



EdvestSM

WISCONSIN'S COLLEGE SAVINGS PLAN | PO Box 219437
Kansas City, MO 64121-9437

Questions?



Client Services:

1-888-338-3789

Monday through Friday, 7:00 AM - 9:00 PM CT



Website:

Edvest.com

60224 Sanjay Bhattacharyya
4655 Lilly Rd.
Brookfield WI 53005-1265

Federal Gift Tax Changes

Effective in 2023, the amount of the federal annual gift-tax exclusion is increasing to \$17,000 per year (\$34,000 for married contributors). The federal lifetime exemption for (i) estate tax and (ii) generation-skipping transfer tax will be \$12,920,000 for each contributor (\$25,840,000 for married couples).

Audited Financials

The Edvest College Savings Plan performs an annual audit of financial statements. The report for the fiscal year that ended June 30, 2022 is now available for your review online at edvest.com/documents/wi_edvest_annual_report.pdf.

Name a Successor on your Accounts

Have you named a successor on your accounts? A successor allows your account to roll over directly to them in case of death, instead of possibly going to probate. To designate a successor or to confirm if one has been designated, log into your account at Edvest.com, click "Profile and Documents", and then click "Successors".

Happy New Year!

If you didn't maximize your state tax deductions in 2022, you still have time to save on your 2022 taxes by contributing to your Edvest account before the April 18th tax deadline. You might also want to consider contributing a portion of your potential tax refund to your account. And don't forget to let friends and family know that they can easily contribute to your Edvest account by using the Ugift® platform for the holidays, birthdays, graduations, and other special occasions. Remember, by investing more money, more frequently — you can give your college savings account greater opportunity to grow! Visit Edvest.com or call (888) 338-3789.

Account Statement

Statement Period

October 1, 2022 - December 31, 2022

Account Owner	Beneficiary	Account #	Account Type
Sanjay Bhattacharyya	Advik Bhattacharyya	974020302-01	Individual 529

Statement Summary

Account Balance Period Beginning (10/01/2022)		\$2,831.95
Account Balance Period Ending (12/31/2022)		\$4,518.35

	Statement Totals	Year-to-date Totals
Current Year Contributions - All Sources	\$1,500.00	\$4,525.00

Investment Summary

Portfolio Name	Units	Unit Price	Value
2028/2029 Enrollment Portfolio	400.9185	\$11.27	\$4,518.35
Total Portfolio Net Worth:			\$4,518.35
Principal:			\$4,525.00
Earnings:			-\$6.65

Investment Summary (Continued)

Annualized Personal Rate of Return (as of 12/31/2022)

1 Year
N/A

3 Year
N/A

5 Year
N/A

10 Year
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. (Note, assets in the Principal Plus Interest Portfolio are allocated to a Funding Agreement issued by TIAA-CREF Life and guaranteed to the Wisconsin College Savings Program Trust, which is the policy holder under the agreement.) 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 12/31/2022)

Portfolio Name	Allocation Percentage *
2028/2029 Enrollment 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, 2022 - December 31, 2022

Trade Date	Portfolio Name	Units Transacted	Unit Price	Transaction Amount	Transaction Description
12/05/2022	2028/2029 Enrollment Portfolio	43.5161	\$11.49	\$500.00	Recurring Contribution
11/04/2022	2028/2029 Enrollment Portfolio	45.7875	\$10.92	\$500.00	Recurring Contribution
10/04/2022	2028/2029 Enrollment Portfolio	45.4545	\$11.00	\$500.00	Recurring Contribution
09/06/2022	2028/2029 Enrollment Portfolio	44.3656	\$11.27	\$500.00	Recurring Contribution
08/04/2022	2028/2029 Enrollment Portfolio	42.3729	\$11.80	\$500.00	Recurring Contribution
07/19/2022	2028/2029 Enrollment Portfolio	6.5732	\$11.41	\$75.00	ACH Gift Contribution
07/13/2022	2028/2029 Enrollment Portfolio	6.6905	\$11.21	\$75.00	ACH Gift Contribution
07/13/2022	2028/2029 Enrollment Portfolio	6.6905	\$11.21	\$75.00	ACH Gift Contribution
07/13/2022	2028/2029 Enrollment Portfolio	6.6905	\$11.21	\$75.00	ACH Gift Contribution
07/13/2022	2028/2029 Enrollment Portfolio	6.6905	\$11.21	\$75.00	ACH Gift Contribution
07/13/2022	2028/2029 Enrollment Portfolio	6.6905	\$11.21	\$75.00	ACH Gift Contribution
07/13/2022	2028/2029 Enrollment Portfolio	6.6905	\$11.21	\$75.00	ACH Gift Contribution
07/05/2022	2028/2029 Enrollment Portfolio	44.4444	\$11.25	\$500.00	Recurring Contribution
06/27/2022	2028/2029 Enrollment Portfolio	88.2613	\$11.33	\$1,000.00	Contribution EFT

October 1, 2022 - December 31, 2022

Before you invest, consider whether your or the 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 that state's qualified tuition program.

For more information about Wisconsin's Edvest College Savings Plan ("the Plan"), call 1-888-338-3789, or visit Edvest.com to obtain a Plan Description, which includes investment objectives, risks, charges, expenses, and other important information; read and consider it carefully before investing.

The Plan issues Form 1099-Q by January 31 each year only for accounts that had a withdrawal or an outgoing trustee-to-trustee rollover in the prior year. Form 1099-Q is distributed to either the Account Owner or Beneficiary, depending on the type of withdrawal.

You should carefully review this statement upon receipt and promptly notify the Plan of any inaccuracy or discrepancy. If you believe this statement does not accurately reflect your instructions or does not accurately reflect information about your account, you have 60 days from the date of the statement to notify the Plan Manager; otherwise you acknowledge this statement to be accurate. The Plan is administered by the State of Wisconsin.

The Plan's Portfolios invest in mutual funds and/or a funding agreement. Investments in The Plan are municipal securities that will vary with market conditions. Investments are not guaranteed or insured by the State of Wisconsin, or any co-fiduciary or instrumentality thereof, or the Federal Deposit Insurance Corporation or any instrumentality thereof.

TIAA-CREF Tuition Financing, Inc., Plan Manager. TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributor and underwriter for the Edvest College Savings Plan

