



Statement Period
November 30 - December 31, 2024

Account Number
836-69262

Investment Statement

39714 BDS 079 021 36624 - NNNNNNNNNNNN

BHARGAV NARAYANAN
2 LAVENDER DR
EDISON NJ 08820-4124

Account Value with Accruals

Account Description	Previous Period	This Period
Brokerage	1,605,305.87	1,722,585.05
ACCOUNT VALUE ³	\$1,605,305.87	\$1,722,585.05

See page 3 for footnotes and more detail.

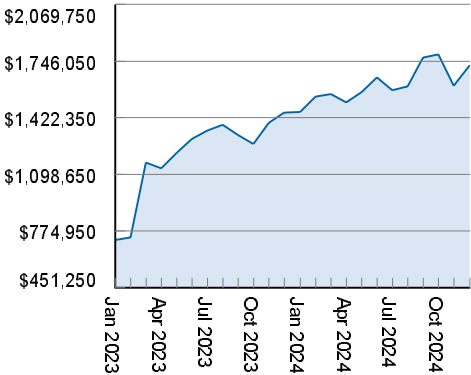
Questions?

For Online Investing Accounts, Call Client Services

(800) 392 5749 Po Box 1762, Mail Code: IL1-0291
Chicago, IL, 60690-1762

www.chase.com More contact information on page 39

Account Value with Accruals
(January 2023 to December 2024)



If you have any questions about your statement or concerns about your account, please call us at the toll free number provided above.

INVESTMENT AND INSURANCE PRODUCTS ARE: • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
• NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, JPMORGAN CHASE BANK, N.A. OR ANY OF ITS AFFILIATES
• SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

Account is held at J.P. Morgan Securities LLC (JPMS), member Financial Industry Regulatory Authority (FINRA) and Securities Investor Protection Corporation (SIPC). **This statement summary is provided for convenience purposes only.** For information about your JPMS account(s), please refer to your official JPMS account statement(s), which follows this statement summary. **Neither this statement summary nor your official JPMS account statement(s) should be used for tax reporting purposes.**

STATEMENT SUMMARY	BROKERAGE	IMPORTANT INFORMATION
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Statement Period
November 30 - December 31, 2024
Last Statement: November 29, 2024

Account Number
836-69262

Account Value With Accruals: **\$1,722,585.05**

BHARGAV NARAYANAN
2 LAVENDER DR
EDISON NJ 08820-4124

Account Activity Summary

Description	This Period	Year-to-Date
Beginning Account Value	\$1,605,305.87	\$1,452,100.94
Deposits (Cash & Securities)	105,000.00	205,000.00
Withdrawals (Cash & Securities)	0.00	(390,000.00)
Net Deposits / Withdrawals	\$105,000.00	(\$185,000.00)
Income	3,929.34	28,062.01
Fees ¹	(0.20)	(20.12)
Change In Investment Value	8,350.04	427,442.22
ENDING ACCOUNT VALUE ³	\$1,722,585.05	\$1,722,585.05
Net Accrued Income	0.00	0.00
Account Value With Accruals	\$1,722,585.05	\$1,722,585.05

¹ Account fees, management fees, and debit interest are included. Trade related fees charged by brokers and commissions impact the total cost or proceeds of your trades and are not included here.

³ Important information regarding Alternative Assets including pricing and source of valuations is provided in the "Messages" section of Important Information.

Month End Closing Method: First In, First Out (FIFO)
Your Broker/Dealer is J.P. MORGAN SECURITIES LLC, 4 Chase Metrotech Center, Brooklyn, New York 11245-0001

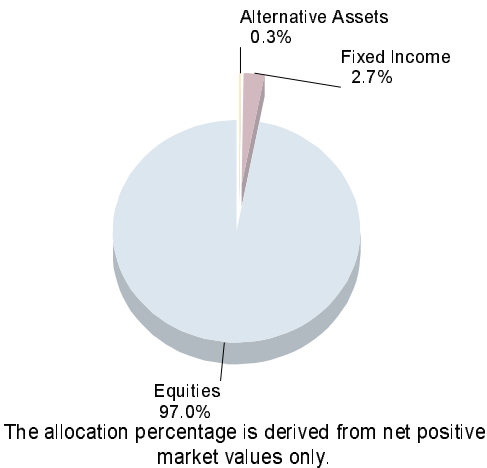
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Asset Allocation Summary

Description	Market value Previous Period	Market value This Period	Total Change (\$)
Cash & Sweep Funds	32,970.90	153.36	(32,817.54)
Equities	1,522,356.23	1,671,829.31	149,473.08
Fixed Income	45,138.74	46,078.67	939.93
Alternative Assets	4,840.00	4,523.71	(316.29)
TOTAL ACCOUNT VALUE	\$1,605,305.87	\$1,722,585.05	\$117,279.18

Asset Allocation



Assets and Liabilities Summary

Description	Previous Period	This Period
Long Cash and Sweep Funds	32,970.90	11,132.88
Long Market Value	1,572,334.97	1,722,431.69
Total Assets	\$1,605,305.87	\$1,733,564.57
Margin Loan / Debit Balance	0.00	(10,979.52)
Total Liabilities	\$0.00	(\$10,979.52)
TOTAL ACCOUNT VALUE	\$1,605,305.87	\$1,722,585.05
Total Account Value with Accruals	\$1,605,305.87	\$1,722,585.05

Unrealized Gain / Loss Summary

Description	This Period
Short-Term Gain	8,894.17
Short-Term Loss	(175.92)
Short-Term Net Gain / Loss	\$8,718.25
Long-Term Gain	855,817.35
Long-Term Loss	(40,377.85)
Long-Term Net Gain / Loss	\$815,439.50
TOTAL UNREALIZED GAIN / LOSS	\$824,157.75

Unrealized Gain / Loss represents Gain / Loss data since the date of acquisition.

Income Summary

Description	This Period	Year-to-Date
Dividends	2,406.32	26,334.48
Interest	1.06	3.94
Distributions	1,521.96	1,723.59
Total Income from Taxable Investments	\$3,929.34	\$28,062.01
Total Income from Non-Taxable Investments	\$0.00	\$0.00
TOTAL INCOME	\$3,929.34	\$28,062.01

Taxable and Non-taxable income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

Realized Gain / Loss Summary

Description	This Period	Year-to-Date
Short-Term Loss	0.00	(13,509.57)
Short-Term Net Gain / Loss	\$0.00	(\$13,509.57)
Long-Term Gain	0.00	204.52
Long-Term Loss	0.00	(53,954.72)
Long-Term Net Gain / Loss	\$0.00	(\$53,750.20)
TOTAL REALIZED GAIN / LOSS	\$0.00	(\$67,259.77)

Realized gain/loss information is provided for transactions in your account as of the trade date and excludes transactions where cost basis information has not been provided or is unavailable. This summary may include realized gains on Treasury Bills which may be reclassified on your official tax document.

Gain/loss calculations do not include adjustments for wash sales that may have occurred on the last business day of this statement period. These wash sale adjustments, if any, will be reflected on your next statement.

Cost basis and realized gain/loss on statements are provided for informational purposes only and should not be used for tax purposes or otherwise relied upon without assistance of your tax advisor.

Tax Withheld Summary

Description	This Period	Year-to-Date
Foreign Tax	0.00	(27.89)

Holdings

The total cost basis for each security position and the unrealized gain/loss are provided solely for your convenience and may not be used for tax purposes or otherwise relied upon. If you have questions related to the tax treatment of your investments, please consult your tax advisor. Unrealized gain/loss total reflects only those positions for which a cost basis is available or has been provided. J.P. Morgan has not, and cannot, validate the cost basis of positions reported by you or your agent, and are displayed solely for your convenience. Information on this statement related to cost and gain/loss calculations does not include adjustments for wash sales that may have occurred on transactions pending settlement. These wash sale adjustments, if any, will be reflected on your next statement.

For Mutual Funds, itemized cost basis displays each purchase, the aggregation of long term and short term investments, and/or the aggregation of long term and short term positions which origination cannot be determined, noted as 'Other'. For Mutual Funds, Market Value vs. Purchases is provided to assist you in comparing your total purchase, excluding reinvested distributions, with the current market value of the position. For Mutual Funds which you choose not to reinvest distributions, 'Cumulative Cash Distributions' is displayed to assist you in monitoring the position. This Cumulative Cash Distributions will only reflect cash distributions made after June 1, 2018. Investment Gain/Loss calculates the difference between your cost of Purchases from the current value of the fund, plus Cumulative Cash Distributions. In any Mutual Fund tax lot is noted 'Other' or cost basis is not available. Investment Gain/Loss will display 'Not Available.'

Investment Gain/Loss display is for informational purposes only as does not reflect your total unrealized gain or loss, nor should it be used for tax purposes.

CASH & SWEEP FUNDS

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
CASH BALANCE				(10,979.52)				
P PENDING PURCHASES				(10,979.52)				
CHASE DEPOSIT SWEEP		11,132.88	1	11,132.88				--
JPMORGAN CHASE BANK NA EST.								--
30 DAY AVG YIELD 0.01% AMT								
DEPOSITED FDIC INSURED								
SUBJECT TO APPLICABLE								
LIMITS NOT COVERED BY SIPC								
Symbol: QACDS								
TOTAL CASH & SWEEP FUNDS				\$153.36				--
								--

EQUITIES

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
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P Position reflects trades executed pending settlement
* A large number of tax lots exist for the securities denoted with an asterisk. Individual tax lots are available by calling the appropriate number on the front of this statement.

Please read the important disclosures at the end of the statement. For questions, please contact us using the information provided on the front of this statement.

EQUITIES (continued)

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss		Est. Accrued Inc. Est. Annual Inc.
10X GENOMICS INC CLASS A COMMON STOCK Symbol: TXG	21 Apr 2022	25	14.36	359.00	56.19	1,404.66	(1,045.66)	LT	-- --
ADVANCED MICRO DEVICES INC COM Dividend Reinvested Symbol: AMD	19 Jan 2021 N	34	120.79	4,106.86	89.53	3,044.02	1,062.84	LT	-- --
AIRBNB INC CLASS A COMMON STOCK Dividend Reinvested Symbol: ABNB	27 Jan 2021 16 May 2022	70 50 20	131.41	9,198.70 6,570.50 2,628.20	171.94 194.72 115	12,035.91 9,735.91 2,300.00	(2,837.21) (3,165.41) 328.20	 LT LT	-- --
ALIBABA GROUP HOLDING LTD SPONSORED ADR Dividend Reinvested EST YIELD: 1.16% Symbol: BABA	23 Apr 2020 18 Jan 2024 12 Jul 2024	5.17447 5 0.07127 0.1032	84.79	438.74 423.95 6.04 8.75	200.64 205 68.75 80.62	1,038.22 1,025.00 4.90 8.32	(599.48) (601.05) 1.14 0.43	 LT ST ST	-- 5.07
AMAZON.COM INC Dividend Reinvested Symbol: AMZN	03 Oct 2019 27 Feb 2020 28 Feb 2020 09 Mar 2020 22 Feb 2022	560 200 100 100 60 100	219.39	122,858.40 43,878.00 21,939.00 21,939.00 13,163.40 21,939.00	100.17 85.5 95.75 91.5 88.7 149.49	56,095.73 17,100.00 9,575.00 9,150.00 5,322.00 14,948.73	66,762.67 26,778.00 12,364.00 12,789.00 7,841.40 6,990.27	 LT LT LT LT LT	-- --
APPLE INC Dividend Reinvested EST YIELD: 0.40% Symbol: AAPL	23 Nov 2020 11 Feb 2021 13 May 2021 12 Aug 2021 11 Nov 2021 10 Feb 2022 12 May 2022 11 Aug 2022	102.26707 100 0.15095 0.17556 0.15095 0.1484 0.12651 0.16311 0.13657	250.42	25,609.72 25,042.00 37.80 43.96 37.80 37.16 31.68 40.85 34.20	116.13 115 135.81 125.48 146.21 148.99 175.01 142.05 169.95	11,875.79 11,500.00 20.50 22.03 22.07 22.11 22.14 23.17 23.21	13,733.93 13,542.00 17.30 21.93 15.73 15.05 9.54 17.68 10.99	 LT LT LT LT LT LT LT LT	-- 102.27

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EQUITIES (continued)

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
APPLE INC								
	10 Nov 2022	0.16402		41.07	141.69	23.24	17.83	LT
	16 Feb 2023	0.15124		37.87	153.93	23.28	14.59	LT
	18 May 2023	0.14041		35.16	173.28	24.33	10.83	LT
	17 Aug 2023	0.13745		34.42	177.23	24.36	10.06	LT
	16 Nov 2023	0.12826		32.12	190.16	24.39	7.73	LT
	15 Feb 2024	0.13301		33.31	183.67	24.43	8.88	ST
	16 May 2024	0.1336		33.46	190.72	25.48	7.98	ST
	15 Aug 2024	0.11414		28.58	223.5	25.51	3.07	ST
	14 Nov 2024	0.11289		28.27	226.24	25.54	2.73	ST
ARISTA NETWORKS INC								
		360	110.53	39,790.80	29.95	10,781.49	29,009.31	--
COMMON STOCK								
Symbol: ANET								
	23 Mar 2022	100		11,053.00	33.38	3,338.00	7,715.00	LT
	06 Apr 2022	60		6,631.80	33.2	1,992.00	4,639.80	LT
	21 Apr 2022	80		8,842.40	30.64	2,451.49	6,390.91	LT
	19 May 2022	120		13,263.60	25	3,000.00	10,263.60	LT
ASML HOLDING N V								
		12.32624	693.08	8,543.07	685.29	8,447.02	96.05	--
N Y REGISTRY SHS 2012								
Dividend Reinvested EST								
YIELD: 0.82%								
Symbol: ASML								
	20 Oct 2021	7		4,851.56	759.98	5,319.86	(468.30)	LT
	12 Nov 2021	0.01475		10.22	841.36	12.41	(2.19)	LT
	14 Mar 2022	5		3,465.40	581.99	2,909.95	555.45	LT
	12 May 2022	0.07752		53.73	513.54	39.81	13.92	LT
	12 Aug 2022	0.02518		17.45	569.9	14.35	3.10	LT
	14 Nov 2022	0.02396		16.61	576.38	13.81	2.80	LT
	15 Feb 2023	0.02295		15.91	661.87	15.19	0.72	LT
	10 May 2023	0.02935		20.34	654.51	19.21	1.13	LT
	10 Aug 2023	0.02398		16.62	688.49	16.51	0.11	LT
	10 Nov 2023	0.02473		17.14	642.54	15.89	1.25	LT
	14 Feb 2024	0.01768		12.25	915.72	16.19	(3.94)	ST
	07 May 2024	0.02111		14.63	924.68	19.52	(4.89)	ST
	07 Aug 2024	0.01952		13.53	878.59	17.15	(3.62)	ST
	07 Nov 2024	0.02551		17.68	673.07	17.17	0.51	ST
BERKSHIRE HATHAWAY INC								
	16 Apr 2020	20	453.28	9,065.60	187	3,740.00	5,325.60	LT
DEL CL B Dividend								

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STATEMENT SUMMARY

BROKERAGE

IMPORTANT INFORMATION

EQUITIES (continued)

J.P. Morgan Self-Directed Investing

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
BERKSHIRE HATHAWAY INC								
Reinvested								
Symbol: BRKB								
CLOUDFLARE INC	16 Dec 2021	60	107.68	6,460.80	132.2	7,931.96	(1,471.16) LT	--
CLASS A COMMON STOCK PAR								--
VALUE \$0.001 PER SHARE								
Symbol: NET								
CONFLUENT INC	21 Apr 2022	80	27.96	2,236.80	36.19	2,894.97	(658.17) LT	--
CLASS A COMMON STOCK								--
Symbol: CFLT								
CROWDSTRIKE HOLDINGS INC		96	342.16	32,847.36	135.68	13,025.23	19,822.13	--
CLASS A COMMON STOCK								--
Symbol: CRWD	29 Jun 2020	30		10,264.80	95	2,850.00	7,414.80 LT	
	23 Nov 2020	30		10,264.80	143	4,290.00	5,974.80 LT	
	22 Feb 2022	30		10,264.80	167.17	5,015.23	5,249.57 LT	
	16 May 2022	6		2,052.96	145	870.00	1,182.96 LT	
DEXCOM INC		80	77.77	6,221.60	70.01	5,600.59	621.01	--
Dividend Reinvested								--
Symbol: DXCM	24 Feb 2020	40		3,110.80	71.26	2,850.59	260.21 LT	
	03 Mar 2020	40		3,110.80	68.75	2,750.00	360.80 LT	
DIGITALOCEAN HOLDINGS INC		150	34.07	5,110.50	49.56	7,433.50	(2,323.00)	--
COMMON STOCK								--
Symbol: DOCN	22 Feb 2022	100		3,407.00	52.29	5,228.50	(1,821.50) LT	
	14 Mar 2022	50		1,703.50	44.1	2,205.00	(501.50) LT	
FIDELITY COVINGTON TR		451	58.7	26,473.70	41.47	18,703.77	7,769.93	--
FIDELITY MSCI COMMUNICATION								230.46
SERVICES INDEX ETF	22 Feb 2022	120		7,044.00	44.05	5,285.69	1,758.31 LT	
Dividend Reinvested EST	23 Feb 2022	100		5,870.00	43.41	4,341.00	1,529.00 LT	
YIELD: 0.87%	24 Feb 2022	80		4,696.00	42.72	3,417.23	1,278.77 LT	
Symbol: FCOM	18 May 2022	100		5,870.00	38	3,800.00	2,070.00 LT	

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EQUITIES (continued)

J.P. Morgan Self-Directed Investing

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
FIDELITY COVINGTON TR								
	13 Jun 2022	50		2,935.00	36	1,800.00	1,135.00	LT
	24 Dec 2024	1		58.70	59.85	59.85	(1.15)	ST
FIDELITY COVINGTON TR		*420.0257	184.88	77,654.35	124.94	52,479.03	25,175.32	--
MSCI INFORMATION TECHNOLOGY								380.12
INDEX ETF Dividend	Long Term	285.29505		52,745.35	98.06	27,975.09	24,770.26	LT
Reinvested EST YIELD:	Short Term	134.73065		24,909.00	181.87	24,503.94	405.06	ST
0.49%								
Symbol: FTEC								
FIDELITY MSCI HEALTH CARE								
INDEX ETF Dividend		61.23866	65.35	4,001.95	44.39	2,718.66	1,283.29	--
Reinvested EST YIELD:								60.50
1.51%	10 Oct 2018	29		1,895.15	45.87	1,330.09	565.06	LT
	10 Oct 2018	1		65.35	45.86	45.86	19.49	LT
Symbol: FHLC	24 Oct 2018	30		1,960.50	42.83	1,284.93	675.57	LT
	28 Dec 2018	0.2154		14.08	40.95	8.82	5.26	LT
	04 Jan 2019	0.4653		30.41	40.75	18.96	11.45	LT
	21 Mar 2019	0.2162		14.13	44.63	9.65	4.48	LT
	27 Jun 2019	0.1031		6.74	44.71	4.61	2.13	LT
	24 Dec 2024	0.23866		15.60	65.95	15.74	(0.14)	ST
FIDELITY SELECT								
ENTERPRISE TECHNOLOGY		*63.955	60.37	3,860.96	75.2 A	4,809.66	(948.70)	--
SERVICES PORTFOLIO EST	30 Jan 2020	24.719		1,492.29	75.2	1,858.96	(366.67)	2.75
YIELD: 0.07% DIV & CAP	02 Mar 2020	13.016		785.78	75.2	978.85	(193.07)	LT
GAIN REINVEST	LT REINVEST	16.063		969.72	75.2	1,208.00	(238.28)	LT
Symbol: FBSOX	ST REINVEST	10.157		613.18	75.2	763.85	(150.67)	ST
Market Value vs. Purchases				3,860.96		2,837.81		
Investment Gain/Loss				1,023.15				
FIVERR INTERNATIONAL LTD								
ORDINARY SHARES NO PAR	30 Nov 2020	10	31.73	317.30	200.7	2,007.00	(1,689.70)	LT
VALUE								--
Symbol: FVRR								

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EQUITIES (continued)

J.P. Morgan Self-Directed Investing

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	LT	Est. Accrued Inc. Est. Annual Inc.
FORTINET INC	28 Feb 2020	100	94.48	9,448.00	20	2,000.00	7,448.00	LT	--
Dividend Reinvested									--
Symbol: FTNT									
GOLDMAN SACHS GROUP INC		22.51366	572.62	12,891.77	191.83	4,318.76	8,573.01		--
Dividend Reinvested EST									270.16
YIELD: 2.10%	04 May 2020	20		11,452.40	172	3,440.00	8,012.40	LT	
Symbol: GS	29 Jun 2020	0.13063		74.80	191.38	25.00	49.80	LT	
	29 Sep 2020	0.12712		72.79	197.92	25.16	47.63	LT	
	30 Dec 2020	0.09778		55.99	258.95	25.32	30.67	LT	
	30 Mar 2021	0.07684		44.00	331.08	25.44	18.56	LT	
	29 Jun 2021	0.06856		39.26	372.52	25.54	13.72	LT	
	29 Sep 2021	0.10558		60.46	388.33	41.00	19.46	LT	
	30 Dec 2021	0.10629		60.86	387.71	41.21	19.65	LT	
	30 Mar 2022	0.12221		69.98	339.01	41.43	28.55	LT	
	29 Jun 2022	0.13797		79.00	302.02	41.67	37.33	LT	
	29 Sep 2022	0.17758		101.69	295.25	52.43	49.26	LT	
	29 Dec 2022	0.15428		88.34	342.75	52.88	35.46	LT	
	30 Mar 2023	0.16476		94.34	323.26	53.26	41.08	LT	
	29 Jun 2023	0.16794		96.17	319.58	53.67	42.50	LT	
	28 Sep 2023	0.1858		106.39	320.24	59.50	46.89	LT	
	28 Dec 2023	0.15597		89.31	384.75	60.01	29.30	LT	
	28 Mar 2024	0.1451		83.09	416.54	60.44	22.65	ST	
	27 Jun 2024	0.13673		78.29	444.96	60.84	17.45	ST	
	27 Sep 2024	0.13429		76.90	497.28	66.78	10.12	ST	
	30 Dec 2024	0.11823		67.70	568.21	67.18	0.52	ST	
HUBSPOT INC		55	696.77	38,322.35	308.21	16,951.38	21,370.97		--
COM									--
Symbol: HUBS	28 Feb 2020	20		13,935.40	170	3,400.00	10,535.40	LT	
	27 Jan 2021	25		17,419.25	350.06	8,751.38	8,667.87	LT	
	04 Mar 2021	10		6,967.70	480	4,800.00	2,167.70	LT	
IDEXX LABORATORIES CORP	31 Jan 2020	20	413.44	8,268.80	275	5,500.00	2,768.80	LT	--
Dividend Reinvested									--
Symbol: IDXX									

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EQUITIES (continued)

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss		Est. Accrued Inc.
									Est. Annual Inc.
JANUS HENDERSON GLOBAL TECHNOLOGY AND INNVTN CL A		*183.656	59.43	10,914.68	43.98	A	8,076.42	2,838.26	--
DIV & CAP GAIN REINVEST	30 Jan 2020	62.893		3,737.73	43.98		2,765.77	971.96	LT
Symbol: JATAX	02 Mar 2020	64.466		3,831.21	43.98		2,834.94	996.27	LT
	LT REINVEST	37.021		2,200.16	43.98		1,628.03	572.13	LT
	ST REINVEST	19.276		1,145.57	43.98		847.68	297.89	ST
Market Value vs. Purchases Investment Gain/Loss				10,914.68 5,313.97			5,600.71		
JD.COM INC	29 Apr 2024	0.99523	34.67	34.50	30.31		30.17	4.33	ST
SPONSORED ADR REPSTG COM CL A Dividend Reinvested EST									--
YIELD: 2.13%									0.74
Symbol: JD									
LEMONADE INC	09 Dec 2020	35	36.68	1,283.80	87.5		3,062.50	(1,778.70)	LT
COMMON STOCK									--
Symbol: LMND									--
LUCKIN COFFEE INC	05 Mar 2020	20	25.67	513.40	42.09		841.88	(328.48)	LT
AMERICAN DEPOSITARY SHARES									--
Symbol: LKNCY									--
LULULEMON ATHLETICA INC	24 Feb 2022	15	382.41	5,736.15	293.93		4,408.98	1,327.17	LT
Dividend Reinvested									--
Symbol: LULU									--
MASTERCARD INCORPORATED		*35.81591	526.57	18,859.58	275.48		9,866.42	8,993.16	--
Dividend Reinvested EST									108.88
YIELD: 0.58%	Long Term	35.61601		18,754.32	274.38		9,772.19	8,982.13	LT
Symbol: MA	Short Term	0.1999		105.26	471.39		94.23	11.03	ST
MCCORMICK & CO INC		43.56184	76.24	3,321.15	82.44		3,591.45	(270.30)	--
NON-VOTING Dividend									78.41
Reinvested EST YIELD:	30 Jan 2020	40		3,049.60	82.5		3,300.00	(250.40)	LT
2.36%	27 Apr 2020	0.15998		12.20	77.51		12.40	(0.20)	LT
Symbol: MKC	20 Jul 2020	0.1311		10.00	94.97		12.45	(2.45)	LT

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EQUITIES (continued)

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
MCCORMICK & CO INC								
	19 Oct 2020	0.1243		9.48	100.48	12.49	(3.01)	LT
	11 Jan 2021	0.14518		11.07	94.64	13.74	(2.67)	LT
	26 Apr 2021	0.15071		11.49	91.5	13.79	(2.30)	LT
	26 Jul 2021	0.16249		12.39	85.17	13.84	(1.45)	LT
	26 Oct 2021	0.17211		13.12	80.76	13.90	(0.78)	LT
	10 Jan 2022	0.15878		12.11	95.67	15.19	(3.08)	LT
	25 Apr 2022	0.14918		11.37	102.23	15.25	(3.88)	LT
	25 Jul 2022	0.18214		13.89	84	15.30	(1.41)	LT
	25 Oct 2022	0.20622		15.72	74.53	15.37	0.35	LT
	09 Jan 2023	0.1893		14.43	86	16.28	(1.85)	LT
	24 Apr 2023	0.19033		14.51	85.9	16.35	(1.84)	LT
	24 Jul 2023	0.18597		14.18	88.35	16.43	(2.25)	LT
	24 Oct 2023	0.26996		20.58	61.12	16.50	4.08	LT
	08 Jan 2024	0.26619		20.29	67.17	17.88	2.41	ST
	22 Apr 2024	0.24242		18.48	74.21	17.99	0.49	ST
	22 Jul 2024	0.24555		18.72	73.71	18.10	0.62	ST
	21 Oct 2024	0.22993		17.53	79.15	18.20	(0.67)	ST
MERCADOLIBRE INC								
		6	1,700.44	10,202.64	1,642.65	9,855.87	346.77	--
Dividend Reinvested								
Symbol: MELI								
	29 Jan 2021	3		5,101.32	1,766.29	5,298.87	(197.55)	LT
	04 Mar 2021	3		5,101.32	1,519	4,557.00	544.32	LT
META PLATFORMS INC								
		25.09228	585.51	14,691.78	191.36	4,801.66	9,890.12	--
CLASS A COMMON STOCK								
Dividend Reinvested EST								
	12 Dec 2019	N		2,927.55	195	975.00	1,952.55	LT
YIELD: 0.34%								
	24 Feb 2020	N		5,855.10	202.66	2,026.59	3,828.51	LT
Symbol: META								
	16 Apr 2020	N		5,855.10	175	1,750.00	4,105.10	LT
	26 Mar 2024		0.02473	14.48	505.46	12.50	1.98	ST
	26 Jun 2024		0.02471	14.47	506.27	12.51	1.96	ST
	26 Sep 2024		0.02174	12.73	575.9	12.52	0.21	ST
	27 Dec 2024		0.0211	12.35	594.31	12.54	(0.19)	ST
MICROSOFT CORP								
		*112.53924	421.5	47,435.29	280.5	31,567.71	15,867.58	--
Dividend Reinvested EST								

EQUITIES (continued)

J.P. Morgan Self-Directed Investing

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
MICROSOFT CORP								
YIELD: 0.79%	Long Term	62.0966		26,173.72	171.06	10,622.35	15,551.37	LT
Symbol: MSFT	Short Term	50.44264		21,261.57	415.23	20,945.36	316.21	ST
NETFLIX INC								
COM Dividend Reinvested		15	891.32	13,369.80	375.67	5,635.00	7,734.80	--
Symbol: NFLX								--
	23 Jan 2020	10		8,913.20	326	3,260.00	5,653.20	LT
	23 Jul 2020	5		4,456.60	475	2,375.00	2,081.60	LT
NICE LTD								
AMERICAN DEPOSITARY SHARES	24 Feb 2020	20	169.84	3,396.80	170	3,400.00	(3.20)	LT
Dividend Reinvested								--
Symbol: NICE								--
NVIDIA CORP								
Dividend Reinvested EST		*1,725.68319	134.29	231,742.00	9.53	16,444.50	215,297.50	--
YIELD: 0.03%	Long Term	1,725.2003		231,677.15	9.5	16,385.85	215,291.30	LT
Symbol: NVDA	Short Term	0.48289		64.85	121.46	58.65	6.20	ST
OKTA INC								
CLASS A COMMON STOCK	27 Jan 2021	20	78.8	1,576.00	252	5,040.00	(3,464.00)	LT
Symbol: OKTA								--
PAYCOM SOFTWARE INC								
Dividend Reinvested EST		34.05424	204.97	6,980.10	330.95	11,270.25	(4,290.15)	--
YIELD: 0.73%	22 Mar 2022	5		1,024.85	357.5	1,787.50	(762.65)	LT
Symbol: PAYC	23 Mar 2022	5		1,024.85	350	1,750.00	(725.15)	LT
	24 Mar 2022	10		2,049.70	340	3,400.00	(1,350.30)	LT
	07 Apr 2022	9		1,844.73	330	2,970.00	(1,125.27)	LT
	18 May 2022	5		1,024.85	270	1,350.00	(325.15)	LT
	09 Dec 2024	0.05424		11.12	235.07	12.75	(1.63)	ST
PAYPAL HOLDINGS INC								
COM Dividend Reinvested		44	85.35	3,755.40	240.08	10,563.62	(6,808.22)	--
Symbol: PYPL								--
	27 Jan 2021	29		2,475.15	230.55	6,685.97	(4,210.82)	LT
	23 Feb 2021	15		1,280.25	258.51	3,877.65	(2,597.40)	LT

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EQUITIES (continued)

J.P. Morgan Self-Directed Investing

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss		Est. Accrued Inc. Est. Annual Inc.
ROKU INC	16 May 2022	20	74.34	1,486.80	95	1,900.00	(413.20)	LT	--
CLASS A COMMON STOCK									--
Symbol: ROKU									
SALESFORCE INC		22.09493	334.33	7,387.00	224.31	4,956.09	2,430.91		--
COMMON STOCK Dividend									35.35
Reinvested EST YIELD:	02 Dec 2020	N		7,355.26	224.08	4,929.65	2,425.61	LT	
0.48%	11 Apr 2024		0.02938	9.82	299.52	8.80	1.02	ST	
Symbol: CRM	25 Jul 2024		0.03459	11.56	254.7	8.81	2.75	ST	
	08 Oct 2024		0.03096	10.35	285.21	8.83	1.52	ST	
SCHWAB STRATEGIC TR		370.54139	18.5	6,855.02	16.39	6,073.96	781.06		--
INTL EQUITY ETF Dividend									223.44
Reinvested EST YIELD:	02 Jul 2018		76	1,406.00	16.29	1,238.04	167.96	LT	
3.26%	19 Jul 2018		148	2,738.00	16.63	2,460.50	277.50	LT	
Symbol: SCHF	23 Oct 2018		80	1,480.00	15.32	1,225.40	254.60	LT	
	18 Dec 2018		9.187	169.96	14.36	131.91	38.05	LT	
	02 Jul 2019		0.813	15.04	16.14	13.12	1.92	LT	
	17 Dec 2019		6.87792	127.24	16.76	115.24	12.00	LT	
	29 Jun 2020		2.58166	47.76	14.82	38.26	9.50	LT	
	15 Dec 2020		4.65314	86.08	17.71	82.43	3.65	LT	
	28 Jun 2021		2.81034	51.99	19.89	55.89	(3.90)	LT	
	13 Dec 2021		7.3694	136.33	19.15	141.14	(4.81)	LT	
	04 Jan 2022		0.40264	7.45	19.67	7.92	(0.47)	LT	
	28 Jun 2022		2.92626	54.14	15.97	46.74	7.40	LT	
	13 Dec 2022		6.55072	121.19	16.36	107.17	14.02	LT	
	19 Jul 2023		3.91242	72.38	17.47	68.35	4.03	LT	
	11 Dec 2023		7.02278	129.92	17.64	123.90	6.02	LT	
	01 Jul 2024		3.36762	62.30	19.33	65.09	(2.79)	ST	
	18 Dec 2024		8.06649	149.23	18.95	152.86	(3.63)	ST	
SCHWAB STRATEGIC TR		*1,290.83962	23.18	29,921.66	11.15	14,389.12	15,532.54		--
US LARGE-CAP ETF Dividend									364.02
Reinvested EST YIELD:	Long Term		1,274.52036	29,543.38	11.01	14,027.87	15,515.51	LT	
1.22%	Short Term		16.31926	378.28	22.14	361.25	17.03	ST	
Symbol: SCHX									

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EQUITIES (continued)

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
SCHWAB STRATEGIC TR		*457.33538	25.86	11,826.69	17.99	8,226.57	3,600.12	--
US SMALL-CAP ETF Dividend								178.36
Reinvested EST YIELD:	Long Term	450.42462		11,647.98	17.87	8,049.71	3,598.27 LT	
1.51%	Short Term	6.91076		178.71	25.59	176.86	1.85 ST	
Symbol: SCHA								
SHOPIFY INC		550	106.33	58,481.50	62.15	34,183.80	24,297.70	--
CL A								--
Symbol: SHOP	24 Feb 2020	50		5,316.50	49.88	2,494.20	2,822.30 LT	
	21 Apr 2020	50		5,316.50	60	3,000.00	2,316.50 LT	
	04 Jun 2020	100		10,633.00	73	7,300.00	3,333.00 LT	
	04 Jun 2020	50		5,316.50	75	3,750.00	1,566.50 LT	
	22 Feb 2022	100		10,633.00	63.11	6,310.60	4,322.40 LT	
	24 Feb 2022	100		10,633.00	61	6,100.00	4,533.00 LT	
	14 Mar 2022	100		10,633.00	52.29	5,229.00	5,404.00 LT	
SNOWFLAKE INC	22 Nov 2021	20	154.41	3,088.20	370	7,400.00	(4,311.80) LT	--
CLASS A COMMON STOCK								--
Symbol: SNOW								
SPOTIFY TECHNOLOGY S A		50	447.38	22,369.00	128.09	6,404.70	15,964.30	--
SHS SPOTIFY TECH SA ORD REG								--
Dividend Reinvested	24 Feb 2022	20		8,947.60	141.53	2,830.50	6,117.10 LT	
Symbol: SPOT	14 Mar 2022	30		13,421.40	119.14	3,574.20	9,847.20 LT	
SYNOPSYS INC	30 Jan 2020	20	485.36	9,707.20	149.66	2,993.20	6,714.00 LT	--
Dividend Reinvested								--
Symbol: SNPS								
TAKE TWO INTERACTIVE	24 May 2022 N	12	184.08	2,208.96	N/A	Provide	N/A	--
SOFTWARE INC Dividend								--
Reinvested								
Symbol: TTWO								
TESLA INC		600	403.84	242,304.00	46.33	27,797.62	214,506.38	--
COMMON STOCK Dividend								--
Reinvested	26 Feb 2020 N	150		60,576.00	52.28	7,842.62	52,733.38 LT	

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STATEMENT SUMMARY

BROKERAGE

IMPORTANT INFORMATION

EQUITIES (continued)

J.P. Morgan Self-Directed Investing

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
TESLA INC								
Symbol: TSLA	26 Feb 2020	N	150	60,576.00	53	7,950.00	52,626.00	LT
	28 Feb 2020	N	150	60,576.00	41.33	6,200.00	54,376.00	LT
	12 Mar 2020	N	150	60,576.00	38.7	5,805.00	54,771.00	LT
TRADE DESK INC (THE)								
CLASS A COMMON STOCK			300	117.53	35,259.00	56.98	17,094.53	18,164.47
Symbol: TTD	23 Jan 2020		100	11,753.00	27.5	2,750.00	9,003.00	LT
	27 Jan 2021		100	11,753.00	75.45	7,544.53	4,208.47	LT
	04 Mar 2021		100	11,753.00	68	6,800.00	4,953.00	LT
TWILIO INC								
CL A	27 Jan 2021		15	108.08	1,621.20	347	5,205.00	(3,583.80)
Symbol: TWLO								LT
UNITED AIRLINES HOLDINGS								
INC COMMON STOCK Dividend	16 Apr 2020		100	97.1	9,710.00	29	2,900.00	6,810.00
Reinvested								LT
Symbol: UAL								
VAIL RESORTS INC								
Dividend Reinvested EST			16.74785	187.45	3,139.38	266.88	4,469.64	(1,330.26)
YIELD: 4.74%								
Symbol: MTN	27 Jan 2021		15	2,811.75	272.51	4,087.58	(1,275.83)	LT
	22 Oct 2021		0.038	7.12	347.37	13.20	(6.08)	LT
	11 Jan 2022		0.04451	8.34	297.24	13.23	(4.89)	LT
	14 Apr 2022		0.11098	20.80	259.6	28.81	(8.01)	LT
	12 Jul 2022		0.13817	25.90	210.03	29.02	(3.12)	LT
	24 Oct 2022		0.13892	26.04	210.77	29.28	(3.24)	LT
	10 Jan 2023		0.12036	22.56	245.51	29.55	(6.99)	LT
	11 Apr 2023		0.13387	25.09	239.93	32.12	(7.03)	LT
	12 Jul 2023		0.13018	24.40	248.81	32.39	(7.99)	LT
	26 Oct 2023		0.15659	29.35	208.57	32.66	(3.31)	LT
	09 Jan 2024		0.15556	29.16	212.01	32.98	(3.82)	ST
	11 Apr 2024		0.15453	28.97	232.25	35.89	(6.92)	ST
	10 Jul 2024		0.20819	39.03	174.02	36.23	2.80	ST
	24 Oct 2024		0.21799	40.86	168.36	36.70	4.16	ST

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EQUITIES (continued)

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
VANGUARD INDEX FUNDS		200.31759	289.81	58,054.04	287.64	57,618.97	435.07	--
VANGUARD TOTAL STOCK MARKET								735.97
ETF Dividend Reinvested	31 Oct 2024	100		28,981.00	282.44	28,244.00	737.00 ST	
EST YIELD: 1.27%	26 Dec 2024	0.31759		92.04	296.36	94.12	(2.08) ST	
Symbol: VTI	27 Dec 2024	50		14,490.50	293.77	14,688.60	(198.10) ST	
	30 Dec 2024	50		14,490.50	291.85	14,592.25	(101.75) ST	
P VANGUARD S&P 500 ETF		223.90906	538.81	120,644.44	515.25	115,368.08	5,276.36	--
Dividend Reinvested EST								1,501.09
YIELD: 1.24%	11 Jul 2024	10		5,388.10	511.96	5,119.62	268.48 ST	
Symbol: VOO	17 Jul 2024	10		5,388.10	512.23	5,122.25	265.85 ST	
	19 Jul 2024	10		5,388.10	505.52	5,055.20	332.90 ST	
	24 Jul 2024	10		5,388.10	502.09	5,020.90	367.20 ST	
	01 Aug 2024	4		2,155.24	496.13	1,984.50	170.74 ST	
	02 Aug 2024	15		8,082.15	487.74	7,316.10	766.05 ST	
	02 Aug 2024	10		5,388.10	488.82	4,888.20	499.90 ST	
	05 Aug 2024	20		10,776.20	476.03	9,520.50	1,255.70 ST	
	07 Aug 2024	10		5,388.10	480	4,800.00	588.10 ST	
	04 Sep 2024	10		5,388.10	506.42	5,064.20	323.90 ST	
	06 Sep 2024	30		16,164.30	500	15,000.00	1,164.30 ST	
	01 Oct 2024	0.43514		234.46	523.44	227.77	6.69 ST	
	17 Dec 2024	20		10,776.20	554.59	11,091.73	(315.53) ST	
	17 Dec 2024	6		3,232.86	554.7	3,328.20	(95.34) ST	
	18 Dec 2024	15		8,082.15	546.89	8,203.31	(121.16) ST	
	18 Dec 2024	10		5,388.10	540.84	5,408.38	(20.28) ST	
	26 Dec 2024	0.60026		323.43	551.54	331.07	(7.64) ST	
	27 Dec 2024	22		11,853.82	546.48	12,022.56	(168.74) ST	
	27 Dec 2024	0.87366		470.74	546.48	477.44	(6.70) ST	
	31 Dec 2024	10		5,388.10	538.62	5,386.15	1.95 ST	
VANGUARD SECTOR INDEX FDS		*63.81699	211.38	13,489.64	144.14	9,198.45	4,291.19	--
VANGUARD CONSUMER STAPLES								314.55
ETF Dividend Reinvested	Long Term	62.33552		13,176.48	142.59	8,888.45	4,288.03 LT	
EST YIELD: 2.33%	Short Term	1.48147		313.15	209.25	310.00	3.15 ST	
Symbol: VDC								

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EQUITIES (continued)

J.P. Morgan Self-Directed Investing

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
P VANGUARD SECTOR INDEX FDS		*225.76503	621.8	140,380.70	355.44	80,245.85	60,134.85	--
VANGUARD INFORMATION TECHNOLOGY ETF Dividend	Long Term	140.72492		87,502.76	206.84	29,106.98	58,395.78 LT	838.72
Reinvested EST YIELD: 0.60%	Short Term	85.04011		52,877.94	601.35	51,138.87	1,739.07 ST	
Symbol: VGT								
VANGUARD WORLD FUNDS		*268.66504	154.96	41,632.33	113.38	30,462.56	11,169.77	--
VANGUARD COMMUNICATION SERVICES ETF Dividend	Long Term	146.86569		22,758.31	80.74	11,858.26	10,900.05 LT	438.46
Reinvested EST YIELD: 1.05%	Short Term	121.79935		18,874.03	152.75	18,604.30	269.73 ST	
Symbol: VOX								
WALT DISNEY CO		45.37633	111.35	5,052.65	116.09	5,267.58	(214.93)	--
Dividend Reinvested EST YIELD: 0.90%	24 Feb 2020	20		2,227.00	133.69	2,673.76	(446.76) LT	45.38
Symbol: DIS	28 Apr 2020	10		1,113.50	106	1,060.00	53.50 LT	
	10 Jun 2022	15		1,670.25	100	1,500.00	170.25 LT	
	10 Jan 2024	0.15053		16.76	89.68	13.50	3.26 ST	
	25 Jul 2024	0.2258		25.14	89.99	20.32	4.82 ST	
WEX INC	24 Jun 2020	20	175.32	3,506.40	170	3,400.00	106.40 LT	--
Dividend Reinvested								--
Symbol: WEX								
ZEBRA TECHNOLOGIES	20 Nov 2020	10	386.22	3,862.20	355	3,550.00	312.20 LT	--
CORP-CL A Dividend								--
Reinvested								
Symbol: ZBRA								
ZOOM COMMUNICATIONS INC		80	81.61	6,528.80	88.44	7,075.00	(546.20)	--
CLASS A COMMON STOCK								--
Symbol: ZM	23 Jan 2020	N	50	4,080.50	75.5	3,775.00	305.50 LT	
	06 Apr 2020	N	30	2,448.30	110	3,300.00	(851.70) LT	

P Position reflects trades executed pending settlement
* A large number of tax lots exist for the securities denoted with an asterisk. Individual tax lots are available by calling the appropriate number on the front of this statement.

Please read the important disclosures at the end of the statement. For questions, please contact us using the information provided on the front of this statement.

EQUITIES (continued)

J.P. Morgan Self-Directed Investing

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
ZSCALER INC		30	180.41	5,412.30	232.75	6,982.60	(1,570.30)	--
COMMON STOCK Dividend								--
Reinvested	22 Feb 2022	N	20	3,608.20	254.54	5,090.85	(1,482.65) LT	
Symbol: ZS	14 Mar 2022	N	10	1,804.10	189.18	1,891.75	(87.65) LT	
TOTAL EQUITIES				\$1,671,829.31		\$846,457.10	\$823,163.25	-- \$6,677.67

FIXED INCOME

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
Schwab Strategic Tr		*13.90927	22.7	315.74	25.22	350.75	(35.01)	--
US Aggregate Bd ETF								12.50
Dividend Reinvested EST	Long Term	13.37852		303.69	25.3	338.52	(34.83) LT	
Yield: 3.96%	Short Term	0.53075		12.05	23.04	12.23	(0.18) ST	
Symbol: SCHZ								
Vanguard Money Market	N	45,762.93	1	45,762.93	1	45,762.93	0.00 ST	--
RESERVES INC-FEDERAL								2,087.70
Portfolio Est Yield: 4.56%								
DIV & CAP Gain Reinvest								
Symbol: VMFXX								
TOTAL FIXED INCOME				\$46,078.67		\$46,113.68	(\$35.01)	-- \$2,100.21

P Position reflects trades executed pending settlement
* A large number of tax lots exist for the securities denoted with an asterisk. Individual tax lots are available by calling the appropriate number on the front of this statement.

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ALTERNATIVE ASSETS

Please note: Important information regarding Alternative Assets including pricing and source of valuations is provided in the "Messages" section of Important Information. This security is classified as indicated based on best efforts by J.P. Morgan for convenience and informational purposes only and J.P. Morgan does not warrant the accuracy of these classifications. Please refer to investment documentation for a more accurate classification.

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
AVALONBAY COMMUNITIES INC		20.5651	219.97	4,523.71	169.91	3,494.19	1,029.52	--
Dividend Reinvested EST								139.84
YIELD: 3.09%	09 Dec 2020	18		3,959.46	166.43	2,995.65	963.81 LT	
Symbol: AVB	15 Jan 2021	0.17872		39.31	160.14	28.62	10.69 LT	
	15 Apr 2021	0.15407		33.89	187.58	28.90	4.99 LT	
	15 Jul 2021	0.13052		28.71	223.34	29.15	(0.44) LT	
	15 Oct 2021	0.12571		27.65	233.55	29.36	(1.71) LT	
	18 Jan 2022	0.11927		26.24	247.84	29.56	(3.32) LT	
	18 Apr 2022	0.12135		26.69	245.16	29.75	(3.06) LT	
	15 Jul 2022	0.1558		34.27	192.17	29.94	4.33 LT	
	17 Oct 2022	0.17431		38.34	173.2	30.19	8.15 LT	
	17 Jan 2023	0.18041		39.68	168.84	30.46	9.22 LT	
	17 Apr 2023	0.18643		41.01	171.16	31.91	9.10 LT	
	17 Jul 2023	0.16317		35.89	197.46	32.22	3.67 LT	
	16 Oct 2023	0.18428		40.54	176.31	32.49	8.05 LT	
	16 Jan 2024	0.18076		39.76	181.4	32.79	6.97 ST	
	15 Apr 2024	0.18658		41.04	182.71	34.09	6.95 ST	
	15 Jul 2024	0.16951		37.29	203	34.41	2.88 ST	
	15 Oct 2024	0.15421		33.92	225.02	34.70	(0.78) ST	
TOTAL ALTERNATIVE ASSETS				\$4,523.71		\$3,494.19	\$1,029.52	-- \$139.84

Total Account Value : \$1,722,585.05 ³

Unless otherwise noted, all positions are held in your cash account. F - TEFRA Account G - Good Faith Account I - Income Account L - Non Purpose Loan Account
M - Margin Account R - DVP/RVP Account S - Short Account

AI Pricing Method: a – Net Investment b – Appraised Value c – The firm did not receive price information compliant with applicable reporting requirements.

P Position reflects trades executed pending settlement

* A large number of tax lots exist for the securities denoted with an asterisk. Individual tax lots are available by calling the appropriate number on the front of this statement.

See additional footnotes on the last page of the Holdings section.

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Holdings (continued)

J.P. Morgan Self-Directed Investing

A - Average Cost B - Adjusted for Amortization or Accretion D - Acquisition Date = Date of Death E - Adjusted for Option Exercise or Assignment K - Gifted Security LT - Long Term
MT - Mixed Term N - Noncovered Provide - Please provide this information ST - Short Term T - Cost Basis provided by Third Party W - Adjusted for Wash Sale
3 Important information regarding Alternative Assets including pricing and source of valuations is provided in the "Messages" section of Important Information.

P Position reflects trades executed pending settlement
* A large number of tax lots exist for the securities denoted with an asterisk. Individual tax lots are available by calling the appropriate number on the front of this statement.

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STATEMENT SUMMARY	BROKERAGE	IMPORTANT INFORMATION
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CASH FLOW SUMMARY

Description	This Period	Year-to-Date
Opening Cash Balance	\$32,970.90	\$10,320.24
Trade and Investment Activity	0.00	474,478.59
Income	3,929.34	28,062.01
Cash Deposits	105,000.00	205,000.00
Total Credits	\$108,929.34	\$707,540.60
Trade and Investment Activity	(141,746.68)	(327,659.47)
Cash Withdrawals	0.00	(390,000.00)
Fees ¹	(0.20)	(20.12)
Tax Withheld	0.00	(27.89)
Total Debits	(\$141,746.88)	(\$717,707.48)
Net Cash Activity	(\$32,817.54)	(\$10,166.88)
CLOSING CASH BALANCE	\$153.36	\$153.36

“Opening Cash Balance” and “Closing Cash Balance” include Sweep Funds.

¹ Account fees, management fees, and debit interest are included. Trade related fees charged by brokers and commissions impact the total cost or proceeds of your trades and are not included here.

TRADE AND INVESTMENT ACTIVITY

Trade Date Settle Date	Transaction Closing Method	Description	Quantity	Price	Cost	Proceeds
02 Dec 2024 02 Dec 2024	REINVEST	VANGUARD MONEY MARKET RESERVES INC-FEDERAL PORTFOLIO REINVEST PRICE \$ 1.00 Symbol: VMFXX	945.71		(945.71)	
04 Dec 2024 04 Dec 2024	EXCHANGE	ARISTA NETWORKS INC COM A023941 TO A064861 FWS @4P/S CUSIP: 040413106	(90)			
04 Dec 2024 04 Dec 2024	EXCHANGE	ARISTA NETWORKS INC COMMON STOCK A064861 FROM A023941 FWS @4P/S Symbol: ANET	360			
06 Dec 2024 06 Dec 2024	BUY	SCHWAB STRATEGIC TR US AGGREGATE BD ETF AVG PRICE SHOWN-DETAILS ON REQ REINVEST @ 23.305010 Symbol: SCHZ	0.0429	23.305	(1.00)	
09 Dec 2024 09 Dec 2024	REINVEST	JANUS HENDERSON GLOBAL TECHNOLOGY AND INNVTN CL A REINVEST PRICE \$ 62.01 Symbol: JATAX	1.448		(89.80)	
09 Dec 2024 09 Dec 2024	REINVEST	JANUS HENDERSON GLOBAL TECHNOLOGY AND INNVTN CL A REINVEST PRICE \$ 62.01 RECORD 12/05/24 PAY 12/06/24 Symbol: JATAX	17.828		(1,105.54)	
09 Dec 2024 09 Dec 2024	BUY	PAYCOM SOFTWARE INC AVG PRICE SHOWN-DETAILS ON REQ REINVEST @ 235.025000 Symbol: PAYC	0.05424	235.025	(12.75)	
12 Dec 2024 12 Dec 2024	BUY	MICROSOFT CORP AVG PRICE SHOWN-DETAILS ON	0.11513	450	(51.81)	

TRADE AND INVESTMENT ACTIVITY (continued)

Trade Date Settle Date	Transaction Closing Method	Description	Quantity	Price	Cost	Proceeds
		MICROSOFT CORP REQ REINVEST @ 450.000000 Symbol: MSFT				
16 Dec 2024 16 Dec 2024	BUY	SCHWAB STRATEGIC TR US LARGE-CAP ETF AVG PRICE SHOWN-DETAILS ON REQ REINVEST @ 23.948966 Symbol: SCHX	4.25488	23.949	(101.90)	
16 Dec 2024 16 Dec 2024	BUY	SCHWAB STRATEGIC TR US SMALL-CAP ETF AVG PRICE SHOWN-DETAILS ON REQ REINVEST @ 27.059081 Symbol: SCHX	2.8386	27.0591	(76.81)	
17 Dec 2024 18 Dec 2024	BUY	FIDELITY COVINGTON TR MSCI INFORMATION TECHNOLOGY INDEX ETF UNSOLICITED J.P. MORGAN SECURITIES LLC MAKES A MARKET IN THIS SECURITY PROSPECTUS UNDER SEPARATE MAIL ROME: WHIPANYAAF24121779165 Symbol: FTEC	20	190.554	(3,811.08)	
17 Dec 2024 18 Dec 2024	BUY	VANGUARD S&P 500 ETF UNSOLICITED J.P. MORGAN SECURITIES LLC MAKES A MARKET IN THIS SECURITY PROSPECTUS UNDER SEPARATE MAIL ROME: WHIPANYAAF24121781324 PART OF 26 SHR Symbol: VOO	6	554.6999	(3,328.20)	
17 Dec 2024 18 Dec 2024	BUY	VANGUARD S&P 500 ETF UNSOLICITED J.P. MORGAN SECURITIES LLC MAKES A MARKET IN THIS SECURITY PROSPECTUS UNDER SEPARATE	20	554.5865	(11,091.73)	

TRADE AND INVESTMENT ACTIVITY (continued)

Trade Date Settle Date	Transaction Closing Method	Description	Quantity	Price	Cost	Proceeds
		VANGUARD S&P 500 ETF MAIL ROME: WHIPANYAAF24121792684 PART OF 26 SHR Symbol: VOO				
18 Dec 2024 18 Dec 2024	BUY	SCHWAB STRATEGIC TR INTL EQUITY ETF AVG PRICE SHOWN-DETAILS ON REQ REINVEST @ 18.950000 Symbol: SCHF	8.06649	18.95	(152.86)	
18 Dec 2024 19 Dec 2024	BUY	FIDELITY COVINGTON TR MSCI INFORMATION TECHNOLOGY INDEX ETF UNSOLICITED J.P. MORGAN SECURITIES LLC MAKES A MARKET IN THIS SECURITY PROSPECTUS UNDER SEPARATE MAIL ROME: WHIPANYAAU24121869387 Symbol: FTEC	30	185.13	(5,553.90)	
18 Dec 2024 19 Dec 2024	BUY	VANGUARD S&P 500 ETF UNSOLICITED AVG PRICE SHOWN-DETAILS ON REQ J.P. MORGAN SECURITIES LLC MAKES A MARKET IN THIS SECURITY PROSPECTUS UNDER SEPARATE MAIL ROME: WHIPANYAAR24121884839 PART OF 25 SHR Symbol: VOO	15	546.887	(8,203.31)	
18 Dec 2024 19 Dec 2024	BUY	VANGUARD S&P 500 ETF UNSOLICITED J.P. MORGAN SECURITIES LLC MAKES A MARKET IN THIS SECURITY PROSPECTUS UNDER SEPARATE MAIL ROME: WHIPANYAAT24121848866 PART	10	540.8375	(5,408.38)	

TRADE AND INVESTMENT ACTIVITY (continued)

Trade Date Settle Date	Transaction Closing Method	Description	Quantity	Price	Cost	Proceeds
VANGUARD S&P 500 ETF OF 25 SHR Symbol: VOO						
18 Dec 2024 19 Dec 2024	BUY	VANGUARD SECTOR INDEX FDS VANGUARD INFORMATION TECHNOLOGY ETF UNSOLICITED J.P. MORGAN SECURITIES LLC MAKES A MARKET IN THIS SECURITY PROSPECTUS UNDER SEPARATE MAIL ROME: WHIPANYAAR24121883306 PART OF 20 SHR Symbol: VGT	10	630.972	(6,309.72)	
18 Dec 2024 19 Dec 2024	BUY	VANGUARD SECTOR INDEX FDS VANGUARD INFORMATION TECHNOLOGY ETF UNSOLICITED J.P. MORGAN SECURITIES LLC MAKES A MARKET IN THIS SECURITY PROSPECTUS UNDER SEPARATE MAIL ROME: WHIPANYAAT24121845643 PART OF 20 SHR Symbol: VGT	10	621.0235	(6,210.24)	
18 Dec 2024 19 Dec 2024	BUY	VANGUARD WORLD FUNDS VANGUARD COMMUNICATION SERVICES ETF UNSOLICITED J.P. MORGAN SECURITIES LLC MAKES A MARKET IN THIS SECURITY PROSPECTUS UNDER SEPARATE MAIL ROME: WHIPANYAAT24121850883 Symbol: VOX	30	156.6175	(4,698.53)	
20 Dec 2024 20 Dec 2024	BUY	VANGUARD SECTOR INDEX FDS VANGUARD INFORMATION TECHNOLOGY ETF AVG PRICE SHOWN-DETAILS ON REQ	0.22841	617.1977	(140.97)	

TRADE AND INVESTMENT ACTIVITY (continued)

Trade Date Settle Date	Transaction Closing Method	Description	Quantity	Price	Cost	Proceeds
		VANGUARD SECTOR INDEX FDS REINVEST @ 617.197696 Symbol: VGT				
24 Dec 2024 24 Dec 2024	BUY	FIDELITY COVINGTON TR FIDELITY MSCI COMMUNICATION SERVICES INDEX ETF AVG PRICE SHOWN-DETAILS ON REQ REINVEST @ 59.850000 Symbol: FCOM	1	59.85	(59.85)	
24 Dec 2024 24 Dec 2024	BUY	FIDELITY COVINGTON TR MSCI INFORMATION TECHNOLOGY INDEX ETF AVG PRICE SHOWN-DETAILS ON REQ REINVEST @ 190.170000 Symbol: FTEC	0.40863	190.17	(77.71)	
24 Dec 2024 24 Dec 2024	BUY	FIDELITY MSCI HEALTH CARE INDEX ETF AVG PRICE SHOWN-DETAILS ON REQ REINVEST @ 65.950000 Symbol: FHLC	0.23866	65.95	(15.74)	
20 Dec 2024 26 Dec 2024	REINVEST	VANGUARD SECTOR INDEX FDS VANGUARD CONSUMER STAPLES ETF REINVEST @ 211.870000 Symbol: VDC	0.36144		(76.58)	
20 Dec 2024 26 Dec 2024	REINVEST	VANGUARD WORLD FUNDS VANGUARD COMMUNICATION SERVICES ETF REINVEST @ 156.360000 Symbol: VOX	0.4943		(77.29)	
26 Dec 2024 26 Dec 2024	BUY	VANGUARD INDEX FUNDS VANGUARD TOTAL STOCK MARKET ETF AVG PRICE SHOWN-DETAILS ON REQ REINVEST @ 296.354910 Symbol: VTI	0.31759	296.3549	(94.12)	

TRADE AND INVESTMENT ACTIVITY (continued)

Trade Date Settle Date	Transaction Closing Method	Description	Quantity	Price	Cost	Proceeds
26 Dec 2024 26 Dec 2024	BUY	VANGUARD S&P 500 ETF AVG PRICE SHOWN-DETAILS ON REQ REINVEST @ 551.539212 Symbol: VOO	0.60026	551.5392	(331.07)	
27 Dec 2024 27 Dec 2024	REINVEST	FIDELITY SELECT ENTERPRISE TECHNOLOGY SERVICES PORTFOLIO REINVEST PRICE \$ 61.91 Symbol: FBSOX	0.036		(2.23)	
27 Dec 2024 27 Dec 2024	REINVEST	FIDELITY SELECT ENTERPRISE TECHNOLOGY SERVICES PORTFOLIO REINVEST PRICE \$ 61.91 RECORD 12/26/24 PAY 12/27/24 Symbol: FBSOX	6.726		(416.42)	
27 Dec 2024 27 Dec 2024	BUY	META PLATFORMS INC CLASS A COMMON STOCK AVG PRICE SHOWN-DETAILS ON REQ REINVEST @ 594.163253 Symbol: META	0.0211	594.1633	(12.54)	
27 Dec 2024 27 Dec 2024	BUY	NVIDIA CORP AVG PRICE SHOWN-DETAILS ON REQ REINVEST @ 136.403088 Symbol: NVDA	0.12653	136.4031	(17.26)	
27 Dec 2024 27 Dec 2024	BUY	SCHWAB STRATEGIC TR US AGGREGATE BD ETF AVG PRICE SHOWN-DETAILS ON REQ REINVEST @ 22.684981 Symbol: SCHZ	0.04937	22.685	(1.12)	
27 Dec 2024 30 Dec 2024	BUY	FIDELITY COVINGTON TR MSCI INFORMATION TECHNOLOGY INDEX ETF UNSOLICITED J.P. MORGAN SECURITIES LLC MAKES A MARKET IN THIS SECURITY PROSPECTUS UNDER SEPARATE	51	188.39	(9,607.89)	

TRADE AND INVESTMENT ACTIVITY (continued)

Trade Date Settle Date	Transaction Closing Method	Description	Quantity	Price	Cost	Proceeds
		FIDELITY COVINGTON TR MAIL ROME: WHIPANYAAE24122774274 Symbol: FTEC				
27 Dec 2024 30 Dec 2024	BUY	FIDELITY COVINGTON TR MSCI INFORMATION TECHNOLOGY INDEX ETF UNSOLICITED WE ARE ACTING AS PRINCIPAL COMMISSION FIELD IS A COMMISSION EQUIVALENT - DETAILS ON REQUEST J.P. MORGAN SECURITIES LLC MAKES A MARKET IN THIS SECURITY PROSPECTUS UNDER SEPARATE MAIL ROME: WHIPANYAAE24122774313 Symbol: FTEC	2.08137	188.39	(392.11)	
27 Dec 2024 30 Dec 2024	BUY	VANGUARD INDEX FUNDS VANGUARD TOTAL STOCK MARKET ETF UNSOLICITED J.P. MORGAN SECURITIES LLC MAKES A MARKET IN THIS SECURITY PROSPECTUS UNDER SEPARATE MAIL ROME: WHIPANYAAE24122775183 Symbol: VTI	50	293.772	(14,688.60)	
27 Dec 2024 30 Dec 2024	BUY	VANGUARD S&P 500 ETF UNSOLICITED J.P. MORGAN SECURITIES LLC MAKES A MARKET IN THIS SECURITY PROSPECTUS UNDER SEPARATE MAIL ROME: WHIPANYAAE24122774945 Symbol: VOO	22	546.48	(12,022.56)	
27 Dec 2024 30 Dec 2024	BUY	VANGUARD S&P 500 ETF UNSOLICITED WE ARE ACTING AS PRINCIPAL COMMISSION	0.87366	546.478	(477.44)	

TRADE AND INVESTMENT ACTIVITY (continued)

Trade Date Settle Date	Transaction Closing Method	Description	Quantity	Price	Cost	Proceeds
		VANGUARD S&P 500 ETF FIELD IS A COMMISSION EQUIVALENT - DETAILS ON REQUEST J.P. MORGAN SECURITIES LLC MAKES A MARKET IN THIS SECURITY PROSPECTUS UNDER SEPARATE MAIL ROME: WHIPANYAAE24122774951 Symbol: VOO				
27 Dec 2024 30 Dec 2024	BUY	VANGUARD WORLD FUNDS VANGUARD COMMUNICATION SERVICES ETF UNSOLICITED J.P. MORGAN SECURITIES LLC MAKES A MARKET IN THIS SECURITY PROSPECTUS UNDER SEPARATE MAIL ROME: WHIPANYAAE24122776888 Symbol: VOX	40	156.595	(6,263.80)	
30 Dec 2024 30 Dec 2024	BUY	GOLDMAN SACHS GROUP INC AVG PRICE SHOWN-DETAILS ON REQ REINVEST @ 568.256407 Symbol: GS	0.11823	568.2564	(67.18)	
30 Dec 2024 31 Dec 2024	BUY	VANGUARD INDEX FUNDS VANGUARD TOTAL STOCK MARKET ETF UNSOLICITED J.P. MORGAN SECURITIES LLC MAKES A MARKET IN THIS SECURITY PROSPECTUS UNDER SEPARATE MAIL ROME: WHIPANYAAH24123068955 Symbol: VTI	50	291.845	(14,592.25)	
30 Dec 2024 31 Dec 2024	BUY	VANGUARD SECTOR INDEX FDS VANGUARD INFORMATION TECHNOLOGY ETF UNSOLICITED J.P. MORGAN SECURITIES LLC MAKES A MARKET IN THIS	15	632.115	(9,481.73)	

TRADE AND INVESTMENT ACTIVITY (continued)

Trade Date Settle Date	Transaction Closing Method	Description	Quantity	Price	Cost	Proceeds
		VANGUARD SECTOR INDEX FDS SECURITY PROSPECTUS UNDER SEPARATE MAIL ROME: WHIPANYAAJ24123036848 Symbol: VGT				
30 Dec 2024 31 Dec 2024	BUY	VANGUARD WORLD FUNDS VANGUARD COMMUNICATION SERVICES ETF UNSOLICITED J.P. MORGAN SECURITIES LLC MAKES A MARKET IN THIS SECURITY PROSPECTUS UNDER SEPARATE MAIL ROME: WHIPANYAAJ24123038013 Symbol: VOX	30	156.581	(4,697.43)	
Total Securities Bought & Sold					(\$128,053.59)	
Total Other Investment Activity					(\$2,713.57)	
TOTAL TRADE AND INVESTMENT ACTIVITY					(\$130,767.16)	

TRADES EXECUTED PENDING SETTLEMENT

Trade Date Settle Date	Transaction Closing Method	Description	Quantity	Price	Cost	Proceeds
31 Dec 2024 02 Jan 2025	BUY	VANGUARD S&P 500 ETF UNSOLICITED AVG PRICE SHOWN-DETAILS ON REQ J.P. MORGAN SECURITIES LLC MAKES A MARKET IN THIS SECURITY PROSPECTUS UNDER SEPARATE MAIL Symbol: VOO	10	538.615	(5,386.15)	
31 Dec 2024 02 Jan 2025	BUY	VANGUARD SECTOR INDEX FDS VANGUARD INFORMATION TECHNOLOGY ETF UNSOLICITED	9	621.4855	(5,593.37)	

TRADES EXECUTED PENDING SETTLEMENT (continued)

Trade Date Settle Date	Transaction Closing Method	Description	Quantity	Price	Cost	Proceeds
		VANGUARD SECTOR INDEX FDS J.P. MORGAN SECURITIES LLC MAKES A MARKET IN THIS SECURITY Symbol: VGT				
ESTIMATED TOTAL					(\$10,979.52)	

All values herein are estimated until Settlement date.

INCOME

Taxable and non-taxable income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

Income from Taxable Investments

Date	Transaction	Description	Quantity	Rate	Debit Amount	Credit Amount	Net Amount
02 Dec 2024	DIVIDEND	VANGUARD MONEY MARKET RESERVES INC-FEDERAL PORTFOLIO RECORD 11/30/24 PAY 11/29/24 Symbol: VMFXX				945.71	945.71
06 Dec 2024	DIVIDEND	SCHWAB STRATEGIC TR US AGGREGATE BD ETF RD 12/02 PD 12/06 CDRT .072 DIV ON 13.81700 SHS Symbol: SCHZ				1.00	1.00
09 Dec 2024	DISTR LT CAP GAINS	JANUS HENDERSON GLOBAL TECHNOLOGY AND INNVTN CL A LT CAP-GAIN DIV RECORD 12/05/24 PAY 12/06/24 DIVIDEND RATE 6.72500 Symbol: JATAX				1,105.54	1,105.54
09 Dec 2024	DIVIDEND	JANUS HENDERSON GLOBAL TECHNOLOGY AND INNVTN CL A RECORD 12/05/24 PAY 12/06/24 Symbol: JATAX				89.80	89.80

Income from Taxable Investments (continued)

Date	Transaction	Description	Quantity	Rate	Debit Amount	Credit Amount	Net Amount
09 Dec 2024	DIVIDEND	PAYCOM SOFTWARE INC RD 11/25 PD 12/09 CDRT .375 DIV ON 34.00000 SHS Symbol: PAYC				12.75	12.75
12 Dec 2024	DIVIDEND	MICROSOFT CORP RD 11/21 PD 12/12 CDRT .830 DIV ON 62.42411 SHS Symbol: MSFT				51.81	51.81
16 Dec 2024	DIVIDEND	SCHWAB STRATEGIC TR US LARGE-CAP ETF RD 12/11 PD 12/16 CDRT .079 DIV ON 1286.58474 SHS Symbol: SCHX				101.90	101.90
16 Dec 2024	DIVIDEND	SCHWAB STRATEGIC TR US SMALL-CAP ETF RD 12/11 PD 12/16 CDRT .169 DIV ON 454.49678 SHS Symbol: SCHA				76.81	76.81
18 Dec 2024	DIVIDEND	SCHWAB STRATEGIC TR INTL EQUITY ETF RD 12/13 PD 12/18 CDRT .421 DIV ON 362.47490 SHS Symbol: SCHF				152.86	152.86
20 Dec 2024	DIVIDEND	VANGUARD SECTOR INDEX FDS VANGUARD INFORMATION TECHNOLOGY ETF RD 12/18 PD 12/20 CDRT .776 DIV ON 181.53662 SHS Symbol: VGT				140.98	140.98
24 Dec 2024	DIVIDEND	FIDELITY COVINGTON TR FIDELITY MSCI COMMUNICATION SERVICES INDEX ETF RD 12/20 PD 12/24 CDRT .133 DIV ON 450.00000 SHS Symbol: FCOM				59.85	59.85
24 Dec 2024	DIVIDEND	FIDELITY COVINGTON TR MSCI INFORMATION TECHNOLOGY				77.71	77.71

Income from Taxable Investments (continued)

Date	Transaction	Description	Quantity	Rate	Debit Amount	Credit Amount	Net Amount
		FIDELITY COVINGTON TR INDEX ETF RD 12/20 PD 12/24 CDRT .212 DIV ON 366.53570 SHS Symbol: FTEC					
24 Dec 2024	DIVIDEND	FIDELITY MSCI HEALTH CARE INDEX ETF RD 12/20 PD 12/24 CDRT .258 DIV ON 61.00000 SHS Symbol: FHLC				15.74	15.74
26 Dec 2024	DIVIDEND	VANGUARD INDEX FUNDS VANGUARD TOTAL STOCK MARKET ETF RD 12/23 PD 12/26 CDRT .941 DIV ON 100.00000 SHS Symbol: VTI				94.12	94.12
26 Dec 2024	DIVIDEND	VANGUARD S&P 500 ETF RD 12/23 PD 12/26 CDRT .738 DIV ON 190.43514 SHS Symbol: VOO				331.07	331.07
26 Dec 2024	DIVIDEND	VANGUARD SECTOR INDEX FDS VANGUARD CONSUMER STAPLES ETF RD 12/18 PD 12/20 CDRT .206 DIV ON 63.45555 SHS Symbol: VDC				76.58	76.58
26 Dec 2024	DIVIDEND	VANGUARD WORLD FUNDS VANGUARD COMMUNICATION SERVICES ETF RD 12/18 PD 12/20 CDRT .459 DIV ON 168.17074 SHS Symbol: VOX				77.29	77.29
27 Dec 2024	DISTR LT CAP GAINS	FIDELITY SELECT ENTERPRISE TECHNOLOGY SERVICES PORTFOLIO LT CAP-GAIN DIV RECORD 12/26/24 PAY 12/27/24 DIVIDEND RATE 7.28100 Symbol: FBSOX				416.42	416.42

Income from Taxable Investments (continued)

Date	Transaction	Description	Quantity	Rate	Debit Amount	Credit Amount	Net Amount
27 Dec 2024	DIVIDEND	FIDELITY SELECT ENTERPRISE TECHNOLOGY SERVICES PORTFOLIO RECORD 12/26/24 PAY 12/27/24 Symbol: FBSOX				2.23	2.23
27 Dec 2024	DIVIDEND	META PLATFORMS INC CLASS A COMMON STOCK RD 12/16 PD 12/27 CDRT .500 DIV ON 25.07118 SHS Symbol: META				12.54	12.54
27 Dec 2024	DIVIDEND	NVIDIA CORP RD 12/05 PD 12/27 CDRT .010 DIV ON 1725.55666 SHS Symbol: NVDA				17.26	17.26
27 Dec 2024	DIVIDEND	SCHWAB STRATEGIC TR US AGGREGATE BD ETF RD 12/20 PD 12/27 CDRT .081 DIV ON 13.85990 SHS Symbol: SCHZ				1.12	1.12
30 Dec 2024	DIVIDEND	GOLDMAN SACHS GROUP INC RD 12/02 PD 12/30 CDRT .000 DIV ON 22.39543 SHS Symbol: GS				67.19	67.19
Total Dividends						\$2,406.32	\$2,406.32
Total Distributions						\$1,521.96	\$1,521.96
TOTAL INCOME FROM TAXABLE INVESTMENTS						\$3,928.28	\$3,928.28
Total Income						\$3,928.28	\$3,928.28

DEPOSITS AND WITHDRAWALS

Cash

Date	Date Cleared	Transaction	Description	Withdrawal Value	Deposit Value
18 Dec 2024		ACH CREDIT	BANKLINK ACH PULL 52800343		25,000.00
27 Dec 2024		ACH CREDIT	BANKLINK ACH PULL 53086973		50,000.00
30 Dec 2024		ACH CREDIT	BANKLINK ACH PULL 53156564		30,000.00
TOTAL CASH DEPOSITS AND WITHDRAWALS					\$105,000.00

Total Deposits and Withdrawals	\$105,000.00
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Price and Values displayed are calculated based on the closing price on the day of the transaction.

FEES

Date	Description	Debit Amount	Credit Amount
13 Dec 2024	NICE LTD AMERICAN DEPOSITARY SHARES ADR DEP FEE R/D 11/1/2024 Symbol: NICE	(0.20)	
TOTAL FEES ¹		(\$0.20)	

¹ Account fees, management fees, and debit interest are included. Trade related fees charged by brokers and commissions impact the total cost or proceeds of your trades and are not included here.

SWEEP PROGRAM ACTIVITY

CHASE DEPOSIT SWEEP,JPMORGAN CHASE BANK NA,Symbol: QACDS

Date	Transaction	Description	Quantity	Price	Debit Amount	Credit Amount
OPENING BALANCE			32,970.9	1		
02 Dec 2024	INTEREST	MONTHLY INTEREST 11/01-11/29				1.06

CHASE DEPOSIT SWEEP,JPMORGAN CHASE BANK NA,Symbol: QACDS (continued)

Date	Transaction	Description	Quantity	Price	Debit Amount	Credit Amount
02 Dec 2024	REINVEST	MONTHLY INTEREST REINVESTED	1.06		(1.06)	
13 Dec 2024	REDEMPTION	INTRA-DAY WITHDRWAL	(0.2)			0.20
18 Dec 2024	PURCHASE	INTRA-DAY DEPOSIT	6,768.99		(6,768.99)	
19 Dec 2024	REDEMPTION	INTRA-DAY WITHDRWAL	(36,384.08)			36,384.08
23 Dec 2024	PURCHASE	INTRA-DAY DEPOSIT	0.01		(0.01)	
27 Dec 2024	PURCHASE	INTRA-DAY DEPOSIT	50,000		(50,000.00)	
30 Dec 2024	REDEMPTION	INTRA-DAY WITHDRWAL	(13,452.4)			13,452.40
31 Dec 2024	REDEMPTION	INTRA-DAY WITHDRWAL	(28,771.4)			28,771.40
CLOSING BALANCE			11,132.88	1		
SWEEP PROGRAM ACTIVITY					(\$56,770.06)	\$78,608.08
Sweep Program Dividend/Interest						\$1.06

A - Average Cost B - Adjusted for Amortization or Accretion D - Acquisition Date = Date of Death E - Adjusted for Option Exercise or Assignment K - Gifted Security LT - Long Term
MT - Mixed Term N - Noncovered Provide - Please provide this information ST - Short Term T - Cost Basis provided by Third Party W - Adjusted for Wash Sale

Closing Methods: MLMG - Maximum Loss, Minimum Gain LIFO - Last In, First Out FIFO - First In, First Out HC - High Cost LC - Low Cost
LTHC - Long Term, High Cost PRO - Pro Rata VSP - Specific Match (the closing transaction was specifically matched to this lot)

Please read the important disclosures at the end of the statement. For questions, please contact us using the information provided on the front of this statement.

Additional Contact Information

Account(s)	Contact	Custodian
INDIVIDUAL (83669262)	Client Services (800) 392 5749	J.P. Morgan Securities LLC Member FINRA and SIPC PO Box 1762, Mail Code: IL1-0291 Chicago, IL, 60603-5506 (800) 392 5749 www.chase.com

For questions, please contact us using the information provided on the front of this statement.

Messages

ALTERNATIVE INVESTMENTS

Investments referred to as "Alternative Investments" include, but are not limited to, direct participation programs, private equity investments, pooled private investments (such as limited partnerships and limited liability companies), non-publically traded real estate investment trusts, private debt and hedge funds. While these investment types are each different, they do share some common characteristics such as: they are generally illiquid securities that are not listed on any exchange; there is a limited or no secondary trading market for these securities; and, there are typically restrictions on the timing and availability for redemptions. Additionally, private investment contracts, which would include most Alternative Investments, are ineligible for SIPC protection. Valuations of these investments are difficult to obtain and verify. The valuations of these investments presented on this statement have been obtained, unless otherwise noted, from the management, administrator or sponsor of each program (collectively, "Management"), or from a third-party vendor. These valuations have not been independently verified by J.P. Morgan Securities LLC ("JPMS") and do not represent the actual terms at which transactions or securities could be bought or sold or new transactions could be entered into or the actual terms on which existing transactions could be liquidated as of the date of this statement. Values are estimates only and may represent a value as of a date no greater than 18 months prior to the date of this statement. If an estimated value is not provided, valuation information is not available. In some instances, the valuations reflected on this statement may represent original cost, which information may or may not have been provided by Management or the third-party vendor. Valuations are provided for information purposes only and are intended solely for your own use. Please contact us if you wish to obtain additional or more specific information regarding the source(s) of the valuations. Alternative Investments may be reflected on your statement even though they may be held by a third party unaffiliated with JPMS. In such cases, unless JPMS otherwise agrees, JPMS has no responsibility for the verification, valuation, safekeeping or management of those assets.

In as much valuations may have been provided by Management of any program, you should review the operative documentation for each investment for the specific valuation methodology used by Management of that investment. JPMS expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the Management in deriving valuations; (2) any errors or omissions in compiling or disseminating the valuations; and, (3) any use to which the valuations are put.

SPECIFIC NOTICE FOR RETIREMENT ACCOUNTS: In the case of Alternative Investments, the annual fair market valuations ("FMV") of your account assets are reported by JPMS based on the best information available to JPMS (or its vendor) as of December 31 of the reporting year. If a more accurate valuation is subsequently obtained, the information reported to the IRS may differ from that reported to you on the earlier date and the adjusted value may affect various calculations including, but not limited to, possible required minimum distributions ("RMD"). If you are subject to a RMD, JPMS may notify you of the adjusted value. Additionally, certain Alternative Investments (e.g., private equity funds) may require capital calls of their investors. If capital calls are required in connection with assets held by your retirement account, the funds to meet such calls must be paid from your retirement account. The preceding information should not be construed as tax or investment advice. Please consult your tax or investment advisor for questions concerning your tax or financial situation, including any questions regarding the effect of these characteristics of Alternative Investments.

Special Notice for DPP and REIT Securities: DPP or REIT securities are not listed on a national securities exchange, are generally illiquid and, even if a customer is able to sell the securities, the price received may be less than the per share estimated value provided in the account statement.

LARGE TRADER REPORTING

A "large trader" is a legal entity or natural person who, directly or indirectly, through the exercise of investment discretion, effects transactions in the National Market System (NMS) securities that equal or exceed either:

- 2 million shares or \$20 million during any calendar day; OR
- 20 million shares or \$200 million over any calendar month.

The U.S. Securities and Exchange Commission (SEC) Rule 13h-1 Large Trader Reporting System requires U.S. and non-U.S. market participants who meet the definition of large trader to:

- File an electronic Form 13H with the SEC (via EDGAR) to obtain a large trader identification number (LTID); and
- Promptly disclose to U.S. broker-dealers that execute trades or carry accounts for the large trader, their LTIDs and the accounts to which the LTIDs apply.

If you are a large trader and have completed a Form 13H, you will receive an LTID from the SEC. In order to ensure that LTID's are captured and reported as required under the SEC rule, you are required to promptly report your LTID to us and identify each account to which the LTID should be applied.

Messages (continued)

ELECTRONIC FUNDS TRANSFER NOTICE

In case of errors or questions about electronic fund transfers to/from your account (via the Automated Clearing House (ACH) Network), your account statement or transaction record, please call us immediately at 1-800-392-5749 or write to us at J.P. Morgan Securities LLC, PO Box 1762, Mail Code: IL1-0291, Chicago, IL 60690-1762.

- Please provide the following information:
- 1. Your name and account number,
 - 2. The dollar amount of the suspected error, and
 - 3. A description of the error or the transfer you are unsure about; please explain as clearly as you can why you believe it is an error or why you need more information.

Please note: We must hear from you no later than 60 days after we sent the first account statement on which the problem or error appeared. If you tell us verbally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question; for errors involving new accounts or foreign-initiated transactions, we may take up to 90 days to investigate. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error (new accounts may take up to 20 days). However, if we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. If we determine at the conclusion of the investigation that there was no error, we will charge your account for the credited amount. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

TAX REPORTING REMINDER

If any information regarding 2024 interest, dividends, miscellaneous income, gross proceeds or original issue discount is required to be reported to the IRS for this account, a Consolidated Form 1099 will be mailed to you no later than February 18, 2025, or a Form 1042-S will be mailed to you by March 17, 2025. Please note that reclassification of income by an issuer, corporate action or other adjustment may require us to send you a corrected Consolidated Form 1099.

For questions, please contact us using the information provided on the front of this statement.

STATEMENT SUMMARY	BROKERAGE	IMPORTANT INFORMATION
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Messages (continued)**EXTENDED HOURS TRADING RISK DISCLOSURE**

You should consider the following points before engaging in extended hours trading. "Extended hours trading" means trading outside of "regular trading hours." "Regular trading hours" generally means the time between 9:30 a.m. and 4:00 p.m. Eastern Standard Time.

Risk of Lower Liquidity. Liquidity refers to the ability of market participants to buy and sell securities. Generally, the more orders that are available in a market, the greater the liquidity. Liquidity is important because with greater liquidity it is easier for investors to buy or sell securities, and as a result, investors are more likely to pay or receive a competitive price for securities purchased or sold. There may be lower liquidity in extended hours trading as compared to regular market hours. As a result, your order may only be partially executed, or not at all.

Risk of Higher Volatility. Volatility refers to the changes in price that securities undergo when trading. Generally, the higher the volatility of a security, the greater its price swings. There may be greater volatility in extended hours trading than in regular market hours. As a result, your order may only be partially executed, or not at all, or you may receive an inferior price in extended hours trading than you would during regular market hours.

Risk of Changing Prices. The prices of securities traded in extended hours trading may not reflect the prices either at the end of regular market hours, or upon the opening the next morning. As a result, you may receive an inferior price in extended hours trading than you would during regular market hours.

Risk of Unlinked Markets. Depending on the extended hours trading system or the time of day, the prices displayed on a particular extended hours trading system may not reflect the prices in other concurrently operating extended hours trading systems dealing in the same securities. Accordingly, you may receive an inferior price in one extended hours trading system than you would in another extended hours trading system.

Risk of News Announcements. Normally, issuers make news announcements that may affect the price of their securities after regular trading hours. Similarly, important financial information is frequently announced outside of regular trading hours. In extended hours trading, these announcements may occur during trading, and if combined with lower liquidity and higher volatility, may cause an exaggerated and unsustainable effect on the price of a security.

Risk of Wider Spreads. The spread refers to the difference in price between what you can buy a security for and what you can sell it for. Lower liquidity and higher volatility in extended hours trading may result in wider than normal spreads for a particular security.

IMPORTANT INFORMATION REGARDING PURCHASES INDICATED AS AVERAGE PRICE

Your orders are processed in either (1) one execution at the confirmed price or (2) more than one execution, in which case the confirmed price is an average price. Please contact your J.P. Morgan representative for details regarding actual prices.

EDELIVERED TRADE CONFIRMATIONS

As a reminder, if you've elected to receive trade confirmations by electronic delivery, you can find current and past copies online in the Trade Confirmations section under Statements & Documents. You can also find disclosures and important information about those trades, via a link on that page titled "See important disclosures for your confirmations".

Messages (continued)**CUSTOMER FREE CREDIT BALANCES**

For accounts that are held at JPMS, customer free credit balances may be used in this firm's business subject to the limitation of 17CFR 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:

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

For clients enrolled in a sweep program, the balance in any bank deposit account or shares of any money market mutual fund in which you have a beneficial interest can be withdrawn or liquidated on your order and the proceeds returned to your securities account or remitted to you.

If this is a margin account and we maintain a special memorandum account for you, this is a combined statement of your general 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.

Unless we hear from you to the contrary, it is our understanding that any free credit balances in your account are being maintained to facilitate your intention to invest such amounts through us.

MARGIN ACCOUNT REMINDERS

If you own a margin account, we would like to remind you that:

Securities and other assets in your account are our collateral for any margin loan made to you. If the securities and other assets in your account decline in value, so does the value of the collateral supporting your loan, and, as a result, we can take action, such as issue a margin call and/or sell securities or other assets in any of your accounts held at J.P. Morgan Securities LLC to maintain the required equity in your account. It is important that you fully understand the risks involved in trading securities on margin. These risks include the following:

- **You can lose more funds than you deposit in your margin account.**
- **We can force the sale of securities or other assets in your account(s).**
- **We can sell your securities or other assets without contacting you.**
- **You are not entitled to choose which securities or other assets in your account(s) are liquidated or sold to meet a margin call.**
- **We can increase our "house" maintenance margin requirements at any time and are not required to provide you with advance written notice.**
- **You are not entitled to an extension of time on a margin call.**

Further, if you have a margin account with us, as permitted by law we may use certain securities in your account for, among other things, settling short sales and lending the securities for short sales, and as a result may receive compensation in connection therewith. If you carry a margin balance, your account statement will reflect the current annual interest rate applicable to your margin loan. Please review the current rate, as under certain circumstances the rate may change without advance notice. If you have any questions or concerns about your current interest rate, please speak to your J.P. Morgan representative.

If you are a customer with a margin account, you have consented to our right (to the extent permitted by applicable law) to use, lend or pledge any securities held by J.P. Morgan Securities LLC in your margin account. In certain circumstances, such loans or other use may limit, in whole or in part, your ability to receive dividends directly from the issuing company and/or your right to exercise voting and other attendant rights of ownership with respect to the loaned, sold or pledged securities. Such circumstances include, but are not limited to, loans of securities that you own in your margin account that continue over record dates for voting purposes and ex-dividend dates for dividend distributions. If you do not receive dividends directly from the issuing company, you may receive payments-in-lieu of dividends, which could cause you to lose the benefit of the preferential tax treatment accorded to dividends.

Messages (continued)**IMPORTANT INFORMATION ABOUT AUTOMATIC REINVESTMENTS**

Automatic Reinvestment transactions excluding those conducted by DTC or in open ended mutual funds are processed by J.P. Morgan Securities LLC (JPMS) on an agency basis.

JPMS provides you with the ability to enroll in a program to re-invest any and all dividend, capital gains and return of capital distributions (collectively "Distributions") for securities eligible for participation (the Program). By participating in the Program, all dividends and capital gains distributions paid on eligible accounts or individual securities you have selected will automatically be reinvested into the shares of the same security. The important terms of the Program include:

- **Voluntary Participation.** Participation in the Program is voluntary and you may modify or discontinue your participation at any time. You may enroll by specifying individual securities or have all eligible securities in your account participate in the Program; modify your elections; or unenroll from the Program through the website or by contacting your PCA or FA.
- **Trade Execution.** With the exception of open ended mutual funds, provided you are enrolled in the Program prior to the record date, JPMS reinvests the Distributions from an eligible security on the pay date of the Distribution, at an average weighted price. For certain securities, reinvestment may occur through the Depository Trust Company (DTC), which may be later than the pay date. There may be a difference in price depending on whether the Program trade is made through J.P. Morgan or DTC. These transactions will post to your account when the shares are made available to JPMS by DTC and will be reflected on your statement.
- **No Fees.** No commission or fee are charged for Program trades.
- **Fractional Shares.** JPMS will credit to your account the number of shares equal to the amount of your funds to be reinvested in a particular security divided by the purchase price per share. If made available for your account, participation in the Program may give you interests in fractional shares of securities, which JPMS calculates to five decimal places. You will receive dividend payments proportionate to your partial share holdings.
- **Confirmation of Transactions.** All Program trades will be reflected on monthly account statements. You will not receive separate immediate confirmations for Program trades. You may request the details of any Program trade by contacting JPMS. Transactions that are not part of the Program will continue to receive confirmations contemporaneously with the trade.
- **No Recommendation.** The inclusion of any security in the Program is not a recommendation by JPMS to buy, hold or sell such security. Participation in the Program does not assure profits on your investments and does not protect against loss in declining markets.
- **Eligibility.** Generally, all brokerage accounts are eligible for participation as are most equities, open ended mutual funds, closed end funds and ETFs. Any exclusions will be identified at the time you are enrolled.
- **Program Changes.** Program participants will be notified in advance if there are any material changes to the Program though no notice may be given if there are changes to the eligibility of any particular security.

IMPORTANT UPDATES TO STRUCTURED PRODUCTS

Structured products, including market linked CDs, are marked to market (or priced) on a daily basis. Prices may fluctuate and these investments may be worth less or more than the initial purchase price at maturity. There is no guarantee that a secondary market will exist.

Messages (continued)

UPDATES TO THE GUIDE TO INVESTMENT SERVICES AND BROKERAGE PRODUCTS

We made the following updates to our Guide to Investment Services and Brokerage Products (the "Guide"). To access a current version of the Guide, go to jpmorganinvestment.com.

PRODUCTS AVAILABLE FOR BROKERAGE ACCOUNTS

- Under "E. Structured Investments," in "Fees," we clarified a currently disclosed conflict. We explained that when a Structured Product is redeemed prior to maturity, the compensation is not prorated. This creates a conflict of interest, as it may encourage an advisor to recommend frequent transactions of Structured Products.
- Under "I. Annuities," in "Buffered Annuities," we updated death benefit rider fees, which can be as high as 1.00%.
- Under "I. Annuities," in "Compensation," we added a description of trailing commissions, indicating they are a type of commission that, if applicable, are paid to Chase Insurance Agency, Inc. (CIA) and attributed to your advisor on an established periodic, post-sale basis, as long as your contract remains in-force.
- Under "I. Annuities," in "Paid to CIA and Private Client Advisors," we noted that fixed rate annuity commissions can be as high as 2.00% in New York.

STATE-SPECIFIC INFORMATION

- We retitled "C. Missouri and Wyoming" to "Wyoming," removing references to Missouri from the state-specific social objective disclosure and consent requirements as Missouri's rule requiring disclosure was struck down and is no longer in effect. Although your advisor is no longer required to provide a social objective disclosure or obtain your consent, they will continue to only recommend investments, strategies and third-party managers that are in your best interest and consistent with your investment objectives. This applies to all Missouri clients going forward, regardless of whether you have consented to the incorporation of social objectives in a recommendation or not.

If you have questions about these updates, please contact your J.P. Morgan Advisor or contact us at the number on the front of your statement.

CHANGES TO YOUR SWEEP PROGRAM

On or around February 7, 2025, the description of the sweep feature on your account statement will change from either the "Chase Deposit Sweep or "JPMorgan Deposit Sweep" to the "JPMorgan Chase Deposit Sweep" ("Deposit Sweep"). This change was originally scheduled for August 2024.

It does not impact how the sweep feature works or the interest rate. When this update is made, you may see transactions where funds appear to be moved out of the original sweep and deposited into the new Deposit Sweep. There's no charge associated with this.

If you have questions, please contact your J.P. Morgan Advisor(s) or call us at the number on the front of your statement.

Important Information about Your Account Statement(s)

Unless otherwise indicated, accounts are held at J.P. Morgan Securities, LLC (JPMS), member FINRA and SIPC. JPMS is not a member of the Federal Deposit Insurance Corporation (FDIC).

NON-DISCRETIONARY: JPMS brokerage accounts are non-discretionary and all investment decisions are made by the client. For managed accounts, discretionary services are provided by JPMS, an affiliate or an authorized third party.

ACCOUNT PROTECTION: As a member of the Securities Investor Protection Corporation (SIPC), JPMS provides account protection for the net equity of a customer's funds and securities positions. SIPC provides \$500,000 of primary net equity protection, including \$250,000 for claims for cash (SIPC Coverage). Account protection applies when a SIPC member firm fails financially and is unable to meet its obligations to its securities customers, but does not apply to losses from the rise or fall in the market value of investments or to SIPC ineligible assets such as futures, options on futures, foreign exchange transactions, or any investment contracts that are not registered as securities or deposit account balances. For more information about SIPC Coverage, including the SIPC Brochure, visit www.sipc.org (follow the link to How SIPC Protects Investors) or call SIPC at (202) 371-8300.

CUSTODY: JPMS carries your account and acts as your custodian for funds and securities received, which have been deposited directly with us or received as a result of transactions we process for your account. Inquiries regarding your Statement may be directed to JPMS at (347) 643-9953

As used in the course of these statements, "J.P. Morgan" is the global brand name for JPMorgan Chase & Co. and its subsidiaries and affiliates worldwide.

MARKET PRICES: The market value of your holdings is as of the last business day of the statement period or the last available price. Prices for determining market values represent estimates. These estimates are obtained from multiple sources deemed to be reliable. This information is not guaranteed for accuracy and is furnished for the exclusive use of the client.

J.P. Morgan makes no representation, warranty or guarantee, express or implied, that any quoted value represents the actual terms at which securities could be bought or sold or new transactions could be entered into, or the actual terms on which existing transactions or securities could be liquidated. Such values are only indicative.

ESTIMATED PRICING AND COST BASIS: Certain assets, including but not limited to, pooled and private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid, the value of such assets may have been provided to us by third parties who may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not independently verified.

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.

Unpriced Direct Participation Program (DPP) and Real Estate Investment (REIT) Securities: DPP and REIT securities are generally illiquid and the value of the security will, generally, be different

from its purchase price. Accurate valuation information is not available. The total cost basis for each security position and the unrealized gain/loss are provided solely as a general indication of performance and should not be used for tax purposes or otherwise relied upon without the assistance of your tax advisor. With respect to security positions received into your account, cost basis information, if any, has been provided by you. Further information is available upon request.

You may hold positions where the original cost basis has been adjusted to reflect amortization or accretion.

For Regulated Investment Companies or Dividend Reinvestment Plan sales, for which the average price method has been chosen, positions are closed out on a First-In-First-Out (FIFO) basis.

These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax advisor.

DIVIDEND INCOME: Dividends credited to your account may include capital gains, non-taxable dividends and/or dividends on foreign stock. You may wish to consult your tax advisor with regard to your tax liability on these dividends.

ESTIMATED ACCRUED INCOME, ESTIMATED ANNUAL INCOME AND ESTIMATED YIELD CALCULATIONS: The following calculation descriptions are provided for your reference. Please note that other factors may affect your specific calculations, so if you would like more information, please contact your J.P. Morgan representative or call us at the number on the front of this statement. In general, **Estimated Accrued Income** is calculated by multiplying the current coupon rate with the current face amount for the number of days since the bond's last interest payment. **Estimated Annual Income (EAI)** is calculated by multiplying either the current coupon rate or an estimated annual dividend (generally calculated by annualizing the most recent regular cash dividend) by the quantity of the security held. For balances other than sweep program balances, **Estimated Yield (EY)** is calculated by dividing EAI by the market value of the security. You should also know that: (i) the figures shown in this statement are estimates based on mathematical calculations using data obtained from outside sources; they are provided for informational purposes only, and are not a projection or guarantee of future returns. (ii) because prices of securities, coupon and dividend rates are subject to change at any time, these estimates should not be relied upon exclusively for making investment, trading, or tax decisions. (iii) because different asset types (e.g., equities versus fixed income securities) tend to have different investment characteristics, these estimates should not be compared across asset types; (iv) EAI and EY for certain types of securities might include return of principal or capital gains, in which case the EAI and EY would be overstated. There is no guarantee that your investments will actually generate the EAI or EY presented, and your actual income and yield might be higher or lower.

IMPORTANT INFORMATION REGARDING AUCTION RATE SECURITIES (ARS): ARS are debt or preferred securities with an interest or dividend rate reset periodically in an auction. Although there may be daily, weekly and monthly resets, there is no guarantee that there will be liquidity. If there are not enough bids at an auction to redeem the securities available for sale, the result may be a failed auction. In the event of a failed auction, there is no assurance that a secondary market will develop or that the security will trade at par or any other price reflected on statements and online. Accordingly, investors

should not rely on pricing information appearing in their statements or online with respect to ARS. When J.P. Morgan is unable to obtain a price from an internal or outside source for a particular ARS, the price column on your statement will indicate "unpriced". A description of J.P. Morgan's practices and procedures regarding ARS is available at www.jpmorgan.com/muniars.

VALUATIONS OF OVER-THE-COUNTER DERIVATIVE TRANSACTIONS: Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are sourced from the various issuers of the securities, affiliates or they are sourced from a third party valuation provider. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the models or estimates used in deriving the valuations, (2) any errors or omissions in computing or disseminating the valuations, and (3) any uses to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

UNPRICED SECURITIES: When we are unable to obtain a current value from an internal or outside source for a particular security, the price column on your statement will indicate "Unpriced." Although such securities may have value, please note that the value of a security indicated as "Unpriced" will not be included in your overall current market value as reflected on the statement.

RESTRICTED SECURITIES: Restricted Securities (typically noted as "Restricted" or "RSTD" in the security description) have not been registered under the Securities Act of 1933 and may not be "freely traded." Since restricted securities are subject to certain restrictions which may render them illiquid or less liquid than freely-tradable shares, there can be no assurance a secondary market exists. While we typically use the value of the registered/unrestricted security of the same issuer and same class for statement (and other) reporting purposes, the price realizable in a sale of the securities may be less than the "Market Value" indicated and could be zero. No attempt has been made to independently value the specific security subject to its restriction. Additionally, inclusion of pricing of these holdings will result in the aggregated value of your portfolio as reflected on this report being overstated by an amount equal to the difference (if any) between the value of the freely-traded underlying security and the actual value of your restricted shares. For additional information on pricing, please see the "Market Prices" paragraph above.

THIRD PARTY INFORMATION: This statement contains (i) information obtained from multiple direct, indirect, affiliated, unaffiliated, public and proprietary data sources (including, but not limited to identifying information, market data, calculated data, reference data, valuations, ratings, coupon and dividend rates and other fundamental data) and (ii) information which is calculated based upon such information (including but not limited to, market values, Current Yield and Estimated annual income). Although your Custodian believes these sources and the sources of market values are reliable, it does not independently review or verify such information and neither your Custodian nor any source will have any duty or obligation to verify, correct, complete, or update any such information. Such information is being provided to you with all faults for use entirely at your own risk; without any warranty whatsoever by your Custodian, its affiliates or any such source. Neither your Custodian or its affiliates nor any such source shall have any liability whatsoever relating to any inaccuracy or lack of timeliness or completeness of such information or any use thereof or for omissions therefrom nor for any lost profits, indirect, special or consequential damages. Moreover, such sources retain exclusive proprietary rights in such information. You may use such information only for your internal use and purposes and not for reuse (other than in connection with the transaction or position for which the information is provided) or retransmission without prior written approval of the source, or for any unlawful or unauthorized purpose.

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 360-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.

DEBIT BALANCES: Please note that if you see a Debit Balance in the Assets and Liabilities Summary on this statement, we may be required to temporarily suspend dividend reinvestment plan ("DRIP") functionality and/or liquidate securities held in your account to fund and eliminate the debit balance. This message does not apply to approved Margin Accounts in good standing. If you have any questions, please call the appropriate number on the front of this statement.

FOR OPTIONS ACCOUNTS: Further information with respect to commissions and other charges related to the execution of listed options transactions has been included on confirmation of such transactions previously available to you and such information will be made available to you promptly upon written request.

PARTIAL CALLS: If a partial call is made with respect to an issue of securities included in your Accounts we will allocate the call by a method we deem fair and equitable.

BEARER BONDS: If any securities held by us for your account are bearer obligations which have been issued since December 31, 1982 with original maturities of more than one year, we agree that we will satisfy the conditions set forth in subdivisions (i), (ii) and (iii) of the Treasury Regulation Section 1.165-12(c)(3) and covenant that we will comply with the requirements of Treasury Regulation Section 1.165-12(c)(2)(iii) concerning the delivery of such bearer obligations.

MESSAGE FOR ACCOUNTS WITH NON-US DOLLAR ACTIVITY: The holdings listed within each asset class are segregated by currency. For Non-USD denominated holdings, both the USD and local currency valuations and total asset class valuations, as calculated by the exchange rate stated, are provided. Activity will also be presented by currency. Non-USD activity will display both USD and local currency valuations, as calculated based on the exchange rate of the activity date. All summary information presented in this statement is presented in USD, unless specifically noted as presented in non-USD currency.

FINANCIAL STATEMENT: A financial statement for JPMS is available for your personal inspection at our office, or a copy will be mailed to you upon written request.

REPORTABLE TO THE INTERNAL REVENUE SERVICE: As required by law, at year end, we will report to you and to the Internal Revenue Service and to certain states, certain information on sales (including short sales), dividends, and various types of interest that have been credited to your account.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ACCOUNT STATEMENT: Please review this statement closely and contact us as soon as possible if you notice an error (including things like possible unauthorized trading activity, unrecorded dividend payments or improper payments or transfers). In order to protect your rights, including any rights under the Securities Investor Protection Act (SIPA), you will be asked to provide details of the error in writing, using the information provided on the front of this statement.

In your written communication, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error. Periodic statements will be binding on you unless you report the suspected errors in writing within 10 business days after the statement has been transmitted to you by mail or by electronic means. If you do not notify us within this time period, you agree the statement

activity and account balances are correct.

CHANGES TO YOUR INVESTMENT OBJECTIVES OR FINANCIAL SITUATION:

Please notify us as soon as possible if you experience a change in your investment objectives or overall financial situation, if you would like to impose or modify reasonable investment restrictions on your discretionary managed account, or if you have questions or concerns about the management of your account. If we do not hear from you, we will consider the information we currently have on file to be complete and accurate. You can review your current investment objectives, including investment restrictions, and/or make any changes to the personal financial information we have on file for your account anytime by calling the number listed on this statement. **If you send us any written correspondence, please be sure to include your account number.**

CHANGES TO YOUR MAILING OR EMAIL ADDRESS: Please let us know as soon as possible when there has been a change to your mailing or email address. You can update your account online at chase.com (under "Profile & settings") or by calling the number listed on this statement.

USA PATRIOT ACT: The USA PATRIOT Act requires that all financial institutions obtain certain identification documents or other information in order to comply with their customer identification procedures. Until you provide the required information or documents, we may not be able to open or maintain an account or effect any transactions for you.

ASSETS: Subject to regulatory or other pre-agreed limitations, all or any part of the securities in your account may have been used by us in securities financing transactions.

INFORMATION AVAILABLE UPON REQUEST: The date and time of the transaction and the name of the person from whom the security was purchased, or to whom it was sold will be furnished upon request.