



Schwab One® Account of  
  
CAMERON DOWLESS

Account Number      Statement Period  
4298-3317              November 1-30, 2023

Account Summary

Ending Account Value  
as of 11/30  
  
**\$5,991.28**

	This Statement
Beginning Value	<b>\$0.00</b>
Deposits	<b>828.26</b>
Withdrawals	<b>0.00</b>
Dividends and Interest	<b>0.02</b>
Transfer of Securities(In/Out)	<b>4,909.96</b>
Market Value Change	<b>253.04</b>
Fees	<b>0.00</b>
<b>Ending Value</b>	<b>\$5,991.28</b>

Gain or (Loss) Summary

	Short-Term (ST)			Long-Term (LT)		
	Gain	(Loss)	Net	Gain	(Loss)	Net
This Period	0.00	0.00	0.00	0.00	0.00	0.00
YTD	0.00	0.00	0.00	0.00	0.00	0.00
<b>Unrealized</b>						<b>\$175.65</b>

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. Please login to your account at Schwab.com for real-time gain/loss information. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Manage Your Account

**Customer Service and Trading:**  
Call your Schwab Representative  
1-800-435-4000  
24/7 Customer Service

For the most current records on your account visit [schwab.com/login](https://schwab.com/login). Statements are archived up to 10 years online.

Commitment to Transparency

Client Relationship Summaries and Best Interest disclosures are at [schwab.com/transparency](https://schwab.com/transparency). Charles Schwab & Co., Inc. Member SIPC.

Online Assistance

 Visit us online at [schwab.com](https://schwab.com)

Visit [schwab.com/stmt](https://schwab.com/stmt) to explore the features and benefits of this statement.

CAMERON DOWLESS  
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Asset Allocation

	This Period	Current Allocation
Cash and Cash Investments	10.26	<1%
Exchange Traded Funds	5,981.02	100%
<b>Total</b>	<b>\$5,991.28</b>	<b>100%</b>

Income Summary

	This Period		YTD	
Federal Tax Status	Tax-Exempt	Taxable	Tax-Exempt	Taxable
Schwab One® Interest	0.00	0.02	0.00	0.02
<b>Total Income</b>	<b>\$0.00</b>	<b>\$0.02</b>	<b>\$0.00</b>	<b>\$0.02</b>

Top Account Holdings This Period

SYMBOL CUSIP	Description	Market Value	% of Accounts
VOO	VANGUARD S&P 500 ETF	5,871.60	98%
JEPI	JPMORGAN EQUITY PREMIUM	109.42	2%
	Cash	10.26	<1%

A Message About Your Account

Welcome

Your new Schwab statement was designed to help you find your account and investment information quickly. Please visit [schwab.com/statement](https://schwab.com/statement) to view our How-to Guide, which will walk you through the features on your new statement. (1023-3UCK)

Positions - Summary

Beginning Value as of	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	Ending Value as of 11/30	Cost Basis	Unrealized Gain/(Loss)
\$0.00		\$4,909.96		\$0.00		\$828.28		\$253.04		\$5,991.28	\$5,805.37	\$175.65

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Cash and Cash Investments

Type	Symbol	Description	Quantity	Price(\$)	Beginning Balance(\$)	Ending Balance(\$)	Change in Period Balance(\$)	Pending/Unsettled Cash(\$)	Interest/Yield Rate	% of Acct
Cash					0.00	10.26	10.26	0.00		<1%
Total Cash and Cash Investments					\$0.00	\$10.26	\$10.26			<1%

Positions - Exchange Traded Funds

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
JEPI	JPMORGAN EQUITY PREMIUM	2.0000	54.71000	109.42	104.69	4.73	7.86%	8.61	2%
VOO	VANGUARD S&P 500 ETF	14.0000	419.40000	5,871.60	5,700.68	170.92	1.42%	83.58	98%
Total Exchange Traded Funds				\$5,981.02	\$5,805.37	\$175.65		\$92.19	100%

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only. 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.

Transactions - Summary

Beginning Cash* as of 11/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Fees	=	Ending Cash* as of 11/30
\$0.00		\$828.26		\$0.00		(\$818.02)		\$0.00		\$0.02		\$0.00		\$10.26

Other Activity \$4,909.96

Other activity includes transactions which don't affect the cash balance such as stock transfers, splits, etc.

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

Transaction Details

Date	Category	Action	Symbol/CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
11/06	Deposit	Account Transfer		TDA TO CS&CO TRANSFER				18.26	
	Other Activity	Account Transfer	JEPI	JPMORGAN EQUITY PREMIUM INCOME ETF	2.0000	53.7200		107.44	
	Other Activity	Account Transfer	VOO	VANGUARD S&P 500 ETF	12.0000	400.2100		4,802.52	



# Schwab One® Account of

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## Transaction Details (continued)

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
11/13	Deposit	MoneyLink Txn		Tfr ELEMENTS FINANCIAL, CAMERON DOWLESS				400.00	
11/14	Purchase		VOO	VANGUARD S&P 500 ETF	1.0000	400.0700		(400.07)	
11/27	Deposit	MoneyLink Txn		Tfr ELEMENTS FINANCIAL, CAMERON DOWLESS				410.00	
11/28	Purchase		VOO	VANGUARD S&P 500 ETF	1.0000	417.9497		(417.95)	
11/29	Interest	Credit Interest		SCHWAB1 INT 10/30-11/28				0.02	
Total Transactions								\$4,920.22	\$0.00

Date column represents the Settlement/Process date for each transaction.  
10/30 through 11/28: \$0.02 based on .450% average Schwab One® interest rate paid on 2 days in which your account had an average daily balance of \$423.23.

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**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.** **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 Program 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 and Bank Sweep for Benefit Plans features, 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: 1) You can lose more funds than you deposit in the margin account; 2) 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; 3) You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call; 4) Schwab can increase its "house" maintenance margin requirements at any time without advance written notice to you. **Market Price:** The most recent price evaluation available to Schwab on the last business day



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Statement Period

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## Terms and Conditions (continued)

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