



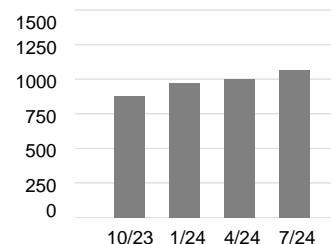
Rollover IRA of
JANE SMITH
CHARLES SCHWAB & CO INC CUST
IRA ROLLOVER

Account Number
1234-222

Statement Period
July 1-31, 2024

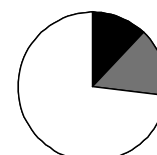
Account Value as of 07/31/2024:\$ 1,065,370.03

Change in Account Value	This Period	Year to Date	Account Value [in Thousands]
Starting Value	\$ 1,038,630.29	\$ 967,891.40	
Credits	3,820.67	12,336.23	
Debits	0.00	0.00	
Transfer of Securities (In/Out)	0.00	0.00	
Income Reinvested	(1,973.02)	(6,625.08)	
Change in Value of Investments	24,892.09	91,767.48	
Ending Value on 07/31/2024	\$ 1,065,370.03	\$ 1,065,370.03	
Total Change in Account Value	\$ 26,739.74	\$ 97,478.63	



Asset Composition	Market Value	% of Account Assets
Cash and Bank Sweep ^{x,z}	\$ 122,536.70	12%
Money Market Funds [Non-Sweep]	160,641.41	15%
Exchange Traded Funds	782,191.92	73%
Total Assets Long	\$ 1,065,370.03	
Total Account Value	\$ 1,065,370.03	100%

Overview



- 12% Cash, Bank Sweep [X,Z]
- 15% MMFs [Non-Sweep]
- 73% Exchange Traded Funds



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Gain or (Loss) on Investments Sold

Unrealized Gain or (Loss)

Gain or (Loss) Summary

This Period

All Investments

\$0.00

\$371,725.54

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

Bank Sweep Interest	44.59	226.97
Cash Dividends	3,776.08	10,740.89
Treasury Bond Interest	0.00	625.00
Total Income	3,820.67	11,592.86

Cash Transactions Summary

This Period

Year to Date

Starting Cash *	\$ 120,689.05	\$ 16,825.55
Deposits and other Cash Credits	0.00	0.00
Investments Sold	0.00	100,000.00
Dividends and Interest	3,820.67	12,336.23
Withdrawals and other Debits	0.00	0.00
Investments Purchased	(1,973.02)	(6,625.08)
Fees and Charges	0.00	0.00
Total Cash Transaction Detail	1,847.65	105,711.15
Ending Cash *	\$ 122,536.70	\$ 122,536.70

*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 - Cash and Bank Sweep

Cash	Starting Balance	Ending Balance	% of Account Assets
Cash	0.00	686.02	<1%
Total Cash	0.00	686.02	<1%

Bank Sweep	Starting Balance	Ending Balance	% of Account Assets
SCHWAB PREMIER BANK	120,689.05	121,850.68	11%
Total Bank Sweep ^{x,z}	120,689.05	121,850.68	11%

Total Cash and Bank Sweep		122,536.70	12%
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Investment Detail - Money Market Funds [Non-Sweep]

Fund Name	Quantity	Market Price	Market Value	% of Account Assets
SCHWAB TREASURY OBLIG MO: SNOXX ^o	160,641.4100	1.0000	160,641.41	15%
Total Money Market Funds [Non-Sweep]	160,641.4100		160,641.41	15%



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Investment Detail - Exchange Traded Funds

	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
Exchange Traded Funds	Units Purchased	Cost Per Share	Cost Basis	Acquired			
CHARLES SCHWAB US MC	1,833.0000	81.20000	148,839.60	14%	75,391.29	1.26%	1,889.46
ETF	1,833.0000	40.0700	73,448.31	06/23/14	75,391.29		
SYMBOL: SCHM							
INVSC S P 500 EQUAL	450.0000	171.60000	77,220.00	7%	16,036.20	1.54%	1,194.16
WEIGHT ETF	50.0000	135.8120	6,790.60	11/03/22	1,789.40		
SYMBOL: RSP	400.0000	135.9830	54,393.20	11/03/22	14,246.80		
Cost Basis			61,183.80				
SCHWAB US DIVIDEND ^o	1,665.0029	82.58000	137,495.94	13%	46,510.02	3.99%	5,488.52
EQUITY ETF	265.0029	68.6253 ^r	18,185.92		3,698.02		
SYMBOL: SCHD	1,400.0000	52.0000	72,800.00	08/23/19	42,812.00		
Cost Basis			90,985.92				
SCHWAB US LARGE CAP ETF	3,128.0000	65.16000	203,820.48	19%	130,421.96	1.26%	2,578.72
SYMBOL: SCHX	3,128.0000	23.4650	73,398.52	06/23/14	130,421.96		
SPDR S&P 500 ETF	390.0000	550.81000	214,815.90	20%	103,366.07	1.27%	2,744.08
SYMBOL: SPY	50.0000	266.3246	13,316.23	12/07/18	14,224.27		
	40.0000	303.0150	12,120.60	02/27/20	9,911.80		
	300.0000	286.7100	86,013.00	02/28/20	79,230.00		
Cost Basis			111,449.83				
Total Exchange Traded Funds	7,466.0029		782,191.92	73%	371,725.54		13,894.94
Total Cost Basis:			410,466.38				

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 1,065,370.03

Total Account Value 1,065,370.03

Total Cost Basis 410,466.38

Transaction Detail - Purchases & Sales

Money Market Fund [Non-Sweep] Activity

Settle Date	Trade Dat	Transaction	Description	Quantity	Unit Price	Charges and Interest	Total Amount
07/15/24	07/15/24	Reinvested Shares	SCHWAB TREASURY OBLIG MO NEY INV: SNOXX	615.3400	1.0000	0.00	(615.34)

Total Money Market Fund [Non-Sweep] Activity (615.34)

Exchange Traded Funds Activity

Settle Date	Trade Dat	Transaction	Description	Quantity	Unit Price	Charges and Interest	Total Amount
07/01/24	07/01/24	Reinvested Shares	SCHWAB US DIVIDEND EQUITY ETF: SCHD	17.5366	77.4200	0.00	(1,357.68)

Total Exchange Traded Funds Activity (1,357.68)

Total Purchases & Sales (1,973.02)



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

Transaction Process					
Date	Date	Activity	Description		Credit/(Debit)
07/01/24	07/01/24	Cash Dividend	CHARLES SCHWAB US MC: SCHM		472.36
07/01/24	07/01/24	Div For Reinvest	SCHWAB US DIVIDEND: SCHD		1,357.68
07/01/24	07/01/24	Cash Dividend	SCHWAB US LARGE CAP ETF: SCHX		644.68
07/15/24	07/15/24	Div For Reinvest	SCHWAB TREASURY OBLIG MO: SNOXX		615.34
07/15/24	07/16/24	Bank Interest ^{x,z}	BANK INT 061624-071524: SCHWAB PREMIER BANK		44.59
07/31/24	07/31/24	Cash Dividend	SPDR S&P 500 ETF: SPY		686.02
Total Dividends & Interest					3,820.67
Total Transaction Detail					1,847.65

Bank Sweep Activity

Transaction Date	Transaction	Description	Withdrawal	Deposit	Balance ^{x,z}
Opening Balance^{x,z}					120,689.05
07/01/24	Auto Transfer	BANK CREDIT FROM BROKERAGE ^x		1,117.04	121,806.09
07/15/24	Interest Paid ^{x,z}	BANK INTEREST - SCHWAB PREMIER BANK		44.59	121,850.68
Total Activity			0.00	1,161.63	
Ending Balance^{x,z}					121,850.68

Bank Sweep: Interest Rate as of 07/31/24 was 0.45%.^z



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Contribution Summary

	2023	2024
Traditional IRA	0.00	0.00
Year To Date Total	0.00	0.00

Endnotes For Your Account

Symbol Endnote Legend

◇	Dividends paid on this security will be automatically reinvested.
r	Reinvested dividends are summarized and the cost per share is averaged.
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.

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