



Schwab One® Account of
ELIZABETH SIEGLE

Account Number
7160-1694

Statement Period
December 1-31, 2023

The custodian of your brokerage account is: Charles Schwab & Co., Inc.

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ELIZABETH SIEGLE
1177 CALIFORNIA ST APT 701
SAN FRANCISCO CA 94108

Commitment to Transparency

Client Relationship Summaries and Best Interest disclosures at schwab.com/transparency

Terms and Conditions

GENERAL INFORMATION AND KEY TERMS:

This Account statement is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your Account at Schwab ("Account"). Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab (including balances held at a Depository Institution) you should verify its content with this statement.

AIP (Automatic Investment Plan) Customers: Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request.

Average Daily Balance: Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest.

Bank Sweep and Bank Sweep for Benefit Plans Features: Schwab acts as your agent and custodian in establishing and maintaining your Deposit Account(s) as a feature of your brokerage account(s). Deposit accounts held through bank sweep features constitute direct obligations of one of more FDIC insured banks ("Affiliated Banks") that are affiliated with Schwab and are not obligations of Schwab. Funds swept to Affiliated Banks are eligible for deposit insurance from the FDIC up to the applicable limits for each bank for funds held in the same insurable capacity. The balance in the Deposit Accounts can be withdrawn on your order and the proceeds returned to your brokerage account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the bank sweep feature(s) in your account, please refer to the Cash Features Disclosure Statement available online or from a Schwab representative.

Cash: Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business.

Dividend Reinvestment Customers: Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. Further information on these transactions will be furnished upon written request.

Interest: For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that may differ from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Affiliated Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the bank sweep feature(s), interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month. If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage account is less than \$.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than \$.005.

Margin Account Customers: This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection.

Securities purchased on margin are Schwab's collateral for the loan to you. It is important that you fully understand the risks involved in trading securities on margin. These risks include:

- You can lose more funds than you deposit in the margin account.
- Schwab can force the sale of securities or other assets in any of your account(s) to maintain the required account equity without contacting you.
- You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call.
- Schwab can increase both its "house" maintenance margin requirements and the maintenance margin requirements for your Account at any time without advance written notice to you.

Market Price: The most recent price evaluation available to Schwab on the last business day of the report period, normally the last trade price or bid as of market close. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Assets Not held at Schwab Are not held in your Account or covered by the Account's SIPC account protection and are not otherwise in Schwab's custody and are being provided as a courtesy to you. Information on Assets Not Held at Schwab, including but not limited to valuations, is reported solely based on information you provide to Schwab. Schwab can neither validate nor certify the existence of Assets Not Held at Schwab or the accuracy, completeness or timeliness of the information about Assets Not Held at Schwab, whether provided by you or otherwise. Descriptions of Assets Not Held at Schwab may be abbreviated or truncated. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as Stale Priced. Certain Limited Partnership (direct participation programs) and unlisted Real Estate Investment Trust (REIT) securities, for which you may see a value on your monthly Account statement that reflects the issuer's appraised estimated value, are not listed on a national securities exchange, and are generally illiquid. Even if you are able to sell such securities, the price received may be less than the per share appraised estimated value provided in the account statement.

Market Value: The Market Value is computed by multiplying the Market Price by the Quantity of Shares. This is the dollar value of your present holdings in your specified Schwab Account or a summary of the Market Value summed over multiple accounts.

Non-Publicly Traded Securities: All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party as provided by Schwab's Account Agreement. Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests.

Schwab Sweep Money Funds: Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary. If on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than 1/2 of 1 cent (\$.0005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower.

Securities Products and Services: Securities products and services

are offered by Charles Schwab & Co., Inc., Member SIPC. Securities products and services, including unswept intraday funds and net credit balances held in brokerage accounts are not deposits or other obligations of, or guaranteed by, any bank, are not FDIC insured, and are subject to investment risk and may lose value. SIPC does not cover balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features. Please see your Cash Feature Disclosure Statement for more information on insurance coverage. **Yield to Maturity:** This is the actual average annual return on a note if held to maturity.

Gain (or Loss): Unrealized Gain or (Loss) and Realized Gain or (Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information has been provided on this statement at the request of your Advisor, if applicable. This information is not a solicitation or a recommendation to buy or sell. Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS.

Accrued Income: Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your Account, but the interest and/or dividends have not been received into your account. Schwab makes no representation that the amounts shown (or any other amount) will be received. Accrued amounts are not covered by SIPC account protection until actually received and held in the Account. **IN CASE OF ERRORS OR DISCREPANCIES:** If you find an error or discrepancy relating to your brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately.

You may call us at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) If you're a client of an independent investment advisor, call us at 800-515-2157. Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions.

IN CASE OF COMPLAINTS: If you have a complaint regarding your Schwab statement, products or services, please write to the Client Advocacy Team at Charles Schwab & Co., Inc., Attention: Client Advocacy Team, 211 Main St., San Francisco, CA 94105, USA, or call Schwab Signature Alliance at 800-515-2157.

Address Changes: If you fail to notify Schwab in writing of any change of address or phone number, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account.

Additional Information:

We are required by law to report to the Internal Revenue Service adjusted cost basis information (if applicable), certain payments to you and credits to your Account during the calendar year. Retain this statement for income tax purposes. A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request. Any third party trademarks appearing herein are the property of their respective owners. Schwab and Charles Schwab Bank are affiliates of each other and subsidiaries of the Charles Schwab Corporation.

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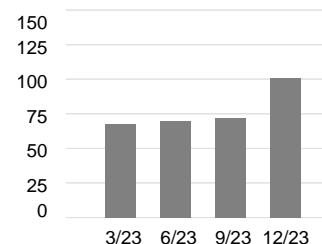
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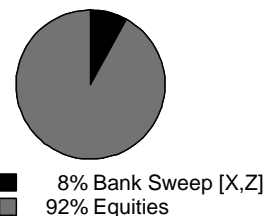
Account Value as of 12/31/2023: \$ 101,171.67

Change in Account Value	This Period	Year to Date	Account Value [in Thousands]
Starting Value	\$ 87,404.93	\$ 47,096.30	
Credits	3.04	33.15	
Debits	0.00	(15,651.61)	
Transfer of Securities (In/Out)	0.00	41,961.55	
Income Reinvested	0.00	0.00	
Change in Value of Investments	13,763.70	27,732.28	
Ending Value on 12/31/2023	\$ 101,171.67	\$ 101,171.67	
Total Change in Account Value	\$ 13,766.74	\$ 54,075.37	



Asset Composition	Market Value	% of Account Assets
Bank Sweep ^{x,z}	\$ 7,851.57	8%
Equities	93,320.10	92%
Total Assets Long	\$ 101,171.67	
Total Account Value	\$ 101,171.67	100%

Overview





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Gain or (Loss) Summary	Realized Gain or (Loss) This Period		Unrealized Gain or (Loss)
	Short Term	Long Term	
All Investments	\$0.00	\$0.00	\$(87,689.89)

Values may not reflect all of your gains/losses; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Income Summary	This Period		Year to Date	
	Federally Tax-Exempt	Federally Taxable	Federally Tax-Exempt	Federally Taxable
Bank Sweep Interest	0.00	3.04	0.00	33.15
Total Income	0.00	3.04	0.00	33.15

Cash Transactions Summary	This Period	Year to Date
Starting Cash *	\$ 7,848.53	\$ 6,998.06
Deposits and other Cash Credits	0.00	0.00
Investments Sold	0.00	16,471.97
Dividends and Interest	3.04	33.15
Withdrawals and other Debits	0.00	(15,651.61)
Investments Purchased	0.00	0.00
Fees and Charges	0.00	0.00
Total Cash Transaction Detail	3.04	853.51
Ending Cash *	\$ 7,851.57	\$ 7,851.57

*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.



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Investment Detail - Bank Sweep

Bank Sweep	Starting Balance	Ending Balance	% of Account Assets
CHARLES SCHWAB BANK	7,848.53	7,851.57	8%
Total Bank Sweep ^{x,z}	7,848.53	7,851.57	8%
Total Bank Sweep		7,851.57	8%

Investment Detail - Equities

Equities	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
	Units Purchased	Cost Per Share	Cost Basis	Acquired		Holding Days	Holding Period
TWILIO INC	1,230.0000	75.87000	93,320.10	92%	(87,689.89)	N/A	N/A
CLASS A	13.0000	240.0600	3,120.78	08/15/20	(2,134.47)	1233	Long-Term
SYMBOL: TWLO	83.0000	240.0600	19,924.98	08/15/20	(13,627.77)	1233	Long-Term
	8.0000	364.9400	2,919.52	08/15/21	(2,312.56)	868	Long-Term
	17.0000	364.9400	6,203.98	08/15/21	(4,914.19)	868	Long-Term
	18.0000	364.9400	6,568.92	08/15/21	(5,203.26)	868	Long-Term
	23.0000	364.9400	8,393.62	08/15/21	(6,648.61)	868	Long-Term
	51.0000	364.9400	18,611.94	08/15/21	(14,742.57)	868	Long-Term
	8.0000	304.1600	2,433.28	11/15/21	(1,826.32)	776	Long-Term
	18.0000	304.1600	5,474.88	11/15/21	(4,109.22)	776	Long-Term
	19.0000	304.1600	5,779.04	11/15/21	(4,337.51)	776	Long-Term
	24.0000	304.1600	7,299.84	11/15/21	(5,478.96)	776	Long-Term
	54.0000	304.1600	16,424.64	11/15/21	(12,327.66)	776	Long-Term
	2.0000	195.7100	391.42	02/15/22	(239.68)	684	Long-Term
	7.0000	195.7100	1,369.97	02/15/22	(838.88)	684	Long-Term
	16.0000	195.7100	3,131.36	02/15/22	(1,917.44)	684	Long-Term
	17.0000	195.7100	3,327.07	02/15/22	(2,037.28)	684	Long-Term
	21.0000	195.7100	4,109.91	02/15/22	(2,516.64)	684	Long-Term

Investment Detail - Equities (continued)

Equities (continued)	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
	Units Purchased	Cost Per Share	Cost Basis	Acquired		Holding Days	Holding Period
TWILIO INC	48.0000	195.7100	9,394.08	02/15/22	(5,752.32)	684	Long-Term
	2.0000	110.7900	221.58	05/13/22	(69.84)	597	Long-Term
	7.0000	110.7900	775.53	05/13/22	(244.44)	597	Long-Term
	16.0000	110.7900	1,772.64	05/13/22	(558.72)	597	Long-Term
	16.0000	110.7900	1,772.64	05/13/22	(558.72)	597	Long-Term
	20.0000	110.7900	2,215.80	05/13/22	(698.40)	597	Long-Term
	20.0000	110.7900	2,215.80	05/13/22	(698.40)	597	Long-Term
	46.0000	110.7900	5,096.34	05/13/22	(1,606.32)	597	Long-Term
	2.0000	86.9000	173.80	08/15/22	(22.06)	503	Long-Term
	8.0000	86.9000	695.20	08/15/22	(88.24)	503	Long-Term
	18.0000	86.9000	1,564.20	08/15/22	(198.54)	503	Long-Term
	19.0000	86.9000	1,651.10	08/15/22	(209.57)	503	Long-Term
	24.0000	86.9000	2,085.60	08/15/22	(264.72)	503	Long-Term
	24.0000	86.9000	2,085.60	08/15/22	(264.72)	503	Long-Term
	54.0000	86.9000	4,692.60	08/15/22	(595.62)	503	Long-Term
	2.0000	52.8400	105.68	11/15/22	46.06	411	Long-Term
	8.0000	52.8400	422.72	11/15/22	184.24	411	Long-Term
	19.0000	52.8400	1,003.96	11/15/22	437.57	411	Long-Term
	19.0000	52.8400	1,003.96	11/15/22	437.57	411	Long-Term
	24.0000	52.8400	1,268.16	11/15/22	552.72	411	Long-Term
	24.0000	52.8400	1,268.16	11/15/22	552.72	411	Long-Term
	2.0000	62.1000	124.20	02/15/23	27.54	319	Short-Term
	8.0000	62.1000	496.80	02/15/23	110.16	319	Short-Term
	16.0000	62.1000	993.60	02/15/23	220.32	319	Short-Term
	17.0000	62.1000	1,055.70	02/15/23	234.09	319	Short-Term
	22.0000	62.1000	1,366.20	02/15/23	302.94	319	Short-Term
	22.0000	62.1000	1,366.20	02/15/23	302.94	319	Short-Term
	2.0000	45.8300	91.66	05/15/23	60.08	230	Short-Term
	7.0000	45.8300	320.81	05/15/23	210.28	230	Short-Term
	17.0000	45.8300	779.11	05/15/23	510.68	230	Short-Term

Investment Detail - Equities (continued)

Equities (continued)	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
	Units Purchased	Cost Per Share	Cost Basis	Acquired		Holding Days	Holding Period
TWILIO INC	17.0000	45.8300	779.11	05/15/23	510.68	230	Short-Term
	21.0000	45.8300	962.43	05/15/23	630.84	230	Short-Term
	21.0000	45.8300	962.43	05/15/23	630.84	230	Short-Term
	2.0000	61.7700	123.54	08/15/23	28.20	138	Short-Term
	7.0000	61.7700	432.39	08/15/23	98.70	138	Short-Term
	17.0000	61.7700	1,050.09	08/15/23	239.70	138	Short-Term
	21.0000	61.7700	1,297.17	08/15/23	296.10	138	Short-Term
	21.0000	61.7700	1,297.17	08/15/23	296.10	138	Short-Term
	44.0000	61.7700	2,717.88	08/15/23	620.40	138	Short-Term
	1.0000	61.6000	61.60	11/15/23	14.27	46	Short-Term
	9.0000	61.6000	554.40	11/15/23	128.43	46	Short-Term
	19.0000	61.6000	1,170.40	11/15/23	271.13	46	Short-Term
	24.0000	61.6000	1,478.40	11/15/23	342.48	46	Short-Term
	25.0000	61.6000	1,540.00	11/15/23	356.75	46	Short-Term
	49.0000	61.6000	3,018.40	11/15/23	699.23	46	Short-Term
Cost Basis			181,009.99				
Total Equities	1,230.0000		93,320.10	92%	(87,689.89)		N/A
		Total Cost Basis:	181,009.99				

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only and are derived from information provided by outside parties. Schwab cannot guarantee the accuracy of such information. Since the interest and dividends are subject to change at any time, they should not be relied upon exclusively for making investment decisions. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.



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Total Investment Detail	101,171.67
Total Account Value	101,171.67
Total Cost Basis	181,009.99

Transaction Detail - Dividends & Interest (including Money Market Fund dividends reinvested)

Transaction Process		Activity	Description	Credit/(Debit)
Date	Date			
12/15/23	12/18/23	Bank Interest ^{x,z}	BANK INT 111623-121523: SCHWAB BANK	3.04
Total Dividends & Interest				3.04
Total Transaction Detail				3.04

Bank Sweep Activity

Transaction Date	Transaction	Description	Withdrawal	Deposit	Balance ^{x,z}
Opening Balance ^{x,z}					7,848.53
12/15/23	Interest Paid ^{x,z}	BANK INTEREST - CHARLES SCHWAB BANK		3.04	7,851.57
Total Activity			0.00	3.04	
Ending Balance ^{x,z}					7,851.57

Bank Sweep: Interest Rate as of 12/29/23 was 0.45%.^z



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Endnotes For Your Account

Symbol Endnote Legend

- | | |
|----------|---|
| X | Bank Sweep deposits are held at FDIC-insured bank(s) ("Banks") that are affiliated with Charles Schwab & Co., Inc. |
| Z | For Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its affiliated banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. |

Schwab Institutional is a division of Charles Schwab & Co., Inc., and provides back office brokerage and related services to independent investment advisors and retirement plan providers. Schwab is a registered broker-dealer and is not affiliated with your Investment Advisor whose name appears on this statement ("Advisors") except in the case of Charles Schwab Investment Advisory, Inc. ("CSIA"), Schwab Private Client Investment Advisory, Inc. ("SPCIA"), or an affiliated company that may act as the investment advisor on a fund. Schwab neither endorses nor recommends any particular Advisor or its investment strategy and has no responsibility to monitor trading by any Advisor in your Account. Schwab has not verified any statement accompanying any Advisor's logo appearing on this statement. Not all of these products and services may benefit your Account, and Schwab may provide them to Advisors on the Advisor's commitment to place a certain amount of its clients' assets in brokerage accounts at Schwab within a certain period of time. This commitment could influence an Advisor's recommendation or requirement that its clients establish brokerage accounts at Schwab. For questions about this statement, or if there is a change in your financial situation, investment objectives, or risk profile, please contact your Independent Investment Manager and/or Advisor.

