



# Account Statement

1 of 4

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

<b>Account Beginning</b>	<b>\$9,239.42</b>
Change in Value	\$2,365.11
<b>Account Ending</b>	<b>\$11,604.53</b>
Principal	\$10,525.00
Earnings	\$1,079.53

Sanjay Bhattacharyya  
4655 Lilly Rd.  
Brookfield , WI 53005

### Federal Gift Tax Changes

Effective in 2024, the amount of the federal annual gift-tax exclusion is increasing to \$18,000 per year (\$36,000 for married contributors). The federal lifetime exemption for (i) estate tax and (ii) generation-skipping transfer tax will be \$13,610,000 for each contributor (\$27,220,000 for married couples).

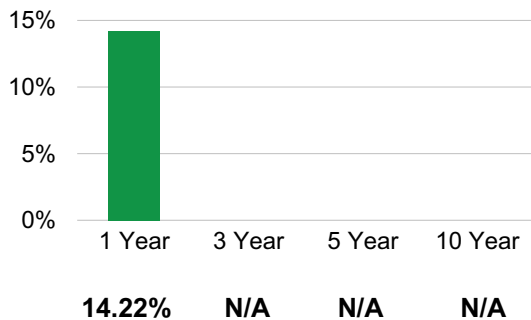
**Account #:** 974020302-01  
**Account Type:** Individual 529

**Beneficiary:** Advik Bhattacharyya

### STATEMENT SUMMARY

	Quarterly Totals	Year-to-Date Totals
<b>Current Year Contributions - All Sources</b>	\$1,500.00	\$6,000.00

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



**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 SUMMARY**

<b>Investment Option</b>	<b>Units</b>	<b>Unit Price</b>	<b>Value</b>
2028/2029 Enrollment Portfolio	904.4844	\$12.83	\$11,604.53
		<b>Total:</b>	<b>\$11,604.53</b>

**INVESTMENT TRANSACTIONS**

January 01, 2023 - December 31, 2023

<b>Trade Date</b>	<b>Transaction Description</b>	<b>Units Transacted</b>	<b>Unit Price</b>	<b>Transaction Amount</b>
12/04/2023	Recurring Contribution 2028/2029 Enrollment Portfolio	40.3551	\$12.39	\$500.00
11/06/2023	Recurring Contribution 2028/2029 Enrollment Portfolio	41.8060	\$11.96	\$500.00
10/04/2023	Recurring Contribution 2028/2029 Enrollment Portfolio	42.6257	\$11.73	\$500.00
09/05/2023	Recurring Contribution 2028/2029 Enrollment Portfolio	41.1523	\$12.15	\$500.00
08/04/2023	Recurring Contribution 2028/2029 Enrollment Portfolio	40.9500	\$12.21	\$500.00
07/05/2023	Recurring Contribution 2028/2029 Enrollment Portfolio	41.2201	\$12.13	\$500.00
06/05/2023	Recurring Contribution 2028/2029 Enrollment Portfolio	41.8410	\$11.95	\$500.00
05/04/2023	Recurring Contribution 2028/2029 Enrollment Portfolio	42.3370	\$11.81	\$500.00
04/04/2023	Recurring Contribution 2028/2029 Enrollment Portfolio	42.2297	\$11.84	\$500.00
03/06/2023	Recurring Contribution 2028/2029 Enrollment Portfolio	42.8082	\$11.68	\$500.00
02/06/2023	Recurring Contribution 2028/2029 Enrollment Portfolio	42.2654	\$11.83	\$500.00
01/04/2023	Recurring Contribution 2028/2029 Enrollment Portfolio	43.9754	\$11.37	\$500.00

**ADDITIONAL INFORMATION****Audited Financials**

The Edvest 529 College Savings Plan performs an annual audit of financial statements. The report for the fiscal year that ended June 30, 2023, is now available for your review online at [https://www.edvest.com/documents/wi\\_edvest\\_annual\\_report.pdf](https://www.edvest.com/documents/wi_edvest_annual_report.pdf).

**Happy New Year!**

If you didn't maximize your state tax deductions in 2023, you still have time to save on your 2023 taxes by contributing to your Edvest 529 account before the April 15th 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 529 account 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](https://www.edvest.com) or call (888) 338-3789.

**DISCLOSURES**

**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](https://www.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; 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. (TFI), an SEC registered investment adviser, is the Plan Manager for the Edvest College Savings Plan. TIAA-CREF Individual & Institutional Services, LLC (TC Services), member FINRA/SIPC, is the distributor for the Plan.



This page intentionally left blank.