



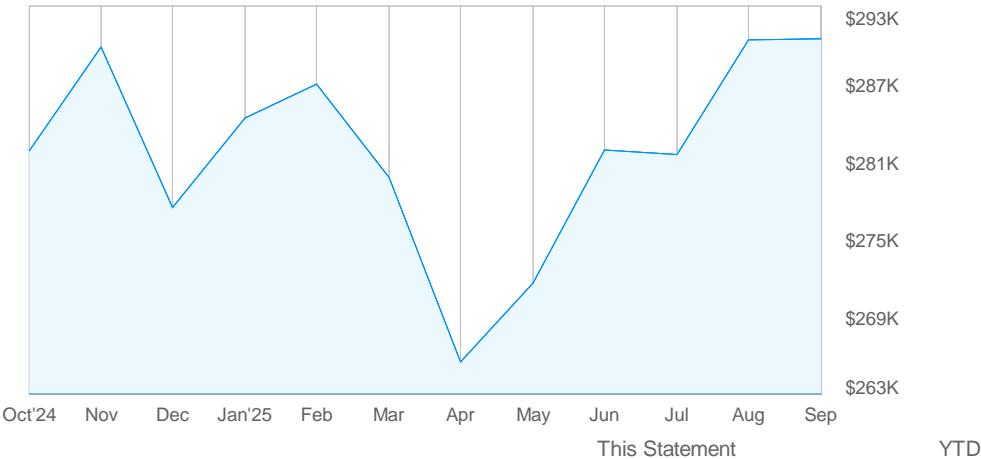
Contributory IRA of

MARY ELIZABETH MCMANAMON
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY

Account Number Statement Period
4485-9196 September 1-30, 2025

Account Summary

Ending Account Value as of 09/30	Beginning Account Value as of 09/01
\$290,719.93	\$290,595.55



Your Independent Investment Manager
and/or Advisor

SOUND INCOME STRATEGIES LLC
500 NW 62ND ST
FORT LAUDERDALE FL 33309-1423
1 (954) 487-1860

The custodian of your brokerage account is:
Charles Schwab & Co., Inc. Member SIPC. Your
independent Investment Advisor is not affiliated
with or an agent of Schwab and Schwab does not
supervise or endorse your Advisor.

MARY ELIZABETH MCMANAMON
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY
4226 23RD ST 94114
SAN FRANCISCO CA

Online Assistance

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and benefits of this statement.

Beginning Account Value	\$290,595.55	\$277,901.78
Deposits	0.00	0.00
Withdrawals	0.00	0.00
Dividends and Interest	1,956.30	10,796.90
Transfer of Securities	0.00	0.00
Market Appreciation/(Depreciation)	(1,460.85)	5,181.52
Expenses	(371.07)	(3,160.27)
Ending Account Value	\$290,719.93	\$290,719.93

Account Ending Value reflects the market value of your cash and investments. It does not include pending transactions, unpriced securities or assets held outside Schwab's custody.

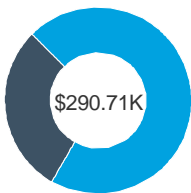


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Statement Period
September 1-30, 2025

Asset Allocation



	This Period	Current Allocation
Cash and Cash Investments	2,868.38	<1%
Equities	203,678.42	70%
Exchange Traded Funds	84,173.13	29%
Total	\$290,719.93	100%

Income Summary

	This Period	YTD
Bank Sweep Interest	0.23	2.01
Cash Dividends	1,956.07	10,681.77
Cash from Liquidations	0.00	758.17
Total Income	\$1,956.30	\$11,441.95

Top Account Holdings This Period

SYMBOL CUSIP	Description	Market Value	% of Accounts
FXED	SOUND ENHANCED FIXED	24,588.72	8%
ENB	ENBRIDGE INC F	11,050.74	4%
C	CITIGROUP INC	10,657.50	4%
ES	EVERSOURCE ENERGY	8,323.38	3%
GSK	GSK PLC ADR FS...	7,898.28	3%

Retirement Details

Contributions	2024	2025
Total YTD (\$)	0.00	0.00

A Message About Your Account

Statement of Financial Condition

The most recent statement of financial condition for Charles Schwab & Co., Inc. (CS&Co) may be obtained at no cost, via the Internet at <http://www.schwab.com/legal/financials> or by contacting CS&Co at 1-800-435-4000. If you are a client of an independent investment advisor, contact Schwab Alliance at 1-800-515-2157. International clients, please call us at +1-415-667-7870 and Charles Schwab Hong Kong clients, please call +852-2101-0500. At June 30, and July 31, 2025, CS&Co had net capital of \$12.0 billion and \$10.9 billion, respectively, and a net capital requirement of \$2.2 billion and \$2.3 billion, respectively. A copy of the report may be requested via: Investor Relations, 3000 Schwab Way, Westlake, TX 76262. Independent investment advisors are not owned by, affiliated with, or supervised by CS&Co.

Positions - Summary

Beginning Value as of 09/01	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	Ending Value as of 09/30
\$290,595.55		\$0.00		\$0.00		\$1,585.23		(\$1,460.85)		\$290,719.93



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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					46.44	0.36	(46.08)	235.57		<1%
Bank Sweep		Bank Sweep ^{x,z}			5,207.89	2,868.02	(2,339.87)		0.05%	<1%
Total Cash and Cash Investments					\$5,254.33	\$2,868.38	(\$2,385.95)			<1%

Positions - Equities

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
ABBV	ABBVIE INC	27.0000	231.54000	6,251.58	2.83%	177.12	2%
AMCR	AMCOR PLC F	439.0000	8.18000	3,591.02	6.23%	223.89	1%
ARCC	ARES CAP CORP EQUITY	30.0000	20.41000	612.30	9.4%	57.60	<1%
T	AT&T INC	266.0000	28.24000	7,511.84	3.93%	295.26	3%
BXSL	BLACKSTONE SECD LENDING	17.0000	26.07000	443.19	11.81%	52.36	<1%
OBDC	BLUE OWL CAP CORP	42.0000	12.77000	536.34	11.58%	62.16	<1%
CSWC	CAPITAL SOUTHWEST CORP	6.0000	21.86000	131.16	10.61%	13.92	<1%
CSCO	CISCO SYS INC	92.0000	68.42000	6,294.64	2.39%	150.88	2%
C	CITIGROUP INC	105.0000	101.50000	10,657.50	2.36%	252.00	4%
CFG	CITIZENS FINL GROUP INC	137.0000	53.16000	7,282.92	3.16%	230.16	3%
CRBG	COREBRIDGE FINL INC	171.0000	32.05000	5,480.55	2.99%	164.16	2%
DOW	DOW INC	126.0000	22.93000	2,889.18	6.1%	176.40	<1%
ENB	ENBRIDGE INC F	219.0000	50.46000	11,050.74	5.41%	598.42	4%
EVERG	EVERGY INC	90.0000	76.02000	6,841.80	3.51%	240.30	2%
ES	EVERSOURCE ENERGY	117.0000	71.14000	8,323.38	4.23%	352.17	3%
BEN	FRANKLIN RES INC	229.0000	23.13000	5,296.77	5.53%	293.12	2%
GBDC	GOLUB CAP BDC INC	40.0000	13.69000	547.60	11.39%	62.40	<1%



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September 1-30, 2025

Positions - Equities (continued)

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
GEFB	GREIF INC	104.0000	61.61000	6,407.44	5.25%	336.96	2%
GSK	GSK PLC ADR F SPONSORED ADR 1 ADR REPS 2 ORD SHS	183.0000	43.16000	7,898.28	4.02%	318.25	3%
HAS	HASBRO INC	71.0000	75.85000	5,385.35	3.69%	198.80	2%
HTGC	HERCULES CAP INC	36.0000	18.91000	680.76	8.46%	57.60	<1%
DINO	HF SINCLAIR CORP	118.0000	52.34000	6,176.12	3.82%	236.00	2%
IBM	IBM CORP	18.0000	282.16000	5,078.88	2.38%	120.96	2%
IPG	INTERPUBLIC GROUP COS IN	183.0000	27.91000	5,107.53	4.72%	241.56	2%
KHC	KRAFT HEINZ CO	151.0000	26.04000	3,932.04	6.14%	241.60	1%
LYB	LYONDELLBASELL INDUSTR F	93.0000	49.04000	4,560.72	11.17%	509.64	2%
MTB	M & T BK CORP	29.0000	197.62000	5,730.98	3.03%	174.00	2%
MAIN	MAIN STR CAP CORP	4.0000	63.59000	254.36	4.81%	12.24	<1%
OMC	OMNICOM GROUP INC	67.0000	81.53000	5,462.51	3.43%	187.60	2%
OKE	ONEOK INC NEW	67.0000	72.97000	4,888.99	5.64%	276.04	2%
PFLT	PENNANTPARK FLOATING RAT	32.0000	8.89000	284.48	13.83%	39.36	<1%
PEP	PEPSICO INC	33.0000	140.44000	4,634.52	4.05%	187.77	2%
PRGO	PERRIGO CO PLC F	333.0000	22.27000	7,415.91	5.2%	386.28	3%
PFE	PFIZER INC	260.0000	25.48000	6,624.80	6.75%	447.20	2%
PFG	PRINCIPAL FINL GROUP INC	71.0000	82.91000	5,886.61	3.76%	221.52	2%
PFS	PROVIDENT FINL SVCS INC	287.0000	19.28000	5,533.36	4.97%	275.52	2%
RWAY	RUNWAY GROWTH FIN CORP	12.0000	10.16000	121.92	12.99%	15.84	<1%
SMG	SCOTTS MIRACLE-GRO CO	67.0000	56.95000	3,815.65	4.63%	176.88	1%
TSLX	SIXTH STREET SPECIALTY L	28.0000	22.86000	640.08	8.04%	51.52	<1%
SON	SONOCO PRODS CO	142.0000	43.09000	6,118.78	4.91%	301.04	2%



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Statement Period

September 1-30, 2025

Positions - Equities (continued)

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
TTE	TOTALENERGIES SE F SPONSORED ADR 1 ADR REPS 1 ORD SHS	81.0000	59.69000	4,834.89	6.69%	323.73	2%
UPS	UNITED PARCEL SVC INC	69.0000	83.53000	5,763.57	7.85%	452.64	2%
VLO	VALERO ENERGY CORP NEW	21.0000	170.26000	3,575.46	2.65%	94.92	1%
WEN	WENDYS CO	331.0000	9.16000	3,031.96	6.11%	185.36	1%
WHF	WHITEHORSE FIN INC	13.0000	6.92000	89.96	22.25%	20.02	<1%
Total Equities				\$203,678.42		\$9,493.17	70%

Positions - Exchange Traded Funds

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
PFLD	AAM LOW DURTN PREFD INCM	163.0000	19.70000	3,211.10	5.48%	176.04	1%
XEMD	BNDBLOXX JPM USD EMR MK	10.0000	43.72000	437.20	6.29%	27.51	<1%
FPE	FIRST TRUST PREFERRED	198.0000	18.24000	3,611.52	5.55%	200.77	1%
SPFF	GLOBAL X SUPERINCOME	383.0000	9.24000	3,538.92	6.1%	216.01	1%
PFFD	GLOBAL X US PREFERRED	177.0000	19.43000	3,439.11	6.17%	212.40	1%
PGHY	INVESCO GLOBAL EX US	22.0000	19.98300	439.63	7.02%	30.90	<1%
PGX	INVESCO PREFERRED ETF	302.0000	11.60000	3,503.20	5.79%	203.09	1%
RSPR	INVSC SP 500 EQUAL WGHT	31.0000	35.45430	1,099.08	2.37%	26.05	<1%
SHYG	ISHARES HIGH YIELD	27.0000	43.30000	1,169.10	6.57%	76.89	<1%
IGBH	ISHARES INTE RAT HED LNG	201.0000	24.61940	4,948.50	6.03%	298.72	2%
HYGH	ISHARES INTEREST RATE	56.0000	86.84000	4,863.04	6.63%	322.59	2%
EMHY	ISHARES JP MRGN EM HIGH	30.0000	39.69000	1,190.70	6.41%	76.44	<1%
HYHG	PROSHARES HIGH YILD INT	77.0000	65.13880	5,015.69	6.81%	341.84	2%
XLRE	REAL ESTATE SELECT SCTR	25.0000	42.13000	1,053.25	3.0%	31.67	<1%
FXED	SOUND ENHANCED FIXED	1,332.0000	18.46000	24,588.72	0.21%	53.28	8%



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Positions - Exchange Traded Funds (continued)

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
JNK	SPDR BLMBRG BRCLY HGH YD	48.0000	97.99000	4,703.52	6.48%	304.93	2%
SJNK	SPDR BLMRG SHR TR HG YLD	179.0000	25.60000	4,582.40	7.14%	327.30	2%
PSK	SPDR ICE PREFERRED	104.0000	33.07000	3,439.28	6.53%	224.64	1%
HYEM	VANECK EMERGING MRK HGH	61.0000	20.05000	1,223.05	6.72%	82.28	<1%
PFXF	VANECK PREFERRED SECURT	201.0000	17.77000	3,571.77	8.84%	315.97	1%
VNQ	VANGUARD REAL ESTATE	11.0000	91.42000	1,005.62	3.81%	38.35	<1%
PFFA	VIRTUS INFRCP US PRERD	163.0000	21.71000	3,538.73	9.39%	332.52	1%
Total Exchange Traded Funds				\$84,173.13		\$3,920.19	29%

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 09/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Expenses	=	Ending Cash* as of 09/30
\$5,254.33		\$0.00		\$0.00		(\$7,566.14)		\$3,594.96		\$1,956.30		(\$371.07)		\$2,868.38

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(\$)
09/02	Dividend	Cash Dividend	PFLD	AAM LOW DURTN PREFD INCM				14.67
	Dividend	Qual. Dividend	ENB	ENBRIDGE INC F				149.60
	Dividend	Qual. Dividend	LYB	LYONDELLBASELL INDUSTR F				127.41
	Dividend	Cash Dividend	PFLT	PENNANTPARK FLOATING RAT				3.28
	Dividend	Qual. Dividend	PFE	PFIZER INC				111.80



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September 1-30, 2025

Transaction Details (continued)

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)
09/02	Dividend	Qual. Dividend	RWAY	RUNWAY GROWTH FIN CORP				3.96
	Dividend	Spec Qual Div	RWAY	RUNWAY GROWTH FIN CORP				0.36
	Dividend	Qual. Dividend	VLO	VALERO ENERGY CORP NEW				23.73
09/03	Dividend	Qual. Dividend	HAS	HASBRO INC				49.70
09/04	Dividend	Qual. Dividend	DINO	HF SINCLAIR CORP				59.00
	Dividend	Qual. Dividend	UPS	UNITED PARCEL SVC INC				113.16
	Expense	Advisor Fee *		MGMTFEE TO ADVISOR				(368.37)
09/05	Dividend	Cash Dividend	XEMD	BNDBLOXX JPM USD EMR MK				2.29
	Dividend	Cash Dividend	SHYG	ISHARES HIGH YIELD				6.41
	Dividend	Cash Dividend	EMHY	ISHARES JP MRGN EM HIGH				6.37
	Dividend	Qual. Dividend	SMG	SCOTTS MIRACLE-GRO CO				44.22
	Dividend	Cash Dividend	JNK	SPDR BLMBRG BRCLY HGH YD				25.41
	Dividend	Cash Dividend	SJNK	SPDR BLMRG SHR TR HG YLD				27.28
	Dividend	Cash Dividend	PSK	SPDR ICE PREFERRED				18.72
	Dividend	Cash Dividend	HYEM	VANECK EMERGING MRK HGH				6.86
	Dividend	Cash Dividend	PFXF	VANECK PREFERRED SECURIT				26.33
09/08	Dividend	Cash Dividend	IGBH	ISHARES INTE RAT HED LNG				24.15
	Dividend	Cash Dividend	HYGH	ISHARES INTEREST RATE				25.44
	Dividend	Cash Dividend	HYHG	PROSHARES HIGH YILD INT				26.64
09/09	Dividend	Cash Dividend	SPFF	GLOBAL X SUPERINCOME				18.00
	Dividend	Cash Dividend	PFFD	GLOBAL X US PREFERRED				17.70
09/10	Dividend	Qual. Dividend	IBM	IBM CORP				30.24
	Dividend	Qual. Dividend	SON	SONOCO PRODS CO				75.26
09/11	Sale		CSCO	CISCO SYS INC	(14.0000)	67.7599		948.64
	Sale		RBGLY	RECKITT BENCKISER GROU F SPONSORED ADR	(169.0000)	15.7000	6.98	2,646.32
				Commission \$6.95; Industry Fee \$0.03				



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Statement Period

September 1-30, 2025

Transaction Details (continued)

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)
09/11	Purchase		AMCR	AMCOR PLC F	439.0000	8.2309		(3,613.37)
09/12	Dividend	Qual. Dividend	DOW	DOW INC				44.10
09/15	Dividend	Special Dividend	OBDC	BLUE OWL CAP CORP				0.84
	Dividend	Cash Dividend	MAIN	MAIN STR CAP CORP				1.02
09/16	Interest	Bank Interest ^{X,Z}		BANK INT 081625-091525				0.23
	Dividend	Qual. Dividend	IPG	INTERPUBLIC GROUP COS IN				60.39
	Dividend	Qual. Dividend	PRGO	PERRIGO CO PLC F				96.57
	Dividend	Cash Dividend	FXED	SOUND ENHANCED FIXED				46.44
	Dividend	Qual. Dividend	WEN	WENDYS CO				46.34
09/19	Dividend	Qual. Dividend	EVRG	EVERGY INC				60.08
	Dividend	Spec Non-Qual Div	TSLX	SIXTH STREET SPECIALTY L				1.40
09/22	Purchase		IGBH	ISHARES INTE RAT HED LNG TRM COR ETF	6.0000	24.5800		(147.48)
	Purchase		HYGH	ISHARES INTEREST RATE HDG HI BND ETF	3.0000	86.5200		(259.56)
	Purchase		HYHG	PROSHARES HIGH YILD INT RATE HED ETF	5.0000	65.1600		(325.80)
	Purchase		FXED	SOUND ENHANCED FIXED INCOME ETF IV	171.0000	18.8300		(3,219.93)
09/24	Dividend	Cash Dividend	XLRE	REAL ESTATE SELECT SCTR				7.92
09/25	Dividend	Qual. Dividend	RBGLY	RECKITT BENCKISER GROU F				38.77
	Expense	ADR Pass Thru Fee	RBGLY	RECKITT BENCKISER GROU F				(2.70)
09/26	Dividend	Cash Dividend	PGHY	INVESCO GLOBAL EX US				2.57
	Dividend	Cash Dividend	PGX	INVESCO PREFERRED ETF				16.92
	Dividend	Cash Dividend	RSPR	INVSC SP 500 EQUAL WGHT				6.51
	Dividend	Qual. Dividend	KHC	KRAFT HEINZ CO				60.40
	Dividend	Special Dividend	MAIN	MAIN STR CAP CORP				1.20
	Dividend	Qual. Dividend	PFG	PRINCIPAL FINL GROUP INC				55.38
	Dividend	Cash Dividend	VNQ	VANGUARD REAL ESTATE				9.59
09/29	Dividend	Non-Qualified Div	GBDC	GOLUB CAP BDC INC				15.60



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Transaction Details (continued)

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)
09/29	Dividend	Cash Dividend	PFFA	VIRTUS INFRCP US PRERD				27.71
09/30	Dividend	Non-Qualified Div	ARCC	ARES CAP CORP EQUITY				14.40
	Dividend	Cash Dividend	CSWC	CAPITAL SOUTHWEST CORP				1.16
	Dividend	Special Dividend	CSWC	CAPITAL SOUTHWEST CORP				0.36
	Dividend	Qual. Dividend	CRBG	COREBRIDGE FINL INC				41.04
	Dividend	Qual. Dividend	ES	EVERSOURCE ENERGY				88.04
	Dividend	Cash Dividend	FPE	FIRST TRUST PREFERRED				16.73
	Dividend	Qual. Dividend	MTB	M & T BK CORP				43.50
	Dividend	Qual. Dividend	PEP	PEPSICO INC				46.94
	Dividend	Non-Qualified Div	TSLX	SIXTH STREET SPECIALTY L				12.88
	Dividend	Cash Dividend	FXED	SOUND ENHANCED FIXED				53.28
Total Transactions								(\$2,385.95)

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

Bank Sweep Activity

Date	Description	Amount	Date	Description	Amount	Date	Description	Amount
09/01	Beginning Balance ^{x,z}	\$5,207.89	09/10	BANK CREDIT FROM BROKERAGE ^x	105.50	09/22	BANK TRANSFER TO BROKERAGE	(3,951.37)
09/02	BANK CREDIT FROM BROKERAGE ^x	180.15	09/11	BANK TRANSFER TO BROKERAGE	(18.41)	09/24	BANK CREDIT FROM BROKERAGE ^x	7.92
09/03	BANK CREDIT FROM BROKERAGE ^x	350.80	09/12	BANK CREDIT FROM BROKERAGE ^x	44.10	09/26	BANK CREDIT FROM BROKERAGE ^x	188.64
09/04	BANK CREDIT FROM BROKERAGE ^x	172.16	09/15	BANK INTEREST ^{x,z}	0.23	09/29	BANK CREDIT FROM BROKERAGE ^x	43.31
09/05	BANK TRANSFER TO BROKERAGE	(204.48)	09/15	BANK CREDIT FROM BROKERAGE ^x	1.02	09/30	BANK CREDIT FROM BROKERAGE ^x	317.97
09/08	BANK CREDIT FROM BROKERAGE ^x	76.23	09/16	BANK CREDIT FROM BROKERAGE ^x	250.58	09/30	Ending Balance ^{x,z}	\$2,868.02
09/09	BANK CREDIT FROM BROKERAGE ^x	35.70	09/19	BANK CREDIT FROM BROKERAGE ^x	60.08	09/30	Interest Rate ^{* z}	0.05%

* Your interest period was 08/16/25 - 09/15/25. ^z



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Pending / Open Activity

Activity Type	Date	Action	Symbol/ CUSIP	Description	Quantity	Market Price/ Rate per Share(\$)	Limit Price(\$)	Settle/ Payable Date	Expiration Date	Amount(\$)
Pending	08/15	Qual Div	GSK	GSK PLC ADR F	183.0000	0.4281		10/09		78.35
	09/02	Qual Div	OMC	OMNICOM GROUP INC	67.0000	0.7000		10/10		46.90
	09/15	Cash Dividend	PFLT	PENNANTPARK FLOATING RAT	32.0000	0.1025		10/01		3.28
	09/16	Qual Div	GEF B	GREIF INC	104.0000	0.8400		10/01		87.36
	09/19	Qual Div	WHF	WHITEHORSE FIN INC	13.0000	0.3850		10/03		5.01
	09/29	Cash Dividend	PFLD	AAM LOW DURTN PREFD INCM	163.0000	0.0900		10/01		14.67
Total Pending Transactions										\$235.57

Pending transactions are not included in account value.

Endnotes For Your Account

- * You authorize Schwab to debit your account to pay investment management fees per the authorization you granted in your Account Application. Schwab does not review or monitor these fee payments. Contact your Investment Manager if you have questions.
- X Bank Sweep deposits are held at one or more FDIC-insured Program Banks. Charles Schwab & Co., Inc. is not an FDIC-insured bank and deposit insurance covers the failure of an insured bank. Certain conditions must be satisfied for FDIC insurance coverage to apply. Please review the Cash Features Program Disclosure Statement for a list of the Program Banks at schwab.com/cashfeaturesdisclosure.
- 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.

Terms and Conditions

GENERAL INFORMATION AND KEY TERMS: This Account statement is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your Account at Schwab ("Account"). Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab (including balances held at a Depository Institution) you should verify its content with this statement. **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,



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Terms and Conditions (continued)

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 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 of the report period, normally the last trade price or bid as of market close. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Assets Not Held at Schwab are not held in your Account or covered by the Account's SIPC account protection and are not otherwise in Schwab's custody and are being provided as a courtesy to you. Information on Assets Not Held at Schwab, including but not limited to valuations, is reported solely based on information you provide to Schwab. Schwab can neither validate nor certify the existence of Assets Not Held at Schwab or the accuracy, completeness or timeliness of the information about Assets Not Held at Schwab, whether provided by you or otherwise. Descriptions of Assets Not Held at Schwab may be abbreviated or truncated. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as Stale Priced. Certain Limited Partnerships (direct participation programs) and unlisted Real Estate Investment Trust (REIT) securities, for which you may see a value on your monthly Account statement that reflects the issuer's appraised estimated value, are not listed on a national securities exchange, and are generally illiquid. Even if you are able to sell such securities, the price received may be less than the per share appraised estimated value provided in the account statement. **Market Value:** The Market Value is computed by multiplying the Market Price by the Quantity of Shares. This is the dollar value of your present holdings in your specified Schwab Account or a summary of the

Market Value summed over multiple accounts. **Non-Publicly Traded Securities:** All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party as provided by Schwab's Account Agreement. Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests. **Schwab Sweep Money Funds:** Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives 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 ½ of 1 cent (\$.005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$.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 client of an independent investment advisor, call us at 800-515-2157. Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions. **IN CASE OF COMPLAINTS:** If you have a complaint regarding your Schwab statement, products or services, please write to Client Service & Support at Charles Schwab & Co., Inc., P.O. Box 982603 El Paso, TX 79998-2603, or call customer service at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) If you're a client of an independent investment advisor, call us at 800-515-2157. **Address Changes:** If you fail to notify Schwab in writing of any change of address or phone number, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account. **Additional Information:** We are required by law to report to the Internal Revenue Service adjusted cost basis information (if applicable), certain payments to you and credits to your Account during the calendar year. Retain this statement for income tax purposes. A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request. Any third-party trademarks appearing herein are the property of their respective owners. Charles Schwab & Co., Inc., Charles Schwab Bank, Charles Schwab Premier Bank, and Charles Schwab Trust Bank are separate but affiliated companies and subsidiaries of the Charles Schwab Corporation. © 2025 Charles Schwab & Co., Inc. ("Schwab"). All rights reserved. **Member SIPC.** (O1CUSTNC) (0822-20UL)



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