/05/2021	Vanguard Aggressive Age-Based Portfolio: Vanguard Blended Moderate Growth Portfolio	8.4992	\$12.58	\$106.92	Exchange In Age -Based
04/05/2021	Vanguard Aggressive Age-Based Portfolio: Vanguard Moderate Growth Index Portfolio	-3.4693	\$30.82	-\$106.92	Exchange Out Age -Based
04/05/2021	Vanguard Moderate Age-Based Portfolio: Vanguard Blended Conservative Portfolio	10.9570	\$11.86	\$129.95	Exchange In Age -Based
04/05/2021	Vanguard Moderate Age-Based Portfolio: Vanguard Conservative Growth Index Portfolio	-5.2190	\$24.90	-\$129.95	Exchange Out Age -Based
03/31/2021	Fifth Third 529 Savings Account 9960570753			\$0.01	Interest
02/26/2021	Fifth Third 529 Savings Account 9960570753			\$0.01	Interest

October 1, 2021 - December 31, 2021

## Investment Transactions (Continued)

January 1, 2021 - December 31, 2021

Trade Date	Investment Option	Units Transacted	Unit Price	Transaction Amount	Transaction Description
02/18/2021	Fifth Third 529 Savings Account 9960570753			\$50.00	Contribution EBT
02/18/2021	2024 FUND	2.4450	\$12.27	\$30.00	Contribution EBT
02/18/2021	Vanguard Moderate Age-Based Portfolio: Vanguard Conservative Growth Index Portfolio	0.7990	\$25.03	\$20.00	Contribution EBT
02/18/2021	Vanguard Aggressive Age-Based Portfolio: Vanguard Moderate Growth Index Portfolio	0.6513	\$30.71	\$20.00	Contribution EBT
02/18/2021	Vanguard Interest Accumulation Portfolio	1.9960	\$10.02	\$20.00	Contribution EBT
02/18/2021	Vanguard Short-Term Inflation -Protected Bond Index Option	1.7683	\$11.31	\$20.00	Contribution EBT
02/18/2021	Dimensional Fund Advisors Investment Grade Portfolio	1.6026	\$12.48	\$20.00	Contribution EBT
02/18/2021	Vanguard Total Bond Market Index Option	1.6393	\$12.20	\$20.00	Contribution EBT
01/29/2021	Fifth Third 529 Savings Account 9960570753			\$0.01	Interest
01/13/2021	Fifth Third 529 Savings Account 9960570753			\$150.00	Contribution EBT
01/13/2021	2024 FUND	7.3710	\$12.21	\$90.00	Contribution EBT
01/13/2021	Vanguard Moderate Age-Based Portfolio: Vanguard Conservative Growth Index Portfolio	2.3990	\$25.01	\$60.00	Contribution EBT
01/13/2021	Vanguard Short-Term Inflation -Protected Bond Index Option	5.3239	\$11.27	\$60.00	Contribution EBT
01/13/2021	Dimensional Fund Advisors Investment Grade Portfolio	4.7771	\$12.56	\$60.00	Contribution EBT
01/13/2021	Vanguard Total Bond Market Index Option	4.8780	\$12.30	\$60.00	Contribution EBT
01/13/2021	Vanguard Interest Accumulation Portfolio	5.9940	\$10.01	\$60.00	Contribution EBT
01/13/2021	Vanguard Aggressive Age-Based Portfolio: Vanguard Moderate Growth Index Portfolio	1.9743	\$30.39	\$60.00	Contribution EBT
01/12/2021	Vanguard Aggressive Age-Based Portfolio: Vanguard Moderate Growth Index Portfolio	-10.0705	\$30.34	-\$305.54	Share Adjustment Out
01/12/2021	Vanguard Interest Accumulation Portfolio	-29.9700	\$10.01	-\$300.00	Share Adjustment Out
01/12/2021	Dimensional Fund Advisors Investment Grade Portfolio	-23.7718	\$12.53	-\$297.86	Share Adjustment Out
01/12/2021	Vanguard Total Bond Market Index Option	-24.2326	\$12.26	-\$297.09	Share Adjustment Out
01/12/2021	Vanguard Short-Term Inflation -Protected Bond Index Option	-26.7142	\$11.27	-\$301.07	Share Adjustment Out
01/12/2021	Vanguard Moderate Age-Based Portfolio: Vanguard Conservative Growth Index Portfolio	-12.0773	\$24.96	-\$301.45	Share Adjustment Out
01/12/2021	2024 FUND	-37.1594	\$12.19	-\$452.97	Share Adjustment Out
12/28/2020	Vanguard U.S. Growth Option	0.0089	\$54.09	\$0.48	Cancel of Rejected EBT ACH Fee
12/24/2020	Vanguard Total International Stock Index Option	0.0296	\$13.50	\$0.40	Cancel of Rejected EBT ACH Fee
12/24/2020	2024 FUND	0.3265	\$12.13	\$3.96	Cancel of Rejected EBT ACH Fee
12/28/2020	Vanguard Total International Stock Index Option	0.0169	\$13.58	\$0.23	Cancel of Rejected EBT ACH Fee
12/24/2020	Vanguard U.S. Growth Option	0.0149	\$54.32	\$0.81	Cancel of Rejected EBT ACH Fee

October 1, 2021 - December 31, 2021

## Investment Transactions (Continued)

January 1, 2021 - December 31, 2021

Trade Date	Investment Option	Units Transacted	Unit Price	Transaction Amount	Transaction Description
12/28/2020	2024 FUND	0.3638	\$12.15	\$4.42	Cancel of Rejected EBT ACH Fee
12/28/2020	Vanguard 500 Index Option	0.0050	\$45.93	\$0.23	Cancel of Rejected EBT ACH Fee
12/28/2020	Vanguard Wellington Option	0.0125	\$36.87	\$0.46	Cancel of Rejected EBT ACH Fee
12/24/2020	Vanguard Moderate Growth Index Portfolio	0.0268	\$29.88	\$0.80	Cancel of Rejected EBT ACH Fee
12/24/2020	Vanguard Moderate Age-Based Portfolio: Vanguard Conservative Growth Index Portfolio	0.1275	\$24.87	\$3.17	Cancel of Rejected EBT ACH Fee
12/24/2020	Vanguard Corporate High Yield Option	0.0297	\$13.46	\$0.40	Cancel of Rejected EBT ACH Fee
12/28/2020	Vanguard Moderate Age-Based Portfolio: Vanguard Conservative Growth Index Portfolio	0.1301	\$24.91	\$3.24	Cancel of Rejected EBT ACH Fee
12/28/2020	Vanguard Corporate High Yield Option	0.0170	\$13.49	\$0.23	Cancel of Rejected EBT ACH Fee
12/28/2020	Vanguard Moderate Growth Index Portfolio	0.0154	\$29.96	\$0.46	Cancel of Rejected EBT ACH Fee
12/28/2020	Dimensional Fund Advisors Investment Grade Portfolio	0.2559	\$12.62	\$3.23	Cancel of Rejected EBT ACH Fee
12/24/2020	Vanguard Total Bond Market Index Option	0.1916	\$12.37	\$2.37	Cancel of Rejected EBT ACH Fee
12/28/2020	Vanguard Short-Term Inflation -Protected Bond Index Option	0.2473	\$11.24	\$2.78	Cancel of Rejected EBT ACH Fee
12/24/2020	Dimensional Fund Advisors World Ex. US Core Equity Portfolio	0.0305	\$13.12	\$0.40	Cancel of Rejected EBT ACH Fee
12/24/2020	Dimensional Fund Advisors Investment Grade Portfolio	0.2512	\$12.62	\$3.17	Cancel of Rejected EBT ACH Fee
12/28/2020	Vanguard Aggressive Growth Index Portfolio	0.0057	\$40.26	\$0.23	Cancel of Rejected EBT ACH Fee
12/24/2020	Vanguard Short-Term Inflation -Protected Bond Index Option	0.2117	\$11.24	\$2.38	Cancel of Rejected EBT ACH Fee
12/28/2020	Vanguard Total Bond Market Index Option	0.2237	\$12.38	\$2.77	Cancel of Rejected EBT ACH Fee
12/28/2020	Dimensional Fund Advisors World Ex. US Core Equity Portfolio	0.0174	\$13.20	\$0.23	Cancel of Rejected EBT ACH Fee
12/24/2020	Vanguard Aggressive Growth Index Portfolio	0.0100	\$40.04	\$0.40	Cancel of Rejected EBT ACH Fee
12/24/2020	Vanguard Wellington Option	0.0216	\$36.61	\$0.79	Cancel of Rejected EBT ACH Fee
12/24/2020	Vanguard 500 Index Option	0.0088	\$45.53	\$0.40	Cancel of Rejected EBT ACH Fee
12/24/2020	Vanguard Interest Accumulation Portfolio	0.2767	\$10.01	\$2.77	Cancel of Rejected EBT ACH Fee
12/24/2020	Vanguard Aggressive Age-Based Portfolio: Vanguard Moderate Growth Index Portfolio	0.0930	\$29.88	\$2.78	Cancel of Rejected EBT ACH Fee
12/28/2020	Vanguard Aggressive Age-Based Portfolio: Vanguard Moderate Growth Index Portfolio	0.1005	\$29.96	\$3.01	Cancel of Rejected EBT ACH Fee
12/28/2020	Vanguard Interest Accumulation Portfolio	0.2997	\$10.01	\$3.00	Cancel of Rejected EBT ACH Fee
12/22/2020	Fifth Third 529 Savings Account 9960570753			-\$750.00	Cancel Contribution EBT

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CollegeAdvantage Direct 529 Savings Plan is sponsored by the Ohio Tuition Trust Authority, a state agency within the Office of the Chancellor of the Ohio Board of Regents.

This communication is in regard to the CollegeAdvantage Direct 529 Savings Plan only. The Ohio Tuition Trust Authority sponsors three college savings plans: CollegeAdvantage Direct 529 Savings Plan, CollegeAdvantage Advisor 529 Savings Plan offered through BlackRock, and CollegeAdvantage Guaranteed 529 Savings Plan (which is closed to new enrollments and new contributions). You may own accounts in one or more of these CollegeAdvantage plans. For questions about the CollegeAdvantage Direct 529 Savings Plan, call our customer service hotline at 1-800-AFFORD-IT (233-6734), Monday - Friday from 8:30 a.m. to 6:00 p.m. ET, or by email to CustomerService@CollegeAdvantage.com. For questions about your CollegeAdvantage Advisor 529 Savings Plan offered through BlackRock, please contact BlackRock at 1-866-529-8582.

Any investment in a CollegeAdvantage investment option is not insured or guaranteed by the FDIC or any other government agency or other party, including the State of Ohio, Ohio Tuition Trust Authority (OTTA), or any of the mutual fund firms under contract with OTTA. Any investment in a Fifth Third investment option, however, is insured by the FDIC, up to the limits set by the FDIC. An investment in a CollegeAdvantage mutual fund-based investment option is not a direct investment in a mutual fund itself. Except for the Fifth Third investment options, participants assume all investment risk of an investment in CollegeAdvantage, including the potential loss of principal. Regular investing does not ensure a profit or protect against a loss in a declining market. The amount actually available for withdrawal will depend on the investment performance of the investment options chosen.

Participation in the CollegeAdvantage Direct 529 Savings Plan does not guarantee that contributions, or the investment return on contributions, if any, will be adequate to cover the future tuition and other qualified higher education expenses, or that a beneficiary will be admitted to or permitted to continue to attend an institution of higher education.

To learn more about CollegeAdvantage, its investment objectives, risks, and costs, read the CollegeAdvantage Direct Offering Statement and Participation Agreement available at [www.CollegeAdvantage.com](http://www.CollegeAdvantage.com). If you or your beneficiary are not Ohio residents, check with your or your beneficiary's home state to learn if it offers state tax or other benefits for investing in its own 529 plan.

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