



Altruist Financial LLC
300 South Pearl Expressway, Suite 250
Dallas, Texas 75201

Statement Period

07/31/24 - 12/31/24

Account Number

3AA37441



82859-AP01C2C097668 AP01C2CE1/123084 0.822oz 0

AMY CHENG

2618 SWAIN ST
PHILADELPHIA, PA 19130-2407

Statement Messages

Please read the "**Terms and Conditions**" section of your statement for recent updates and disclosures. Altruist Financial LLC, Member SIPC.

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Account Number

3AA37441

Account Value: **\$0.00**

AMY CHENG
2618 SWAIN ST
PHILADELPHIA, PA 19130-2407

Account Summary

Accounts	Previous Period	This Period
Cash	0.00	0.00
Money Market	0.00	0.00
Accounts Total	0.00	\$0.00
Holdings		
Holdings Total	0.00	0.00

Account Messages

Transactions shown as "**CASH IN LIEU-EXCESS FRAC SHRS**" represent a cash receipt for the liquidation value of any fractional shares held in the account which extended beyond the third decimal place.

Terms and Conditions/Standard Disclosures

Altruist Financial LLC ("Altruist") provides monthly statements for accounts with activity and quarterly statements for inactive accounts with assets. The following terms, conditions, and disclosures are applicable to the enclosed statement. Altruist Financial LLC is broker/dealer & custodian: Brokerage related products and services are provided by Altruist Financial LLC, Member FINRA/SIPC. Altruist-branded firms are affiliated and are unrelated to any other named entities. Any branding, other than Altruist Financial LLC, refers to the investment firm servicing your account(s).

Statement Discrepancies: Please review your statement and report any inaccuracies or discrepancies. If you disagree with any transaction or if you find errors or omissions, please contact us at (888) 510-4660. Any oral communications regarding inaccuracies or discrepancies should be reconfirmed in writing to protect your rights, including those under the Securities Investor Protection Act (SIPA). Your statement will be deemed accurate unless we receive a written inquiry detailing the suspected error.

Confirmations: Each transaction confirmation previously delivered to you contains full information about commissions and other charges, and such information is available promptly upon request.

Current Market Prices: The market value of securities represents prices obtained from various sources and may be impacted by the frequency with which such prices are reported, and such prices are not guaranteed. Prices received from pricing vendors are generally based on current market quotes, but when such quotes are not available, the pricing vendors use a variety of techniques to estimate value. These estimates, particularly for fixed income securities, may be based on certain minimum principal amounts (e.g., \$1 million) and may not reflect all of the factors that affect the value of the security, including liquidity risk. Accordingly, the prices provided are not firm bids or offers.

Unsettled Trades: Executed trades that have not been settled by month end will be reflected in the activity section in the following month.

Availability of Free Credit Balances: Pursuant to SEC Rule 15c3-3, we may use funds comprising free credit balances carried for customer accounts in the ordinary course, provided these funds are payable to customers on demand. Free credit balances are subject to open commitments such as uncleared checks and exclude proceeds from sales of certificated securities without delivery of the certificate.

Financial Statements: The Statement of Financial Condition for Altruist is available at www.altruist.com/financialcondition or a copy will be mailed to you, at no cost, upon your written request.

FINRA: For an investor brochure that includes information on FINRA's Public Disclosure Program, please contact FINRA at (800) 289-9999 or www.finra.org.

Option Assignment: Assignments of American and European-style options are allocated among customer short positions pursuant to a random allocation procedure, a description is available upon request. Short positions in American-style options are liable for assignment anytime. The writer of a European-style option is subject to exercise assignment only during the exercise period.

Payment for Order Flow Disclosure: Altruist receives compensation for directing listed and OTC securities and option order flow to certain market centers. Altruist posts quarterly reports and relevant information and disclosures in its document titled Order Routing Disclosures (Rules 606 & 607) available at www.altruist.com/legal. The source and nature of any compensation received in connection with your particular transaction will be disclosed upon written request.

Municipal Securities Rulemaking Board (MSRB) Rule G-10: Altruist is registered with the MSRB. An investor brochure which describes the protections that may be provided by the MSRB rules and how to file a complaint with the appropriate regulatory authority can be found at www.msrb.org.

Assets Separate from Your Brokerage Account: Only securities in the margin portion of your brokerage account contribute to margin and maintenance requirements.

Short Account Balances: Securities sold short are held in a segregated short account. These securities are marked-to-market for margin purposes, and any increase or decrease from the previous week's value is transferred weekly to your margin account. Altruist represents your short account balance as of the last weekly mark-to-market, not as of the statement end date.

Account Positions: The market values of your holdings are as of the last business day of the statement period. Prices for determining market values represent estimates. These estimates are obtained from multiple sources, including outside services. Pricing estimates may be based on bids, prices within the bid/offer spread, closing prices or matrix methodology that uses data relating to other securities whose prices are more ascertainable to produce a hypothetical price based on the estimated yield spread relationship between the securities. Pricing estimates do not constitute bids for any securities. Actual prices realized at sale may be more or less than those shown on your statement. Bond ratings are received from outside sources. While we believe our sources for market values and bond ratings to be reliable, we cannot guarantee their accuracy.

Account Summary: Reflects the net equity of your account at the close of the statement period. Figures shown for holdings contain netted values. A more comprehensive breakout of market values is reflected within the body of the statement.

Methods of Computing Interest on Debit Balances:

Interest is charged on a day-by-day basis for any day that there is a net debit balance in your overall account. The calculation is made on a 365-day basis at the rate or rates shown on the statement. Interest rates may be changed from time to time with fluctuating money market rates or for other reasons. Customer free credit balances may be used in this firm's business subject to the limitation of 17 CFR Section 240.15c3-3 under the Securities Exchange Act of 1934. You have the right to receive from us in the course of normal business operation, upon demand, the delivery of:

- a) any free credit balances to which you are entitled
- b) any fully-paid securities to which you are entitled
- c) any securities purchased on margin upon full payment of any indebtedness to us

Margin Accounts: If you have a margin account, this report is a combination of your margin account and a special memorandum account maintained for you under Section 220.6 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of this separate account, as required by Regulation T, is available for your inspection. Trading on margin poses additional risk. A list of risks can be found in our Margin Truth-in-Lending Statement. You can obtain a copy of the Margin Truth-in-Lending Statement at www.altruist.com/legal.

Use of Investment Advisors: If you have an agreement with an investment or trading advisor or manager (an "Investment Advisor") whom you have engaged to invest and trade your funds and assets on your behalf, and whom you have authorized to trade your account with Altruist, you represent, warrant, acknowledge and agree that: (a) as between you and Altruist, solely you are fully responsible for all acts, omissions and decisions made by your Investment Advisor with respect to your account, and you shall fully indemnify and hold harmless Altruist, and its affiliates, employees and agents, from and against any and all claims, damages, liabilities, losses, costs and expenses (including reasonable attorneys' fees and costs) that arise from, or relate to, any of such acts, omissions or decisions, including, but not limited to, claims, damages, liabilities, losses, costs or expenses assertible or suffered by you or your trading account, and claims which others may assert by or through you or on your behalf, or on their own behalves; and (b) your Investment Advisor has given us instructions, which may be changed by your Investment Advisor from time to time, concerning amounts that are to be withdrawn from your account(s) and paid to your Investment Advisor (or your Investment Advisor's account with us) as and for your Investment Advisor's fees, charges or costs payable by you pursuant to your agreement with your Investment Advisor, and Altruist is authorized by you to rely fully and completely upon your Investment Advisor's instructions with no obligation or responsibility to verify the authenticity, validity or accuracy of such instructions either with you or any other person or entity, or any document or other material or potential source of such information.

SIPC and Additional Coverage: Altruist Financial LLC is a Member of SIPC, which protects securities customers of its members up to \$500,000 (including \$250,000 for claims for cash). Explanatory brochure available upon request or at www.sipc.org or by calling (202) 371-8300. In addition, Altruist Financial LLC carries an excess SIPC policy with underwriters at Lloyd's of London, which extends the per account coverage by an additional \$40 million (with a cash sub limit of \$2 million), subject to an aggregate limit of \$150 million. Repurchase agreements, reverse repurchase and stock loan transactions, as well as certain mutual funds, may not be covered by the excess SIPC bond. Neither coverage protects against a decline in the market value of securities.

Tax Management Features: Tax management features (including, but not limited to tax loss harvesting) may be subject to negative tax implications depending on customer account holdings and asset location. Use of such features may be impacted by a portfolio's rebalancer and/or fund substitute settings. See the Tax Management Features Disclosures document on www.altruist.com/legal for more information. Neither Altruist nor its affiliates provide tax advice or discretionary management of customer accounts, and customers are encouraged to consult their Investment Advisor and tax professional as appropriate for guidance.

Trading Fees:

The transaction amount(s) shown on your statement reflect the following trading fees added to applicable buy or sell orders: **Equities:** Transactions in equities (including OTC), ETFs and warrants are not subject to trading fees. **Fixed Income:** Fixed Income transactions are subject to a per-trade fee. **Mutual Funds:** Certain ("non-NTF") Mutual Funds are subject to trading fees each time they are traded either manually or in custom portfolios, including as part of a rebalance. This fee may be lower for transactions in certain funds, or below certain specified transaction amounts. For more information on Trading Fees please review the Altruist Financial LLC Fee Schedule on altruist.com/legal. Alternately, you may wish to contact the Investment Firm servicing your account(s).



Account Number: 3AA37441

Statement Period: 07/31/24 - 12/31/24

FDIC INSURED BANK BALANCES

Description

BANK BALANCE

*** No FDIC Insured Bank Balances for this Period ***

TOTAL: 0.00

FDIC Insured Deposits

FDIC Insured Deposits are held by respective banks, not Altruist Financial LLC. Bank balances included on this statement are provided by the banks. Altruist Financial LLC is not responsible for the accuracy of this information. Balances are insured up to \$250,000 (\$250,000 for self-directed retirement accounts like IRAs) per bank, per account ownership category, subject to the combined total of all your deposits at a specific bank, including deposits at these banks that you may have made outside this account. Please refer to the Altruist FDIC Bank Sweep Program Disclosure Statement for more details concerning insurance coverage. For questions concerning your bank balances, please contact Altruist Financial LLC at hello@altruist.com.

INCOME ACTIVITY

Date	Transaction	Description	Acct Type	Cusip/Symbol	Quantity	Amount
*** No Income Activity for this Period ***						

ACCOUNT ACTIVITY

Date	Transaction	Description	Acct Type	Cusip/Symbol	Quantity	Amount
*** No Account Activity for this Period ***						

LOANED SECURITIES

Description	Quantity	Market Value	Interest Rate
*** No Loaned Securities for this Period ***			
Total on Loan: 0.00			

Participation in Fully Paid Lending Program

Altruist maintains collateral equal to 102% of the market value of loaned securities. This collateral, consisting of either cash or United States Treasuries, is held at one of Altruist's designated depository banks. Please note that this collateral is not covered by SIPC protections. For further details, please refer to the Master Securities Lending Agreement and the Fully Paid Securities Lending Risk Disclosures available at <http://www.altruist.com/legal>.

ACCOUNT POSITIONS

Description	Account Type	Symbol/Cusip	Quantity	Price	Total Value
*** No Account Positions for this Period ***					

TRADES PENDING SETTLEMENT

Date	Transaction	Quantity	Description	Price	Amount
*** No Trades Pending Settlement for this Period ***					

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