



New York's 529 College Savings Program *Direct Plan*
 P.O. Box 55440
 Boston, MA 02205-8323

Account Statement

Statement Period: 10/1/2023 - 12/31/2023

Account Beginning	\$30,953.29
Change in Value	\$10,706.18
Account Ending	\$41,659.47
Principal	\$37,000.00
Earnings	\$4,659.47

LALIT GROVER
 98-15 HORACE HARDING EXPY
 #16K
 CORONA, NY 11368

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, 2023 will receive a 2023 contribution year for tax reporting purposes. Depending on when these contributions are received, they may not appear on this statement, especially for checks mailed during the last few days of December. Please log into your account to confirm your total contributions for the year.

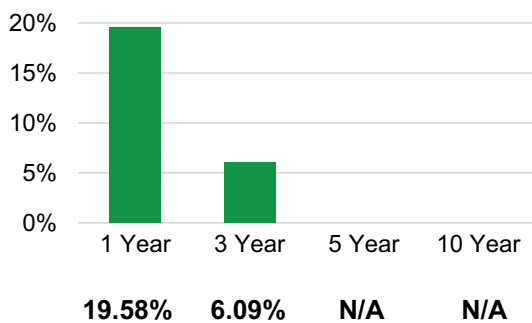
Account #: 377025619-01
Account Type: Individual 529

Beneficiary: LALIT GROVER

STATEMENT SUMMARY

	Quarterly Totals	Year-to-Date Totals
Current Year Contributions - All Sources	\$7,000.00	\$10,000.00
Current Year - Electronic	\$7,000.00	\$10,000.00

Annualized Personal Rate of Return
 (as of 12/31/2023)



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. 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 and how long that money has been held. Don't confuse your personal rate of return with those posted for funds and indexes. Those returns use a time-weighted calculation, which does not take cash flow into consideration. 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 the beginning or end of the time period shown will show a zero return.