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Anesh Kumar Gundra  
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Cumming, GA 30040

# Account Statement

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

<b>Account Beginning</b>	<b>\$0.00</b>
Change in Value	\$4,107.54
<b>Account Ending</b>	<b>\$4,107.54</b>
Principal	\$4,074.00
Earnings	\$33.54

### 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 #:** 984913950-01  
**Account Type:** UGMA/UTMA (GA)

**Beneficiary:** Sahasra Gundra

### STATEMENT SUMMARY

	Quarterly Totals	Year-to-Date Totals
<b>Current Year Contributions - All Sources</b>	\$4,074.00	\$4,074.00

### INVESTMENT SUMMARY

Investment Option	Units	Unit Price	Value
2028/2029 Enrollment Portfolio	157.9380	\$13.04	\$2,059.51
In School Enrollment Portfolio	181.2418	\$11.30	\$2,048.03
		<b>Total:</b>	<b>\$4,107.54</b>

### INVESTMENT TRANSACTIONS

January 01, 2023 - December 31, 2023

Trade Date	Transaction Description	Units Transacted	Unit Price	Transaction Amount
12/20/2023	Exchange Out Principal Plus Interest Portfolio	-126.0962	\$16.17	-\$2,038.98
12/20/2023	Exchange Out Principal Plus Interest Portfolio	-126.0961	\$16.17	-\$2,038.97
12/20/2023	Exchange In In School Enrollment Portfolio	181.2418	\$11.25	\$2,038.97

**INVESTMENT TRANSACTIONS (continued)**

Trade Date	Transaction Description Investment Option	Units Transacted	Unit Price	Transaction Amount
12/20/2023	Exchange In 2028/2029 Enrollment Portfolio	157.9380	\$12.91	\$2,038.98
12/19/2023	Contribution EFT Principal Plus Interest Portfolio	123.6240	\$16.17	\$1,999.00
11/28/2023	Contribution EFT Principal Plus Interest Portfolio	123.9157	\$16.14	\$2,000.00
11/08/2023	Contribution EFT Principal Plus Interest Portfolio	3.1017	\$16.12	\$50.00
11/08/2023	Contribution EFT Principal Plus Interest Portfolio	1.5509	\$16.12	\$25.00

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

The Path2College Plan performs an annual audit of financial statements. The report for the fiscal year that ended June 30, 2023 is now available for review online at <https://emma.msrb.org/P31447962-P31124482-P31536676.pdf>.

**NEW:**

Effective January 1, 2024, unused 529 funds may be rolled over to a Roth IRA in the name of the beneficiary of the 529 Plan. There are several conditions that must be met including the 529 Plan must have been in existence for at least 15 years. You should talk to a qualified professional about how tax provisions affect your circumstances. Visit [path2college529.com](http://path2college529.com) to learn more.

**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 the Path2College 529 Plan ("the Plan"), call 1-877-424-4377, or visit [Path2College529.com](http://Path2College529.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 Board of Directors of the Georgia Higher Education Trust Fund.

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 Georgia, the Georgia State Treasurer, the Georgia Higher Education Trust Fund, the Board of Directors of the Georgia Higher Education Savings Plan, the Plan, the Federal Deposit Insurance Corporation, nor any other government agency or entity, nor any of the service providers to the Plan.

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**DISCLOSURES (continued)**

TIAA-CREF Tuition Financing, Inc. (TFI), an SEC registered investment adviser, is the Plan Manager for the Path2College 529 Plan. TIAA-CREF Individual & Institutional Services, LLC (TC Services), member FINRA/SIPC, is the distributor for the Plan.



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