



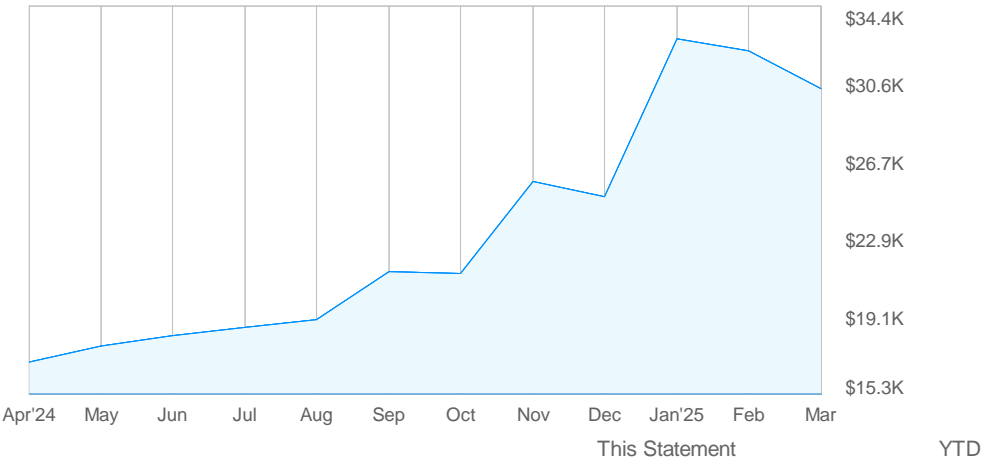
Roth Contributory IRA of
ANIKET MUTATKAR
CHARLES SCHWAB & CO INC CUST
ROTH CONTRIBUTORY IRA

Account Number
7085-8463

Statement Period
March 1-31, 2025

Account Summary

Ending Account Value as of 03/31	Beginning Account Value as of 03/01
\$30,398.27	\$32,249.84



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Customer Service and Trading:


Call your Schwab Representative
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24/7 Customer Service

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ANIKET MUTATKAR
CHARLES SCHWAB & CO INC CUST
ROTH CONTRIBUTORY IRA
30 WEDGEWOOD
IRVINE CA 92620-1247

	This Statement	YTD
Beginning Account Value	\$32,249.84	\$25,038.46
Deposits	0.00	7,000.00
Withdrawals	0.00	0.00
Dividends and Interest	108.23	108.23
Transfer of Securities	0.00	0.00
Market Appreciation/(Depreciation)	(1,959.80)	(1,748.42)
Expenses	0.00	0.00

Ending Account Value	\$30,398.27	\$30,398.27
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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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Asset Allocation

	This Period	Current Allocation
Cash and Cash Investments	29.41	<1%
Exchange Traded Funds	30,368.86	100%
Total	\$30,398.27	100%

Top Account Holdings This Period

SYMBOL CUSIP	Description	Market Value	% of Accounts
VTI	VANGUARD TOTAL STOCK	29,865.30	98%
VXUS	VANGUARD TOTAL	503.56	2%
	TD BANK USA NA	29.41	<1%

Gain or (Loss) Summary

	All Positions		
	Gain	(Loss)	Net
This Period	0.00	0.00	0.00
YTD			0.00
Unrealized			\$3,364.01

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.

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 December 31, 2024, CS&Co had net capital and a net capital requirement of \$11.1 billion and

Statement Period
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Income Summary



	This Period	YTD
Cash Dividends	108.23	108.23
Total Income	\$108.23	\$108.23

Retirement Details

Contributions	2024	2025
Roth IRA	7,000.00	7,000.00
Total YTD (\$)	7,000.00	7,000.00



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A Message About Your Account (continued)

\$2.0 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.

Industry Fee Announcement

Effective January 1, 2025, the Exchange Process Fee will be renamed the Industry Fee. For more information, please refer to the Charles Schwab Pricing Guide. (0125-9AU7)

Positions - Summary

Beginning Value as of 03/01	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	Ending Value as of 03/31	Cost Basis	Unrealized Gain/(Loss)
\$32,249.84		\$0.00		(\$108.23)		\$108.23		(\$1,851.57)		\$30,398.27	\$27,004.85	\$3,364.01

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.

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		TD BANK USA NA ^{X,Z}			29.41	29.41	0.00		0.05%	<1%
Total Cash and Cash Investments					\$29.41	\$29.41	\$0.00			<1%

Positions - Exchange Traded Funds

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
VXUS	VANGUARD TOTAL [◊]	8.1088	62.10000	503.56	497.16	6.40	1.22%	6.19	2%
VTI	VANGUARD TOTAL STOCK [◊]	108.6643	274.84000	29,865.30	26,507.69	3,357.61	1.43%	428.31	98%
Total Exchange Traded Funds				\$30,368.86	\$27,004.85	\$3,364.01		\$434.50	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.



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Transactions - Summary

Beginning Cash* as of 03/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Expenses	=	Ending Cash* as of 03/31
\$29.41		\$0.00		\$0.00		(\$108.23)		\$0.00		\$108.23		\$0.00		\$29.41

Other Activity	\$0.00	Other activity includes transactions which don't affect the cash balance such as stock transfers, splits, etc.
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*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)(\$)
03/25	Purchase	Reinvested Shares	VXUS	VANGUARD TOTAL INTERNATIONAL STK ETF	0.0242	63.7600		(1.54)	
	Dividend	Div For Reinvest	VXUS	VANGUARD TOTAL				1.54	
03/31	Purchase	Reinvested Shares	VTI	VANGUARD TOTAL STOCK MARKET ETF	0.3943	270.5800		(106.69)	
	Dividend	Div For Reinvest	VTI	VANGUARD TOTAL STOCK				106.69	
Total Transactions								\$0.00	\$0.00

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

Bank Sweep Activity

Date	Description	Amount	Date	Description	Amount	Date	Description	Amount
03/01	Beginning Balance ^{x,z}	\$29.41	03/31	Ending Balance ^{x,z}	\$29.41	03/31	Interest Rate ^{* z}	0.05%

* Your interest period was 02/16/25 - 03/15/25. ^z

Endnotes For Your Account

- ◇

Dividends paid on this security will be automatically reinvested.
- 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.



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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.

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IN CASE OF ERRORS OR DISCREPANCIES: If you find an error or discrepancy relating to your



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ANIKET MUTATKAR
CHARLES SCHWAB & CO INC CUST
ROTH CONTRIBUTORY IRA

Statement Period

March 1-31, 2025

Terms and Conditions (continued)

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