



Custody
Solutions

brokerage (RK90297007)
Individual

Account Summary
Nov 01, 2022 - Nov 30, 2022

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Account Registration

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Firm

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Representative

Ellevest Investment Advisor
(844) 355-7100

Account Value

	As Of 10-31-2022	As Of 11-30-2022
Securities	\$707.51	\$799.49
FDIC.Cash and FDIC.Plus	\$10.73	\$11.10
FDIC.Sweep	\$9.03	\$8.92
SIPC.Cash	\$0.03	\$0.03
Total:	\$727.30	\$819.53

Interest and Dividend Summary

	Month Ending 11-30-2022	Year To Date
Interest Actually Paid	\$0.00	\$0.00
Dividends Actually Paid	\$0.13	\$7.02
Total:	\$0.13	\$7.02

Summary of Cash Activity

Beginning Balance	\$9.06
Deposits	\$32.00
Securities Sold	\$0.00
Interest Paid	\$0.00
Dividends Paid	\$0.13
Div. adjustments from prior period	\$0.00
Pending Cash	\$0.00
Other Miscellaneous	\$0.00
Withdrawals	\$0.00
Securities Bought	(\$32.24)
Checks Written	\$0.00
Debit Card Transactions	\$0.00
Fee Transactions	\$0.00
Federal Tax Withholdings	\$0.00
State Tax Withholdings	\$0.00
Ending Balance	\$8.95

Holdings Summary

Folios	Value As Of 10-31-2022	Value As Of 11-30-2022
Build wealth: Subscribed as SEQ090_impact_2019	\$718.28	\$810.61
Cash (Sweep)	\$9.03	\$8.92
Totals:	\$727.30	\$819.53

Holdings Detail

Symbol	Security	# of Shares / Units	Price Per Share / Unit	Value
Folio: Build wealth (RK9029700703)				
ACCSX	ACCESS CAPITAL COMMUNITY INVESTMENT FD I	1.93800	\$7.66	\$14.85
FDIC.CASH	FDIC CASH NOT COVERED BY SIPC	11.09563	\$1.00	\$11.10
SUSA	ISHARES KLD SELECT SOCIAL INDEX FUND	0.90557	\$87.86	\$79.56
ESGD	ISHARES MSCI EAFE ESG SELECT ETF	2.17967	\$67.30	\$146.69
ESGE	ISHARES MSCI EM ESG SELECT ETF	3.01610	\$31.56	\$95.19
MUB	ISHARES S&P NATIONAL MUNICIPAL BOND FUND	0.53212	\$106.22	\$56.52
PXWIX	PAX ELLEVATE GBL WOMENS LEADERSHIP INST	2.71500	\$29.47	\$80.01
USD	U S Dollars	-----	-----	\$0.03
VNQI	VANGUARD GLOBAL EX-U.S. REAL ESTATE INDE	0.19321	\$42.30	\$8.17
VO	VANGUARD MID-CAP INDEX FUND	0.13006	\$216.53	\$28.16
VOE	VANGUARD MID-CAP VALUE INDEX FUND	0.08432	\$142.75	\$12.04
VNQ	VANGUARD REIT ETF	0.09155	\$88.08	\$8.06
VB	VANGUARD SMALL-CAP INDEX FUND	0.31185	\$196.09	\$61.15
VBR	VANGUARD SMALL-CAP VALUE INDEX FUND	0.09448	\$169.54	\$16.02
VTI	VANGUARD TOTAL STOCK MARKET INDEX FUND	0.80670	\$204.06	\$164.62
VTV	VANGUARD VALUE INDEX FUND	0.19452	\$146.24	\$28.45
Totals: Build wealth				\$810.62
Folio: Cash (Sweep) (RK9029700701)				
FDIC.SWEEP	FDIC SWEEP NOT COVERED BY SIPC	8.92000	\$1.00	\$8.92
USD	U S Dollars	-----	-----	\$0.00
Totals: Cash (Sweep)				\$8.92
Totals:				\$819.54

See the "Securities Prices and Position Value" at the end of this account statement for important information about the estimated per share value of any non-traded REIT.

Folio Order Summary

Date	Order #	Order Type	Buy Amount	Sell Amount	Net Amount
Folio: Build wealth (RK9029700703)					
11/03	107OC5P4	Window	(\$8.00)	\$0.00	(\$8.00)
11/08	107OIO1S	Window	(\$0.08)	\$0.00	(\$0.08)
11/09	107OKFQH	Window	(\$0.08)	\$0.00	(\$0.08)
11/10	107OLCP7	Window	(\$7.99)	\$0.00	(\$7.99)
11/18	107OSJ8Q	Window	(\$8.00)	\$0.00	(\$8.00)
11/25	107OVLJH	Window	(\$8.00)	\$0.00	(\$8.00)
Totals:			(\$32.15)	\$0.00	(\$32.15)
Totals:			(\$32.15)	\$0.00	(\$32.15)

Folio Activity Detail

Trans Date	Trans Type	Capacity	Symbol	Security	Order Number	Settle Date	# of Shares / Units	Price Per Share / Unit	Trading Service Fees	Comm	Net Amount
Folio: Build wealth (RK9029700703)											
10/31	Fund Dividend/Interest	----	ACCSX	ACCESS CAPITAL COMMUNITY INVESTMENT FD I	-----	----	0.00000	\$0.00	\$0.00	\$0.00	\$0.03
				Transaction Posted to Prior Period							
11/03	Buy	A	VNQ	VANGUARD REIT ETF	107OC5P4	11/07	0.00115	\$80.3111	\$0.00	\$0.00	(\$0.09)
11/03	Buy	A	VO	VANGUARD MID-CAP INDEX FUND	107OC5P4	11/07	0.00105	\$198.64481	\$0.00	\$0.00	(\$0.21)
11/03	Buy	A	VB	VANGUARD SMALL-CAP INDEX FUND	107OC5P4	11/07	0.00366	\$181.65285	\$0.00	\$0.00	(\$0.66)
11/03	Buy	A	ESGE	ISHARES MSCI EM ESG SELECT ETF	107OC5P4	11/07	0.02594	\$27.67	\$0.00	\$0.00	(\$0.72)
11/03	Buy	A	ESGD	ISHARES MSCI EAFE ESG SELECT ETF	107OC5P4	11/07	0.02450	\$58.6836	\$0.00	\$0.00	(\$1.44)
11/03	Buy	A	FDIC.CASH	FDIC CASH NOT COVERED BY SIPC	107OC5P4	11/07	0.00662	\$1.00	\$0.00	\$0.00	(\$0.01)
11/03	Buy	A	VBR	VANGUARD SMALL-CAP VALUE INDEX FUND	107OC5P4	11/07	0.00066	\$155.93227	\$0.00	\$0.00	(\$0.10)
11/03	Buy	A	SUSA	ISHARES KLD SELECT SOCIAL INDEX FUND	107OC5P4	11/07	0.01448	\$79.34106	\$0.00	\$0.00	(\$1.15)
11/03	Buy	A	VTI	VANGUARD TOTAL STOCK MARKET INDEX FUND	107OC5P4	11/07	0.01366	\$187.01461	\$0.00	\$0.00	(\$2.55)
11/03	Buy	A	MUB	ISHARES S&P NATIONAL MUNICIPAL BOND FUND	107OC5P4	11/07	0.00233	\$101.67464	\$0.00	\$0.00	(\$0.24)
11/03	Buy	A	PXWIX	PAX ELLEVATE GBL WOMENS LEADERSHIP INST	107OC5P4	11/04	0.02300	\$26.27	\$0.00	\$0.00	(\$0.60)
11/03	Buy	A	VNQI	VANGUARD GLOBAL EX-U.S. REAL ESTATE INDE	107OC5P4	11/07	0.00455	\$37.09353	\$0.00	\$0.00	(\$0.17)
11/03	Buy	A	ACCSX	ACCESS CAPITAL COMMUNITY INVESTMENT FD I	107OC5P4	11/04	0.00700	\$7.38	\$0.00	\$0.00	(\$0.05)
11/07	Buy	----	FDIC.CASH	FDIC CASH NOT COVERED BY SIPC	-----	11/08	0.10000	\$1.00	\$0.00	\$0.00	(\$0.10)
11/07	Cash Dividend Receipt	----	MUB	ISHARES S&P NATIONAL MUNICIPAL BOND FUND	-----	----	0.49305	\$0.19843	\$0.00	\$0.00	\$0.10
11/08	Buy	N/A	FDIC.CASH	FDIC CASH NOT COVERED BY SIPC	107OIO1S	11/10	0.08000	\$1.00	\$0.00	\$0.00	(\$0.08)
11/09	Buy	N/A	FDIC.CASH	FDIC CASH NOT COVERED BY SIPC	107OKFQH	11/14	0.08000	\$1.00	\$0.00	\$0.00	(\$0.08)
11/10	Buy	A	VTV	VANGUARD VALUE INDEX FUND	107OLCP7	11/15	0.00230	\$140.92481	\$0.00	\$0.00	(\$0.32)
11/10	Buy	A	VO	VANGUARD MID-CAP INDEX FUND	107OLCP7	11/15	0.00074	\$209.35379	\$0.00	\$0.00	(\$0.15)
11/10	Buy	A	VB	VANGUARD SMALL-CAP INDEX FUND	107OLCP7	11/15	0.00183	\$191.48688	\$0.00	\$0.00	(\$0.35)
11/10	Buy	A	ESGE	ISHARES MSCI EM ESG SELECT ETF	107OLCP7	11/15	0.00253	\$29.45	\$0.00	\$0.00	(\$0.07)
11/10	Buy	A	VOE	VANGUARD MID-CAP VALUE INDEX FUND	107OLCP7	11/15	0.00049	\$138.51885	\$0.00	\$0.00	(\$0.07)
11/10	Buy	A	FDIC.CASH	FDIC CASH NOT COVERED BY SIPC	107OLCP7	11/15	0.00746	\$1.00	\$0.00	\$0.00	(\$0.01)
11/10	Buy	A	VBR	VANGUARD SMALL-CAP VALUE INDEX FUND	107OLCP7	11/15	0.00016	\$165.42875	\$0.00	\$0.00	(\$0.03)
11/10	Buy	A	SUSA	ISHARES KLD SELECT SOCIAL INDEX FUND	107OLCP7	11/15	0.00548	\$84.01947	\$0.00	\$0.00	(\$0.46)
11/10	Buy	A	VTI	VANGUARD TOTAL STOCK MARKET INDEX FUND	107OLCP7	11/15	0.01006	\$195.99394	\$0.00	\$0.00	(\$1.97)
11/10	Buy	A	MUB	ISHARES S&P NATIONAL MUNICIPAL BOND FUND	107OLCP7	11/15	0.01419	\$103.74102	\$0.00	\$0.00	(\$1.47)
11/10	Buy	A	PXWIX	PAX ELLEVATE GBL WOMENS LEADERSHIP INST	107OLCP7	11/14	0.09000	\$28.35	\$0.00	\$0.00	(\$2.55)
11/10	Buy	A	ACCSX	ACCESS CAPITAL COMMUNITY INVESTMENT FD I	107OLCP7	11/14	0.07000	\$7.58	\$0.00	\$0.00	(\$0.53)
11/18	Buy	A	VNQ	VANGUARD REIT ETF	107OSJ8Q	11/22	0.00173	\$84.90657	\$0.00	\$0.00	(\$0.15)
11/18	Buy	A	VTV	VANGUARD VALUE INDEX FUND	107OSJ8Q	11/22	0.00342	\$141.82104	\$0.00	\$0.00	(\$0.49)
11/18	Buy	A	VO	VANGUARD MID-CAP INDEX FUND	107OSJ8Q	11/22	0.00229	\$209.09856	\$0.00	\$0.00	(\$0.48)
11/18	Buy	A	VB	VANGUARD SMALL-CAP INDEX FUND	107OSJ8Q	11/22	0.00593	\$190.59548	\$0.00	\$0.00	(\$1.13)
11/18	Buy	A	VOE	VANGUARD MID-CAP VALUE INDEX FUND	107OSJ8Q	11/22	0.00161	\$138.0116	\$0.00	\$0.00	(\$0.22)
11/18	Buy	A	FDIC.CASH	FDIC CASH NOT COVERED BY SIPC	107OSJ8Q	11/22	0.01134	\$1.00	\$0.00	\$0.00	(\$0.01)
11/18	Buy	A	VBR	VANGUARD SMALL-CAP VALUE INDEX FUND	107OSJ8Q	11/22	0.00162	\$164.72813	\$0.00	\$0.00	(\$0.27)
11/18	Buy	A	SUSA	ISHARES KLD SELECT SOCIAL INDEX FUND	107OSJ8Q	11/22	0.01295	\$84.68105	\$0.00	\$0.00	(\$1.10)
11/18	Buy	A	VTI	VANGUARD TOTAL STOCK MARKET INDEX FUND	107OSJ8Q	11/22	0.01267	\$197.69807	\$0.00	\$0.00	(\$2.50)
11/18	Buy	A	MUB	ISHARES S&P NATIONAL MUNICIPAL BOND FUND	107OSJ8Q	11/22	0.01158	\$104.8973	\$0.00	\$0.00	(\$1.21)
11/18	Buy	A	PXWIX	PAX ELLEVATE GBL WOMENS LEADERSHIP INST	107OSJ8Q	11/21	0.00500	\$28.46	\$0.00	\$0.00	(\$0.14)

11/18	Buy	A	ACCSX	ACCESS CAPITAL COMMUNITY INVESTMENT FD I	107OSJ8Q	11/21	0.03900	\$7.60	\$0.00	\$0.00	(\$0.30)
11/25	Buy	A	VNQ	VANGUARD REIT ETF	107OVLJH	11/29	0.00126	\$86.79	\$0.00	\$0.00	(\$0.11)
11/25	Buy	A	VTV	VANGUARD VALUE INDEX FUND	107OVLJH	11/29	0.00212	\$145.24442	\$0.00	\$0.00	(\$0.31)
11/25	Buy	A	VO	VANGUARD MID-CAP INDEX FUND	107OVLJH	11/29	0.00151	\$213.84278	\$0.00	\$0.00	(\$0.32)
11/25	Buy	A	VB	VANGUARD SMALL-CAP INDEX FUND	107OVLJH	11/29	0.00496	\$194.49593	\$0.00	\$0.00	(\$0.96)
11/25	Buy	A	ESGE	ISHARES MSCI EM ESG SELECT ETF	107OVLJH	11/29	0.05773	\$30.09905	\$0.00	\$0.00	(\$1.74)
11/25	Buy	A	VOE	VANGUARD MID-CAP VALUE INDEX FUND	107OVLJH	11/29	0.00093	\$141.69839	\$0.00	\$0.00	(\$0.13)
11/25	Buy	A	VBR	VANGUARD SMALL-CAP VALUE INDEX FUND	107OVLJH	11/29	0.00119	\$168.72938	\$0.00	\$0.00	(\$0.20)
11/25	Buy	N/A	FDIC.CASH	FDIC CASH NOT COVERED BY SIPC	107OVLJH	11/29	0.07578	\$1.00	\$0.00	\$0.00	(\$0.08)
11/25	Buy	A	SUSA	ISHARES KLD SELECT SOCIAL INDEX FUND	107OVLJH	11/29	0.00708	\$86.6787	\$0.00	\$0.00	(\$0.61)
11/25	Buy	A	VTI	VANGUARD TOTAL STOCK MARKET INDEX FUND	107OVLJH	11/29	0.00958	\$201.71896	\$0.00	\$0.00	(\$1.93)
11/25	Buy	A	MUB	ISHARES S&P NATIONAL MUNICIPAL BOND FUND	107OVLJH	11/29	0.01097	\$105.52051	\$0.00	\$0.00	(\$1.16)
11/25	Buy	A	VNQI	VANGUARD GLOBAL EX-U.S. REAL ESTATE INDE	107OVLJH	11/29	0.00321	\$41.8476	\$0.00	\$0.00	(\$0.13)
11/25	Buy	A	ACCSX	ACCESS CAPITAL COMMUNITY INVESTMENT FD I	107OVLJH	11/28	0.04000	\$7.66	\$0.00	\$0.00	(\$0.31)
11/30	Fund Dividend/Interest	----	ACCSX	ACCESS CAPITAL COMMUNITY INVESTMENT FD I	-----	----	0.00000	\$0.00	\$0.00	\$0.00	\$0.03
Totals: Build wealth									\$0.00	\$0.00	(\$32.06)

See the "Securities Prices and Position Value" at the end of this account statement for important information about any distribution received relating to a non-traded REIT.

Cash Sweep Activity

Date	Tran Type	Transaction Description	Additional Details	Amount
11/02	Buy	FDIC.SWEEP		(\$0.03)
11/04	Sell	FDIC.SWEEP		\$0.66
11/07	Buy	FDIC.SWEEP		(\$8.00)
11/07	Deposit	USD	ACH Deposit ()	\$8.00
11/07	Sell	FDIC.SWEEP		\$7.34
11/10	Sell	FDIC.SWEEP		\$0.08
11/14	Sell	FDIC.SWEEP		\$3.16
11/15	Buy	FDIC.SWEEP		(\$8.00)
11/15	Deposit	USD	ACH Deposit ()	\$8.00
11/15	Sell	FDIC.SWEEP		\$4.91
11/21	Buy	FDIC.SWEEP		(\$8.00)
11/21	Deposit	USD	ACH Deposit ()	\$8.00
11/21	Sell	FDIC.SWEEP		\$0.44
11/22	Sell	FDIC.SWEEP		\$7.56
11/28	Sell	FDIC.SWEEP		\$0.30
11/29	Buy	FDIC.SWEEP		(\$8.00)
11/29	Deposit	USD	ACH Deposit ()	\$8.00
11/29	Sell	FDIC.SWEEP		\$7.69

Cash Holdings

Annual Percentage Yield (APY):

Nov 01, 2022 - Nov 30, 2022 (30 days).

FDIC.CASH - Build wealth (RK9029700703)

0.28%

FDIC.SWEEP - Cash (Sweep) (RK9029700701)

0.28%

Month End Cash Balances

Eagle Bank - Silver Spring, MD - FDIC Insured

\$20.03

Total Cash Balance

\$20.03

FDIC holdings reflected in your brokerage account are FDIC insured up to applicable limits and held by one or more banks ("Program Banks"). Amounts shown as SIPC holdings are subject to Securities Investor Protection Corporation (SIPC) protection up to applicable limits, not FDIC insurance.

Terms and Conditions

Please refer to your Customer Agreement with us, Folio Investments, Inc., d/b/a Goldman Sachs Custody Solutions (referred to herein as "we" "us" "our" and "GSCS")(Member FINRA/MSRB/SIPC), for a complete discussion of the terms and conditions governing your account.

You may designate one or more beneficiaries and name one or more trusted contact persons for each of your accounts through the Settings page.

Contact Information

By Mail: Customer Service, Goldman Sachs Custody Solutions, 8180 Greensboro Drive, 8th Floor, McLean, VA 22102

By Phone: 1 (888) 485-3456

By Email: support@folioinstitutional.com

Report Errors Immediately

If you find an error or discrepancy relating to the transaction history shown on this account statement, you should notify us as soon as possible using our contact information above within five (5) days after this statement is sent or made available to you. Any oral communications with us regarding trading activity errors should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you do not notify us, you agree that the trading activity shown and account balance information are correct for all purposes.

For an unauthorized or altered check, forgery or other problem regarding a check written on your account, you should notify us as soon as possible, but in any event, within thirty (30) days after we notify you that your account statement is available.

In case of errors or questions about your electronic funds transfers (EFTs), call or write us using our contact information above as soon as you can, if you think your statement is wrong or if you need more information about a transfer on your statement. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared.

(1) Tell us your name and account number.

(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

(3) Tell us the dollar amount of the suspected error.

We will investigate your concern and, if we determine that the issue identified is consistent with the definition of "error" under the Federal Reserve Board's Regulation E, we will correct such error promptly. If our investigation takes more than ten (10) business days, we will credit your account for the amount you think is in error. If we ask you to put your concern or question in writing and we do not receive it within ten (10) business days, we may not credit your account.

Investor Education

We are required under Financial Industry Regulatory Authority (FINRA) rules to inform you of the availability of the FINRA Brokercheck Brochure that includes information describing FINRA BrokerCheck. You may contact the FINRA BrokerCheck Hotline at 800-289-9999 or visit the FINRA website at www.finra.org.

You may obtain information about SIPC, including the SIPC brochure, by contacting SIPC. You may contact SIPC at 202-371-8300 or visit the SIPC website at www.sipc.org.

Rules and Regulations

All trades are subject to the rules, regulations, and customs of: the Federal Reserve, the U.S. Securities and Exchange Commission, the exchange or market (and its clearing house, if any) where trades were executed, any association whose rules and regulations govern security trading, including the FINRA, all terms of your customer agreement, and all other written agreements between you and us, including the requirement for us to identify counterparties to a transaction, if we receive a request from a party to the transaction in writing.

Execution Prices and Fees

This statement, which shows your trade history, lists the price of securities bought or sold in your account or the average price of related transactions. The price you received depends on market conditions at the time of trade execution as well as the instructions to us for how to execute the order for your account. If the order is executed in a Window, the order is included in what we refer to as an "omnibus order," which may consist of orders from your accounts, other customer accounts, or our firm account. The execution price displayed will be the same execution price as other customers that traded the same security on the same side of the market in the same Window. If there are multiple executions to complete the omnibus order, the execution price is the weighted average of one or both of the following: 1) the execution price(s) that GSCS receives from the market maker; and 2) the execution price at which GSCS fills the fractional shares or odd lot necessary to complete the order. If there is only one execution to complete the omnibus order, the execution price displayed is equal to that execution price, whether executed by GSCS, a market maker or mutual fund company. If we received a Direct Trade order for your account, the execution price displayed will be the price (or weighted average price if there are multiple executions) GSCS receives from the market maker. We will provide additional information regarding order routing, execution prices, dates, and times, as well as information on "Trading Service Fees" if you make a request in writing to us using the contact information listed above.

Payment for Order Flow Disclosure

When we receive orders to trade securities, we sometimes pass along those orders to another firm for execution. When we route such orders, we may receive payment for order flow, a standard industry practice where brokerage firms receive a small per-share rebate when an order is executed, or a share of the market makers' or market centers' revenue for processing those orders. In addition, we may receive compensation that is not directly related to specific per-share amounts from market centers, but based instead on the overall quantity and/or type of order flow we present to the market center. We monitor executions regularly for quality, consistent with our regulatory obligations to monitor for best execution. We will provide information about the source and amount of compensation if you make a request to us in writing. The most recent quarterly information about the market makers and market centers we route orders to and whether we receive any compensation from them is available on our website.

Securities Prices and Position Value

All assets shown on this statement, other than certain direct investments, which may be held by a third party, are held in your account. The securities position values shown and any amounts derived therefrom, are based on the last price or value provided to us by our data source for the security, which may include the issuer of the securities, without independent verification by us. Prices are either as of close of business on the last business day of the statement period or the last available price provided to us by our data source. In either case, the displayed value may not reflect the most recently available price, if any is available. We assume no responsibility for the accuracy or timeliness of any such information or calculated value and do not verify or review it. The prices and values herein may be different from the purchase price, may not reflect actual market values and may not be realized upon liquidation, should a secondary market be available. Securities with no price or position value indicate that no value for the position is currently available.

IMPORTANT – With respect to any non-publicly traded real estate investment trusts (REIT(s)) held in your account, the estimated value is shown as provided by the issuer, sponsor or other unaffiliated third party and may have been determined using the net investment method for valuation. Any distribution that represents a return of capital reduces the estimated per unit value shown. The classification of distributions as income or return of capital, in whole or in part, is subject to final accounting by such party(ies) and will be reported on a Form 1099 or K-1, as applicable.

Non-Publicly Traded Securities Disclosures

Non-publicly traded securities can typically be identified by a ticker beginning with the prefixes "PRIV", "ALT", "REIT" or "IPO". Non-publicly traded securities are generally highly risky and only limited information is available about them. They are suitable only for investors whose investment objective is speculation. You could lose most or all of the money you invest in them.

Such securities, including non-publicly traded REITs, are not listed on a national securities exchange, are generally illiquid and, even if you are able to sell the securities, the price received may be less than the per share estimated value provided in this account statement.

You can find the offering documents for non-publicly traded securities to which your account has been subscribed through us on our private securities subscription history page.

In the case of a transaction in a debt security effected on the basis of yield, the yield to maturity is the same as the stated interest rate. In the case of any transaction in a debt security subject to redemption before maturity, such debt security may be redeemed in whole or in part before maturity and such a redemption could affect the yield represented. In the case of a debt security effected exclusively on the basis of a dollar price, the yield to maturity can be identified in the Security Name beginning with the symbol "@". Additional information is available upon request.

No debt security shown on this statement (other than a government security) has been rated by a nationally recognized statistical rating organization.

SIPC insurance does not cover many limited partnership interests.

Capacity

Our role in various trades may differ. In general, if we execute a trade for your account, we act as agent. If we arrange a trade between your account and the account of another customer, we act as dual agent. If we buy from or sell to you securities from our own account, we act as principal.

A - We acted as agent for this trade.

D - We acted as dual agent for this trade.

P - We acted as principal for this trade.

N/A - Capacity is not applicable.

Insured Deposit Cash Sweep Account Program Products

Cash deposits at the banks shown are obligations of those banks. The deposit amounts are not direct obligations of ours and FDIC.CASH, FDIC.PLUS and FDIC.SWEEP are not securities. SIPC does not cover customer cash balances held in banks covered by FDIC insurance - FDIC insurance applies instead. You are responsible for monitoring the total amount of deposits you have at each bank if you have deposits held there outside of our Insured Deposit Cash Sweep Account Program ("Program"), to determine the extent of FDIC insurance available to you.

Each day, interest is calculated on the applicable balance and the daily interest amount is rounded to the nearest mil (\$0.001). Therefore, no interest may be paid if the daily calculated amount is less than half a mil. Interest is paid out and posted once a month, generally in the third week of the month. The interest rate paid under the Program on cash investments in your account may vary or there may be no interest paid if your account is managed by an advisor who has a separate agreement with us for its advised accounts. The "Month End Cash Balances" figure includes only settled cash on deposit.

Your current balance in the Program can be remitted to you upon request; fees may apply. We may, without your prior affirmative consent, modify our current Program, stop offering a Cash Sweep Account Program, change the product to which the cash in your account is automatically swept, or change the mechanism by which it is swept.

For information about FDIC insurance and its limits, as well as other important disclosures about our Program, refer to the Customer Agreement or visit our website.

Cash Balances and Other Free Credit Balances

Any position shown as SIPC.CASH or SIPC.SWEEP is a free credit balance. These positions and other free credit balances are held unsegregated, may be used by us in the conduct of our business, subject to the limitations of Rule 15c3-3 under the Securities Exchange Act of 1934, and can be remitted to you upon request; fees may apply.

Information Change

If we do not have a current, up-to-date mailing address, e-mail address, or telephone number for you, you may not receive important notifications about your account, and trading or other restrictions might be placed on your account.

Securities Products and Services

We provide trading, clearing, and custody services. We are not responsible for and do not approve, endorse, recommend or guarantee the securities that you may purchase and do not verify, review or guarantee the accuracy, reliability, or completeness of any data or information about the securities. If you need assistance or have a complaint, please contact us using our contact information above.

Margin Accounts

Trading on margin poses additional risks and is not suitable for all investors. We do not undertake a review of your financial profile to determine whether margin trading is suitable for you and therefore do not offer recommendations about margin trading. A complete list of the risks associated with margin trading is available in the margin disclosure document and is provided below for margin borrowing enabled accounts.

If you have enabled margin borrowing for an account, this statement will reflect the account's margin status, the amount borrowed (the "debit"), interest rate and interest charged. We will charge

interest daily on the credit we extend to you. The daily interest charges are calculated by multiplying your daily adjusted debit balance by the daily margin interest rate. Generally, your daily adjusted debit balance is the actual settled debit balance in your account, increased by the value of securities held short and reduced by the amount of any settled credit balance carried in your account, but excluding any cash maintained as an allocation in a folio. Pursuant to regulatory requirements, the cash you maintain in our FDIC sweep program (See Exhibit 1) is not included as a credit in determining your debit balance for margin purposes. Further, cash maintained in your non-margin accounts (i.e., cash accounts) with us is not included as a credit in determining your debit balance for margin purposes. For a more detailed discussion of the method we use to calculate your margin debit and the applicable interest rate charged, please refer to the Customer Agreement we have with you. Current margin interest rate is available in the Margin section of our website.