

Primary Account: 688-22426

CATHERINE BEURNIER C/F
SEBASTIEN BEURNIER UTMA/NY
UNTIL AGE 21
225 E 36TH ST # 20FG
NEW YORK NY 10016-3670

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call 24-Hour Assistance:
(800) MERRILL
(800) 637-7455

Investment Advice and Guidance:
Call Your Financial Advisor

Your Financial Advisor:
SNOW RAND GROUP
900 S US HWY 1 SUITE 400
JUPITER FL 33477
1-800-937-0265

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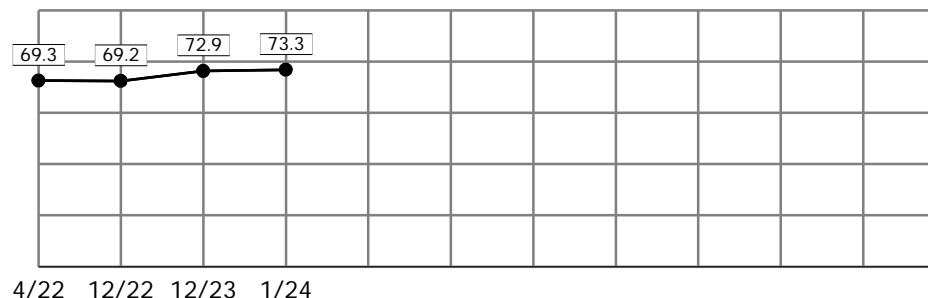
WEALTH MANAGEMENT REPORT

December 30, 2023 - January 31, 2024

PORTFOLIO SUMMARY

	January 31	December 29	Month Change
Net Portfolio Value	\$73,349.22	\$72,908.19	\$441.03 ▲
Your assets	\$73,349.22	\$72,908.19	\$441.03 ▲
Your liabilities	-	-	
Your Net Cash Flow (Inflows/Outflows)	-	-	
Securities You Transferred In/Out	-	-	
Subtotal Net Contributions	-	-	
Your Dividends/Interest Income	\$232.03	\$315.25	
Your Market Gains/(Losses)	\$209.00	\$587.00	
Subtotal Investment Earnings	\$441.03	\$902.25	

Total Value (Net Portfolio Value plus Assets Not Held/Valued By MLPF&S, if any) in thousands, 2022-2024



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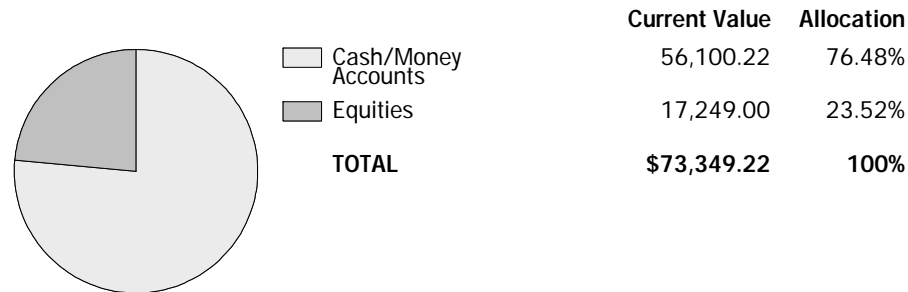
Investment products: **Are Not FDIC Insured** **Are Not Bank Guaranteed** **May Lose Value**

YOUR PORTFOLIO REVIEW

December 30, 2023 - January 31, 2024

ASSET ALLOCATION*

* Estimated Accrued Interest not included; may not reflect all holdings; does not include asset categories less than 1%; includes the categorical values for the underlying portfolio of individual mutual funds, closed end funds, and UITs.



CURRENT INCOME



	This Report	Year To Date
Tax-Exempt Interest	-	-
Taxable Interest	0.03	0.03
Tax-Exempt Dividends	-	-
Taxable Dividends	232.00	232.00
Total	\$232.03	\$232.03
Your Estimated Annual Income		\$3,122.52

TOP FIVE PORTFOLIO HOLDINGS

Based on Estimated Market Value

	Current Value	% of Portfolio
BLF FEDFUND	52,358.00	71.38%
VANGUARD DIVIDEND	17,249.00	23.51%
+ML BANK DEPOSIT PROGRAM	3,742.00	5.10%
+FDIC INSURED NOT SIPC COVERED		

FINANCIAL MARKET INDICATORS

	This Report	Last Report	Previous Year End
S&P 500	4845.65	4769.83	4769.83
Three-Month Treasury Bills	5.36%	5.33%	5.33%
Long-Term Treasury Bonds	4.17%	4.03%	4.03%
One-Month BSBY	5.37%	5.43%	5.43%
NASDAQ	15164.01	15011.35	15011.35

Online at: www.mymerrill.com

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Net Portfolio Value: **\$73,349.22**

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JUPITER FL 33477
1-800-937-0265

SEBASTIAN UTMA

December 30, 2023 - January 31, 2024

	<i>This Statement</i>	<i>Year to Date</i>
Opening Value (12/30)	\$72,908.19	
Total Credits	232.03	232.03
Total Debits	-	-
Securities You Transferred In/Out	-	-
Market Gains/(Losses)	209.00	209.00
Closing Value (01/31)	\$73,349.22	

ASSETS	<i>January 31</i>	<i>December 29</i>
Cash/Money Accounts	56,100.22	55,868.19
Fixed Income	-	-
Equities	-	-
Mutual Funds	17,249.00	17,040.00
Options	-	-
Other	-	-
<i>Subtotal (Long Portfolio)</i>	73,349.22	72,908.19
TOTAL ASSETS	\$73,349.22	\$72,908.19

LIABILITIES		
Debit Balance	-	-
Short Market Value	-	-
TOTAL LIABILITIES	-	-
NET PORTFOLIO VALUE	\$73,349.22	\$72,908.19



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SEBASTIAN UTMA

December 30, 2023 - January 31, 2024

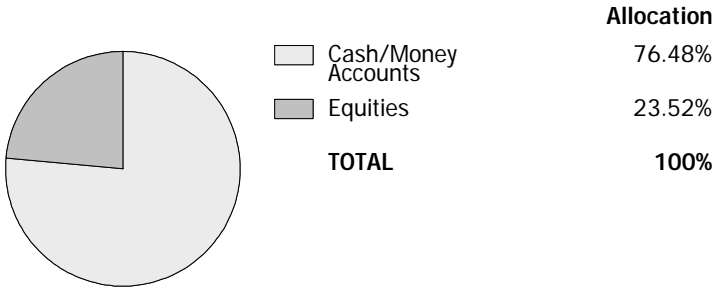
CASH FLOW	This Statement	Year to Date
Opening Cash/Money Accounts	\$55,868.19	
CREDITS		
Funds Received	-	-
Electronic Transfers	-	-
Other Credits	-	-
Subtotal	-	-
DEBITS		
Electronic Transfers	-	-
Margin Interest Charged	-	-
Other Debits	-	-
Visa Purchases	-	-
ATM/Cash Advances	-	-
Checks Written/Bill Payment	-	-
Advisory and other fees	-	-
Subtotal	-	-
Net Cash Flow	-	-

OTHER TRANSACTIONS

Dividends/Interest Income	232.03	232.03
Security Purchases/Debits	-	-
Security Sales/Credits	-	-
Closing Cash/Money Accounts	\$56,100.22	

ASSET ALLOCATION*

* Estimated Accrued Interest not included; may not reflect all holdings; does not include asset categories less than 1%; includes the categorical values for the underlying portfolio of individual mutual funds, closed end funds, and UITs.



Having an asset allocation that reflects your profile and goals is key to achieving the right outcome. Consult with your advisor to determine an appropriate allocation across all your holdings.

DOCUMENT PREFERENCES THIS PERIOD

	Mail	Online Delivery
Statements	X	
Performance Reports	X	
Trade Confirms	X	
Shareholders Communication	X	
Prospectus		X
Service Notices	X	
Tax Statements	X	

CATHERINE BEURNIER C/F

Account Number: 688-22426

ACCOUNT INVESTMENT OBJECTIVE

December 30, 2023 - January 31, 2024

GROWTH: Objective is to accumulate wealth over time through price appreciation rather than current income. The investor should be willing to accept the risk of price volatility and principal loss in seeking to achieve growth.

If you have changes to your investment objective, please contact your Financial Advisor(s).

YOUR CMA BANK DEPOSIT INTEREST SUMMARY

Money Account Description	Opening Balance	Average Deposit Balance	Current Yield%	Interest on Deposits	Closing Balance
Bank of America, N.A.	3,742	3,742	.01	0.03	3,742
TOTAL ML Bank Deposit Program	3,742			0.03	3,742

YOUR CMA ASSETS

CASH/MONEY ACCOUNTS						
Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Estimated Annual Income	Est. Annual Yield%
CASH	0.22	0.22		.22		
+ML BANK DEPOSIT PROGRAM	3,742.00	3,742.00	1.0000	3,742.00		.01
+FDIC INSURED NOT SIPC COVERED						
BLF FEDFUND	52,358.00	52,358.00	1.0000	52,358.00	2,801	5.35
TOTAL		56,100.22		56,100.22	2,802	4.99

MUTUAL FUNDS/CLOSED END FUNDS/UITs/ETPs								
Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Total Client Investment	Cumulative Investment Return (\$)	Estimated Annual Income
VANGUARD DIVIDEND	100.0000	15,686.85	172.4900	17,249.00	1,562.15	15,686	1,562	321
APPRECIATION ETF CURRENT YIELD 1.859% SYMBOL: VIG Initial Purchase: 01/17/23 Equity 100%								
Subtotal (Equities)				17,249.00				
TOTAL YIELD 1.86%		15,686.85		17,249.00	1,562.15		1,562	321

YOUR CMA ASSETS

December 30, 2023 - January 31, 2024

LONG PORTFOLIO		Adjusted/Total Cost Basis	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income
TOTAL	YIELD 4.26%	71,787.07	73,349.22	1,562.15		3,122

Total Client Investment: Cost of shares directly purchased and still held. Does not include shares purchased through reinvestment.

Cumulative Investment Return: Estimated Market Value minus Total Client Investment. Cumulative Investment Return is the dollar value of the capital appreciation (depreciation) of all shares purchased and still held, including shares acquired through reinvestment of dividends and distributions, which may be greater or less than the actual income distributed.

Unrealized Gain or (Loss): Estimated Market Value minus Total Cost Basis (total cost of shares directly purchased and still held, as well as cost of shares acquired through reinvestment). Provided for Tax Planning purposes only and is not applicable to retirement accounts.

Initial Purchase: Date of your initial investment in this fund.

Market Timing: Merrill's policies prohibit mutual fund market timing, which involves the purchase and sale of mutual fund shares within short periods of time with the intention of capturing short-term profits resulting from market volatility. Market timing may result in lower returns for long-term fund shareholders because market timers capture short-term gains that would otherwise pass to all shareholders and due to increased transaction costs and fewer assets for investment due to the need to retain cash to satisfy redemptions.

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YOUR CMA TRANSACTIONS

DIVIDENDS/INTEREST INCOME TRANSACTIONS						<i>Income</i>
<i>Date</i>	<i>Description</i>	<i>Transaction Type</i>	<i>Quantity</i>		<i>Income</i>	<i>Year To Date</i>
Taxable Interest						
01/31	BANK DEPOSIT INTEREST	☐ Bank Interest			.03	
Subtotal (Taxable Interest)					.03	.03
Taxable Dividends						
01/02	BLF FEDFUND	Dividend			232.00	
	PAY DATE 12/29/2023					

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YOUR CMA TRANSACTIONS

December 30, 2023 - January 31, 2024

DIVIDENDS/INTEREST INCOME TRANSACTIONS (continued)						
<i>Date</i>	<i>Description</i>	<i>Transaction Type</i>	<i>Quantity</i>		<i>Income</i>	<i>Income Year To Date</i>
Taxable Dividends						
01/02	BLF FEDFUND	Reinvestment Share(s)	232.0000			
	AGENT REINV AMT \$232.00 REINV PRICE \$1.00000 REINV SHRS 232.0000 AS OF 01/02					
Subtotal (Taxable Dividends)					232.00	232.00
NET TOTAL					232.03	232.03

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This statement serves as a confirmation of certain transactions during the period permitted to be reported periodically. Additional information, including the time of execution for any trade, is available upon written request.

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Estimated Annual Income and Current Yield for certain types of securities could include a return of principal or capital gains in which case the Estimated Annual Income and Current Yield would be overstated. Estimated Annual Income and Current Yield are estimates and the actual income and yield might be lower or higher than the estimated amounts. Current Yield is based upon Estimated Annual Income and the current price of the security and will fluctuate.

Market-Linked Investments (MLI)

MLIs are debt securities or Certificates of Deposit linked to an underlying reference asset. They are reflected on your statement by their underlying reference asset – equities (e.g., stocks, ETFs, equity indices), alternative investments (e.g., commodities, currencies), or fixed income (e.g., interest rates). This classification method illustrates your asset allocation.

Symbols and Abbreviations

☐	Interest reported to the IRS
■	Gross Proceeds reported to the IRS
*	Dividends reported to the IRS
:	Transactions reported to the IRS
OCC	Options Clearing Corporation
#	Transaction you requested same day payment. Prior day's dividend retained to offset cost of advancing payment on your behalf
N/A	Price, value and/or cost data not available
N/C	Not-Calculated
N/N	Non-negotiable securities
N/O	Securities registered in your name
N/O CUST	Non-negotiable securities registered in the name of the custodian
↑ ↓	Indicates that BofA Merrill Lynch Research has upgraded (↑) or downgraded (↓) its fundamental equity opinion on a security.