



Contributory IRA of

DANIEL JOHNSON
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY

Account Number Statement Period
3043-5351 December 1-31, 2023

Account Summary

| Ending Account Value as of 12/31 | Beginning Account Value as of 12/01 | Total Value Change (\$) |
|-------------------------------------|--|----------------------------|
| \$88,442.96 | \$84,610.72 | \$3,832.24 |

| | This Statement | Previous Statement | Change |
|--------------------------------|----------------|--------------------|------------|
| Beginning Value | \$84,610.72 | \$77,563.85 | \$7,046.87 |
| Deposits | 0.00 | 0.00 | 0.00 |
| Withdrawals | 0.00 | 0.00 | 0.00 |
| Dividends and Interest | 1,243.57 | 0.11 | 1,243.46 |
| Transfer of Securities(In/Out) | 0.00 | 0.00 | 0.00 |
| Market Value Change | 2,588.67 | 7,046.76 | (4,458.09) |
| Fees | 0.00 | 0.00 | 0.00 |
| Ending Value | \$88,442.96 | \$84,610.72 | \$3,832.24 |

Gain or (Loss) Summary

| | All Positions | | |
|-------------|---------------|--------|-------------|
| | Gain | (Loss) | Net |
| This Period | 0.00 | 0.00 | 0.00 |
| YTD | 0.00 | 0.00 | 0.00 |
| Unrealized | | | \$39,011.58 |

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. Statements are archived up to 10 years online.

Commitment to Transparency

Client Relationship Summaries and Best Interest disclosures are at schwab.com/transparency. Charles Schwab & Co., Inc. Member SIPC.

Online Assistance

 Visit us online at schwab.com

Visit schwab.com/stmt to explore the features and benefits of this statement.

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Asset Allocation

| | This Period | Current Allocation |
|---------------------------|--------------------|--------------------|
| Cash and Cash Investments | 287.43 | <1% |
| Mutual Funds | 88,155.53 | 100% |
| Total | \$88,442.96 | 100% |

Top Account Holdings This Period

| SYMBOL CUSIP | Description | Market Value | % of Accounts |
|-----------------|----------------------|-----------------|------------------|
| SWPPX | SCHWAB S&P 500 INDEX | 88,155.53 | 100% |
| | CHARLES SCHWAB BANK | 287.43 | <1% |

Income Summary

| | This Period | YTD |
|---------------------|-------------------|-------------------|
| Bank Sweep Interest | 0.11 | 1.30 |
| Cash Dividends | 1,243.46 | 1,243.46 |
| Total Income | \$1,243.57 | \$1,244.76 |

Retirement Contribution Details

| Contributions | 2022 | 2023 |
|-----------------------|-------------|-------------|
| Total YTD (\$) | 0.00 | 0.00 |

A Message About Your Account

CALIFORNIA RESIDENTS

If your total payments of interest and interest dividends on federally tax-exempt non-California municipal bonds were \$10 or greater **and** you or your Partnership had a California address as of 12/31, Schwab will report this information to the California Franchise Tax Board each tax year, per state statute. 1223-3LZ0

Positions - Summary

| Beginning Value as of | + | Transfer of Securities(In/Out) | + | Dividends Reinvested | + | Cash Activity | + | Change in Market Value | = | Ending Value as of 12/31 | Cost Basis | Unrealized Gain/(Loss) |
|--------------------------|---|-----------------------------------|---|-------------------------|---|---------------|---|---------------------------|---|-----------------------------|-------------|---------------------------|
| \$84,610.72 | | \$0.00 | | (\$1,243.46) | | \$1,243.57 | | \$3,832.13 | | \$88,442.96 | \$49,143.95 | \$39,011.58 |

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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 |
|--|--------|---------------------------------------|----------|-----------|--------------------------|-----------------------|---------------------------------|-------------------------------|-------------------------|---------------|
| Bank Sweep | | CHARLES SCHWAB BANK ^{X,Z} | | | 287.32 | 287.43 | 0.11 | | 0.45% | <1% |
| Total Cash and Cash Investments | | | | | \$287.32 | \$287.43 | \$0.11 | | | <1% |



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Positions - Mutual Funds

| Symbol | Description | Quantity | Price(\$) | Market Value(\$) | Cost Basis(\$) | Unrealized Gain/(Loss)(\$) | Est. Yield | Est. Annual Income(\$) | % of Acct |
|--------------------|-----------------------------------|------------|-----------|------------------|----------------|----------------------------|------------|------------------------|-----------|
| SWPPX | SCHWAB S&P 500 INDEX ⁰ | 1,205.9580 | 73.10000 | 88,155.53 | 49,143.95 | 39,011.58 | | | 100% |
| Total Mutual Funds | | | | \$88,155.53 | \$49,143.95 | \$39,011.58 | | \$0.00 | 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 12/01 | + | Deposits | + | Withdrawals | + | Purchases | + | Sales/Redemptions | + | Dividends/Interest | + | Fees | = | Ending Cash* as of 12/31 |
| \$287.32 | | \$0.00 | | \$0.00 | | (\$1,243.46) | | \$0.00 | | \$1,243.57 | | \$0.00 | | \$287.43 |

Other Activity **\$0.00** 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)(\$) |
|--------------------|----------|------------------------------|------------------|------------------------|----------|-----------------------------|--------------------------|------------|-----------------------------|
| 12/08 | Purchase | Reinvested Shares | SWPPX | SCHWAB S&P 500 INDEX | 17.6350 | 70.5100 | | (1,243.46) | |
| | Dividend | Div For Reinvest | SWPPX | SCHWAB S&P 500 INDEX | | | | 1,243.46 | |
| 12/18 | Interest | Bank Interest ^{x,z} | | BANK INT 111623-121523 | | | | 0.11 | |
| Total Transactions | | | | | | | | \$0.11 | \$0.00 |

Date column represents the Settlement/Process date for each transaction.

Bank Sweep Activity

| Date | Description | Amount | Date | Description | Amount |
|-------|--|----------|-------|-------------------------------|----------|
| 12/01 | Beginning Balance ^{x,z} | \$287.32 | 12/31 | Ending Balance ^{x,z} | \$287.43 |
| 12/15 | BANK INTEREST - CHARLES SCHWAB BANK ^{x,z} | 0.11 | 12/29 | Interest Rate ^{* z} | 0.45% |

* Your interest period was 11/16/23 - 12/15/23. ^z



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Endnotes For Your Account

- ◇ Dividends paid on this security will be automatically reinvested.
- X Bank Sweep deposits are held at FDIC-insured Program Banks, which are listed in the Cash Features Disclosure Statement.

Terms and Conditions

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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. **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 these bank sweep features constitute direct obligations of one or more FDIC insured banks ("Program Banks") that are not obligations of Schwab. Funds swept to Program 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(s), 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. **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.**

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

- Z For the 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 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.

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Terms and Conditions (continued)

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 $\frac{1}{2}$ of 1 cent (\$0.005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$0.01 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 Program Banks 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. **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

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