



Schwab One® Account of

BRANDON RICHARD WIRAKESUMA

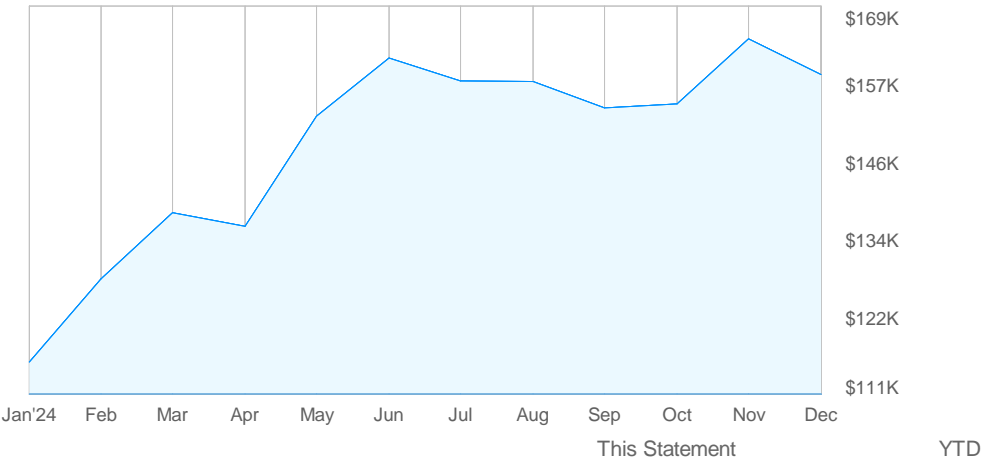
Account Number
3245-2767

Statement Period
December 1-31, 2024

Account Summary

Ending Account Value as of 12/31
\$159,079.54

Beginning Account Value as of 12/01
\$164,421.99



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Customer Service and Trading:

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Commitment to Transparency

Client Relationship Summaries and Best Interest disclosures are at schwab.com/transparency. Charles Schwab & Co., Inc. Member SIPC.

Online Assistance

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BRANDON RICHARD WIRAKESUMA
710 SPANISH PEAKS DR
MISSOULA MT 59803-2437

	This Statement	YTD
Beginning Value	\$164,421.99	\$108,125.20
Deposits	0.00	24,500.00
Withdrawals	(2,000.00)	(13,900.00)
Dividends and Interest	730.91	5,090.83
Transfer of Securities	0.00	0.00
Market Appreciation/(Depreciation)	(4,073.36)	35,264.49
Expenses	0.00	(0.98)
Ending Value	\$159,079.54	\$159,079.54

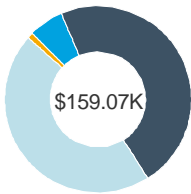
Account Ending Value reflects the market value of your cash and investments. It does not include pending transactions, unpriced securities or assets held outside Schwab's custody.



Schwab One® Account of

BRANDON RICHARD WIRAKESUMA

Asset Allocation



	This Period	Current Allocation
Cash and Cash Investments	10,295.44	6%
Equities	74,761.69	47%
Exchange Traded Funds	71,683.10	45%
Other Assets	2,339.31	1%
Total	\$159,079.54	100%

Top Account Holdings This Period

SYMBOL CUSIP	Description	Market Value	% of Accounts
META	META PLATFORMS INC	26,438.24	17%
AMZN	AMAZON.COM INC	15,357.30	10%
NVDA	NVIDIA CORP	14,780.09	9%
	Cash	10,295.44	6%
BRLN	ISHARES FLOATING RT LOAN	10,122.77	6%

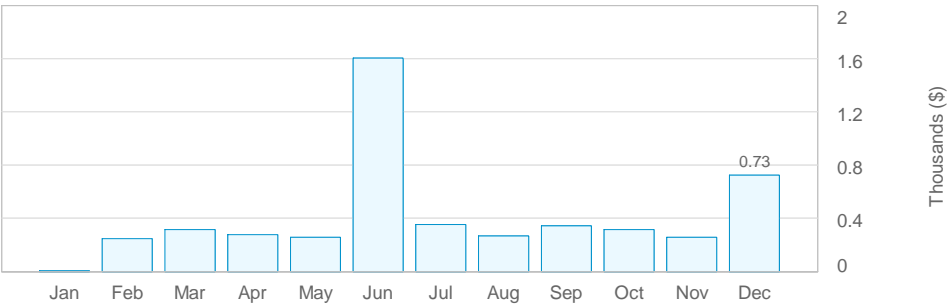
Gain or (Loss) Summary

	Short-Term (ST)			Long-Term (LT)		
	Gain	(Loss)	Net	Gain	(Loss)	Net
This Period	2.79	(2,156.17)	(2,153.38)	0.00	(176.26)	(176.26)
YTD	8,044.51	0.00	8,044.51	0.00	(45.64)	(45.64)
Unrealized						\$37,083.52

Values may not reflect all of your gains/losses and may be rounded up to the nearest dollar; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Please login to your account at Schwab.com for real-time gain/loss information. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Statement Period
December 1-31, 2024

Income Summary



Federal Tax Status	This Period		YTD	
	Tax-Exempt	Taxable	Tax-Exempt	Taxable
Bank Sweep Interest	0.00	0.00	0.00	5.07
Schwab One® Interest	0.00	0.77	0.00	23.19
Cash Dividends	0.00	698.03	0.00	4,959.63
Total Capital Gains Distributions	0.00	32.11	0.00	32.11
Total Income	\$0.00	\$730.91	\$0.00	\$5,020.00

Margin Loan Information

Opening Margin Loan Balance	Closing Margin Loan Balance	Funds Available to Withdraw *	Securities Buying Power *
\$0.00	\$0.00	\$89,217.44	\$178,436.00
Margin Loan Rates Vary by Balance			
10.82% - 12.57%			

* Values include any cash plus the amount available using margin borrowing. For more information about the margin feature, please visit schwab.com/margin.



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Statement Period

December 1-31, 2024

A Message About Your Account

CALIFORNIA RESIDENTS

If your total payments of interest and interest dividends on federally tax-exempt non-California municipal bonds were \$10 or greater **and** you or your Partnership had a California address as of 12/31, Schwab will report this information to the California Franchise Tax Board each tax year, per state statute. (1223-3LZ0)

Positions - Summary

Beginning Value as of 12/01	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	Ending Value as of 12/31	Cost Basis	Unrealized Gain/(Loss)
\$164,421.99		\$0.00		(\$704.74)		(\$1,269.09)		(\$3,368.62)		\$159,079.54	\$111,700.58	\$37,083.52

Values may not reflect all of your gains/losses; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Cash and Cash Investments

Type	Symbol	Description	Quantity	Price(\$)	Beginning Balance(\$)	Ending Balance(\$)	Change in Period Balance(\$)	Pending/Unsettled Cash(\$)	Interest/ Yield Rate	% of Acct
Cash					9,589.93	10,295.44	705.51	2.00		6%
Total Cash and Cash Investments					\$9,589.93	\$10,295.44	\$705.51			6%

Positions - Equities

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
ABNB	AIRBNB INC ^(M)	10.0000	131.41000	1,314.10	1,430.00	(115.90)	N/A	0.00	<1%
BABA	ALIBABA GROUP HLDG LTD F ^(M) SPONSORED ADR 1 ADR REPS 8 ORD SHS	10.0000	84.79000	847.90	980.60	(132.70)	1.17%	10.00	<1%
AMZN	AMAZON.COM INC ^{(M),◊}	70.0000	219.39000	15,357.30	9,112.45	6,244.85	N/A	0.00	10%
BX	BLACKSTONE INC ^{(M),◊}	16.0855	172.42000	2,773.46	1,284.61	1,488.85	1.99%	55.33	2%
FLG	FLAGSTAR FINL INC ^(M)	33.0000	9.33000	307.89	381.65	(73.76)	0.42%	1.32	<1%
META	META PLATFORMS INC ^{(M),◊}	45.1542	585.51000	26,438.24	13,769.31	12,668.93	0.34%	90.31	17%
MDB	MONGODB INC ^{(M),◊}	8.0000	232.81000	1,862.48	2,020.86	(158.38)	N/A	0.00	1%



Positions - Equities (continued)

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
NVDA	NVIDIA CORP ^{(M),◇}	110.0610	134.29000	14,780.09	6,570.92	8,209.17	0.02%	4.40	9%
CRM	SALESFORCE INC ^(M)	5.0000	334.33000	1,671.65	650.00	1,021.65	0.47%	8.00	1%
SHAK	SHAKE SHACK INC ^(M)	20.0000	129.80000	2,596.00	1,375.60	1,220.40	N/A	0.00	2%
SHOP	SHOPIFY INC F ^(M)	13.0000	106.33000	1,382.29	878.54	503.75	N/A	0.00	<1%
SNOW	SNOWFLAKE INC ^{(M),◇}	15.0000	154.41000	2,316.15	2,123.68	192.47	N/A	0.00	1%
TCOM	TRIP COM GROUP LTD F ^(M) SPONSORED ADR 1 ADR REPS 1 ORD SHS	19.0000	68.66000	1,304.54	660.91	643.63	N/A	0.00	<1%
UBER	UBER TECHNOLOGIES INC ^(M)	30.0000	60.32000	1,809.60	1,980.00	(170.40)	N/A	0.00	1%
Total Equities				\$74,761.69	\$43,219.13	\$31,542.56		\$169.36	47%

Positions - Exchange Traded Funds

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
SPXL	DIREXION DAILY S&P 500 ^{(M),◇}	5.1354	168.70000	866.34	765.06	101.28	0.76%	6.59	<1%
TNA	DIREXION DAILY SMALL CAP ^{(M),◇}	100.8677	41.88000	4,224.34	4,119.68	104.66	1.67%	70.91	3%
YINN	DIREXION DLY FTSE CHNA ^(M)	70.0000	27.94000	1,955.80	3,089.87	(1,134.07)	4.39%	85.97	1%
GPIX	GOLDMAN SACHS S P 500 ^(M)	10.0000	49.45000	494.50	509.50	(15.00)	8.68%	42.97	<1%
CLOA	ISHARES AAA CLO ACTIVE ^{(M),◇}	141.8302	51.77000	7,342.55	7,197.63	144.92	5.67%	416.54	5%
IBIT	ISHARES BITCOIN ETF ^{(M),◇}	50.0000	53.05000	2,652.50	1,891.40	761.10	N/A	N/A	2%
IVV	ISHARES CORE S&P 500 ^{(M),◇}	9.2491	588.68000	5,444.76	4,618.05	826.71	1.45%	78.96	3%
BRLN	ISHARES FLOATING RT LOAN ^{(M),◇}	193.6446	52.27500	10,122.77	10,082.55	40.22	7.36%	745.94	6%
TLT	ISHARES 20 PLS YEAR ^{(M),◇}	10.6349	87.33000	928.75	1,071.78	(143.03)	4.82%	44.80	<1%
IEF	ISHARES 7-10 YEAR TRSURY ^{(M),◇}	21.1242	92.45000	1,952.93	1,997.11	(44.18)	3.99%	77.95	1%
JEPQ	J P MORGAN NASDAQ EQT ^{(M),◇}	124.7674	56.38000	7,034.39	6,007.93	1,026.46	10.81%	761.06	4%
JAAA	JANUS HENDERSON AAA CLO ^{(M),◇}	44.3743	50.71000	2,250.22	2,201.94	48.28	6.04%	135.98	1%
JBBB	JANUS HENDERSON B BBB ^{(M),◇}	78.4943	49.16000	3,858.78	3,660.47	198.31	8.19%	316.23	2%



Positions - Exchange Traded Funds (continued)

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
JEPI	JPMORGAN EQUITY PREMIUM ^{(M),◇}	33.6586	57.53000	1,936.38	1,836.80	99.58	8.38%	162.28	1%
FNGU	MICROSECTORS FANG+ INDEX ^(M)	7.0000	583.59000	4,085.13	2,912.80	1,172.33	N/A	N/A	3%
URTY	PROSHARES ULTRAPRO ^{(M),◇}	40.4770	49.21000	1,991.87	1,955.07	36.80	2.0%	39.93	1%
TQQQ	PROSHARES ULTRAPRO QQQ ^{(M),◇}	16.8491	79.13000	1,333.27	1,022.91	310.36	1.39%	18.56	<1%
SCHD	SCHWAB US DIVIDEND ^{(M),◇}	47.2999	27.32000	1,292.23	1,118.80	173.43	3.87%	50.04	<1%
CLOI	VANECK CLO ETF ^{(M),◇}	110.2023	52.77000	5,815.38	5,713.02	102.36	6.32%	367.90	4%
VTI	VANGUARD TOTAL STOCK ^{(M),◇}	21.0490	289.81000	6,100.21	4,831.85	1,268.36	1.29%	79.25	4%
Total Exchange Traded Funds				\$71,683.10	\$66,604.22	\$5,078.88		\$3,501.86	45%

Positions - Other Assets

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
AVB	AVALONBAY CMNTYS INC ^{(M),◇} REIT	10.6347	219.97000	2,339.31	1,877.23	462.08	3.09%	72.32	1%
Total Other Assets				\$2,339.31	\$1,877.23	\$462.08		\$72.32	1%

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.

Transactions - Summary

Beginning Cash* as of 12/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Expenses	=	Ending Cash* as of 12/31
\$9,589.93		\$0.00		(\$2,000.00)		(\$1,045.68)		\$3,020.28		\$730.91		\$0.00		\$10,295.44

Other Activity	\$0.00	Other activity includes transactions which don't affect the cash balance such as stock transfers, splits, etc.
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*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.



Transaction Details

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
12/04	Purchase	Reinvested Shares	JEPQ	J P MORGAN NASDAQ EQT PRM INC ETF	1.0955	57.3800		(62.86)	
	Purchase	Reinvested Shares	JEPI	JPMORGAN EQUITY PREMIUM INCOME ETF	0.2234	60.1200		(13.43)	
	Dividend	Non-Qualified Div	JEPQ	J P MORGAN NASDAQ EQT				62.86	
	Dividend	Div For Reinvest	JEPI	JPMORGAN EQUITY PREMIUM				13.43	
12/05	Purchase	Reinvested Shares	CLOA	ISHARES AAA CLO ACTIVE ETF	0.6569	51.7592		(34.00)	
	Purchase	Reinvested Shares	CLOA	ISHARES AAA CLO ACTIVE ETF	0.0240	51.7592		(1.24)	
	Purchase	Reinvested Shares	CLOA	ISHARES AAA CLO ACTIVE ETF	0.0259	51.7592		(1.34)	
	Purchase	Reinvested Shares	BRLN	ISHARES FLOATING RT LOAN ACTV ETF	1.1308	52.5999		(59.48)	
	Purchase	Reinvested Shares	BRLN	ISHARES FLOATING RT LOAN ACTV ETF	0.5023	52.5999		(26.42)	
	Purchase	Reinvested Shares	BRLN	ISHARES FLOATING RT LOAN ACTV ETF	0.0924	52.5999		(4.86)	
	Purchase	Reinvested Shares	TLT	ISHARES 20 PLS YEAR TREASURY BND ETF	0.0365	93.9900		(3.43)	
	Purchase	Reinvested Shares	IEF	ISHARES 7-10 YEAR TRSURY BOND ETF	0.0647	94.7499		(6.13)	
	Purchase		MDB	MONGODB INC CLASS A	1.0000	340.9400		(340.94)	
	Purchase	Reinvested Shares	CLOI	VANECK CLO ETF	0.5179	52.9591		(27.43)	
	Dividend	LT Cap Gain Rein	CLOA	ISHARES AAA CLO ACTIVE				1.34	
	Dividend	Sttm Cap Gn Rein	CLOA	ISHARES AAA CLO ACTIVE				1.24	
	Dividend	Non-Qualified Div	CLOA	ISHARES AAA CLO ACTIVE				34.00	
	Dividend	Sttm Cap Gn Rein	BRLN	ISHARES FLOATING RT LOAN				4.86	
	Dividend	Div For Reinvest	BRLN	ISHARES FLOATING RT LOAN				59.48	
	Dividend	LT Cap Gain Rein	BRLN	ISHARES FLOATING RT LOAN				26.42	
	Dividend	Div For Reinvest	TLT	ISHARES 20 PLS YEAR				3.43	



Transaction Details (continued)

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
12/05	Dividend	Div For Reinvest	IEF	ISHARES 7-10 YEAR TRSURY				6.13	
	Dividend	Div For Reinvest	CLOI	VANECK CLO ETF				27.43	
12/06	Purchase	Reinvested Shares	JAAA	JANUS HENDERSON AAA CLO ETF	0.2431	50.7600		(12.34)	
	Purchase	Reinvested Shares	JBBB	JANUS HENDERSON B BBB CLO ETF	0.4993	49.1499		(24.54)	
	Dividend	Div For Reinvest	JAAA	JANUS HENDERSON AAA CLO				12.34	
	Dividend	Div For Reinvest	JBBB	JANUS HENDERSON B BBB				24.54	
12/09	Dividend	Non-Qualified Div	GPIX	GOLDMAN SACHS S P 500				3.58	
12/16	Purchase	Reinvested Shares	SCHD	SCHWAB US DIVIDEND EQUITY ETF	0.4411	28.0900		(12.39)	
	Dividend	Div For Reinvest	SCHD	SCHWAB US DIVIDEND				12.39	
12/17	Dividend	Qual. Dividend	FLG	FLAGSTAR FINL INC				0.33	
12/20	Purchase	Reinvested Shares	IVV	ISHARES CORE S&P 500 ETF IV	0.0334	588.1300		(19.67)	
	Purchase	Reinvested Shares	COMT	ISHR ETF GSCI CMD DYN STR ETF	5.2731	24.7200		(130.35)	
	Dividend	Div For Reinvest	IVV	ISHARES CORE S&P 500				19.67	
	Dividend	Div For Reinvest	COMT	ISHR ETF GSCI CMD DYN				130.35	
12/23	Purchase	Reinvested Shares	CLOA	ISHARES AAA CLO ACTIVE ETF	0.6686	51.6781		(34.55)	
	Purchase	Reinvested Shares	BRLN	ISHARES FLOATING RT LOAN ACTV ETF	1.1816	52.2850		(61.78)	
	Purchase	Reinvested Shares	TLT	ISHARES 20 PLS YEAR TREASURY BND ETF	0.0424	87.6500		(3.72)	
	Purchase	Reinvested Shares	IEF	ISHARES 7-10 YEAR TRSURY BOND ETF	0.0701	92.2899		(6.47)	
	Dividend	Non-Qualified Div	CLOA	ISHARES AAA CLO ACTIVE				34.55	
	Dividend	Div For Reinvest	BRLN	ISHARES FLOATING RT LOAN				61.78	
	Dividend	Div For Reinvest	TLT	ISHARES 20 PLS YEAR				3.72	
	Dividend	Div For Reinvest	IEF	ISHARES 7-10 YEAR TRSURY				6.47	
12/26	Purchase	Reinvested Shares	VTI	VANGUARD TOTAL STOCK MARKET ETF	0.0666	296.3400		(19.75)	



Transaction Details (continued)

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
12/26	Dividend	Div For Reinvest	VTI	VANGUARD TOTAL STOCK				19.75	
12/27	Sale		QXO	QXO INC CLASS EQUITY Exchange Processing Fee \$0.01	(15.0000)	15.5500	0.01	233.24	(2,156.17) ^(ST)
	Purchase	Reinvested Shares	META	META PLATFORMS INC CLASS A	0.0381	592.2146		(22.56)	
	Purchase	Reinvested Shares	NVDA	NVIDIA CORP	0.0081	135.7429		(1.10)	
	Withdrawal	Journalled Funds		TRANSFER FUNDS TO SCHWAB BANK - 440029794235				(2,000.00)	
	Dividend	Qual Div Reinvest	META	META PLATFORMS INC				22.56	
	Dividend	Qual Div Reinvest	NVDA	NVIDIA CORP				1.10	
12/30	Purchase	Reinvested Shares	JAAA	JANUS HENDERSON AAA CLO ETF	0.2223	50.7000		(11.27)	
	Purchase	Reinvested Shares	JAAA	JANUS HENDERSON AAA CLO ETF	0.0057	50.7000		(0.29)	
	Purchase	Reinvested Shares	JBBB	JANUS HENDERSON B BBB CLO ETF	0.5322	49.1701		(26.17)	
	Purchase	Reinvested Shares	CLOI	VANECK CLO ETF	0.1676	52.7355		(8.84)	
	Purchase	Reinvested Shares	CLOI	VANECK CLO ETF	0.0770	52.7355		(4.06)	
	Purchase	Reinvested Shares	CLOI	VANECK CLO ETF	0.5770	52.7355		(30.43)	
	Interest	Credit Interest		SCHWAB1 INT 11/27-12/29				0.77	
	Dividend	Div For Reinvest	JAAA	JANUS HENDERSON AAA CLO				11.27	
	Dividend	LT Cap Gain Rein	JAAA	JANUS HENDERSON AAA CLO				0.29	
	Dividend	Div For Reinvest	JBBB	JANUS HENDERSON B BBB				26.17	
	Dividend	LT Cap Gain Rein	CLOI	VANECK CLO ETF				4.06	
	Dividend	Sttm Cap Gn Rein	CLOI	VANECK CLO ETF				8.84	
	Dividend	Div For Reinvest	CLOI	VANECK CLO ETF				30.43	
12/31	Sale		COMT	ISHR ETF GSCI CMD DYN STR ETF Exchange Processing Fee \$0.10	(110.3816)	25.2500	0.10	2,787.04	2.79 ^(ST) (176.26) ^(LT)
	Purchase	Reinvested Shares	SPXL	DIREXION DAILY S&P 500 BULL 3X ETF	0.0095	172.1799		(1.64)	



Transaction Details (continued)

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
12/31	Purchase	Reinvested Shares	TNA	DIREXION DAILY SMALL CAP BULL 3X ETF	0.4140	42.6299		(17.65)	
	Purchase	Reinvested Shares	URTY	PROSHARES ULTRAPRO RUSSELL 2000 ETF	0.1980	50.1399		(9.93)	
	Purchase	Reinvested Shares	TQQQ	PROSHARES ULTRAPRO QQQ ETF	0.0567	81.4798		(4.62)	
	Dividend	Div For Reinvest	SPXL	DIREXION DAILY S&P 500				1.64	
	Dividend	Div For Reinvest	TNA	DIREXION DAILY SMALL CAP				17.65	
	Dividend	Cash Dividend	YINN	DIREXION DLY FTSE CHNA				21.49	
	Dividend	Div For Reinvest	URTY	PROSHARES ULTRAPRO				9.93	
	Dividend	Div For Reinvest	TQQQ	PROSHARES ULTRAPRO QQQ				4.62	

Total Transactions								\$705.51	(\$2,329.64)
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Date column represents the Settlement/Process date for each transaction.
11/27 through 12/29: \$0.77 based on .082% average Schwab One® interest rate paid on 33 days in which your account had an average daily balance of \$9,173.87.

Pending / Open Activity

Activity Type	Date	Action	Symbol/ CUSIP	Description	Quantity	Market Price/ Rate per Share(\$)	Limit Price(\$)	Settle/ Payable Date	Expiration Date	Amount(\$)
Pending	12/18	Qual Div	CRM	SALESFORCE INC	5.0000	0.4000		01/09		2.00

Total Pending Transactions										\$2.00
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Open Orders	09/30	Buy	META	META PLATFORMS INC CLA...	3.0000	585.5100	499.5000		03/28	
	11/10	Buy	IBIT	ISHARES BITCOIN ETF	20.0000	53.0500	43.7400		05/08	

Pending transactions are not included in account value.
You can change or cancel any open order by calling us. Orders expire as of close of business on expiration date listed above.

Endnotes For Your Account

- (M) Denotes a security that is marginable. Some mutual fund or ETF investments may not be immediately marginable.
- ◇ Dividends paid on this security will be automatically reinvested.



Terms and Conditions

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

Accrued Income: Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your Account, but the interest and/or dividends have not been received into your Account. Schwab makes no representation that the amounts shown (or any other amount) will be received. Accrued amounts are not covered by SIPC account protection until actually received and held in the Account. **AIP (Automatic Investment Plan) Customers:** Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request.

Average Daily Balance: Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest. **Bank Sweep and Bank Sweep for Benefit Plans Features:** Schwab acts as your agent and custodian in establishing and maintaining your Deposit Account(s) as a feature of your brokerage Account(s). Deposit accounts held through these bank sweep features constitute direct obligations of one or more FDIC insured banks ("Program Banks") that are not obligations of Schwab. Funds swept to Program Banks are eligible for deposit insurance from the FDIC up to the applicable limits for each bank for funds held in the same insurable capacity. The balance in the Deposit Accounts can be withdrawn on your order and the proceeds returned to your brokerage Account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the bank sweep feature(s) in your Account(s), please refer to the Cash Features Disclosure Statement available online or from a Schwab representative. **Cash:** Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business. **Dividend Reinvestment Customers:** Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. Further information on these transactions will be furnished upon written request. **Gain (or Loss):** Unrealized Gain or (Loss) and Realized Gain or (Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information has been provided on this statement at the request of your Advisor, if applicable. This information is not a solicitation or a recommendation to buy or sell. **Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS.**

Interest: For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that may differ from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Program Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the Bank Sweep and Bank Sweep for Benefit Plans features, interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month. If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage Account is less than \$.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than \$.005. **Margin Account Customers:** This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The

permanent record of the separate account as required by Regulation T is available for your inspection. Securities purchased on margin are Schwab's collateral for the loan to you. It is important that you fully understand the risks involved in trading securities on margin. These risks include: 1) You can lose more funds than you deposit in the margin account; 2) Schwab can force the sale of securities or other assets in any of your account(s) to maintain the required account equity without contacting you; 3) You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call; 4) Schwab can increase its "house" maintenance margin requirements at any time without advance written notice to you. **Market Price:** The most recent price evaluation available to Schwab on the last business day of the report period, normally the last trade price or bid as of market close. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Assets Not Held at Schwab are not held in your Account or covered by the Account's SIPC account protection and are not otherwise in Schwab's custody and are being provided as a courtesy to you. Information on Assets Not Held at Schwab, including but not limited to valuations, is reported solely based on information you provide to Schwab. Schwab can neither validate nor certify the existence of Assets Not Held at Schwab or the accuracy, completeness or timeliness of the information about Assets Not Held at Schwab, whether provided by you or otherwise. Descriptions of Assets Not Held at Schwab may be abbreviated or truncated. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as Stale Priced. Certain Limited Partnerships (direct participation programs) and unlisted Real Estate Investment Trust (REIT) securities, for which you may see a value on your monthly Account statement that reflects the issuer's appraised estimated value, are not listed on a national securities exchange, and are generally illiquid. Even if you are able to sell such securities, the price received may be less than the per share appraised estimated value provided in the account statement. **Market Value:** The Market Value is computed by multiplying the Market Price by the Quantity of Shares. This is the dollar value of your present holdings in your specified Schwab Account or a summary of the Market Value summed over multiple accounts. **Non-Publicly Traded Securities:** All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party as provided by Schwab's Account Agreement. Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests. **Schwab Sweep Money Funds:** Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary. If on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than 1/2 of 1 cent (\$.005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower. **Securities Products and Services:** Securities products and services are offered by Charles Schwab & Co., Inc., **Member SIPC. Securities products and services, including unswept intraday funds and net credit balances held in brokerage accounts are not deposits or other obligations of, or guaranteed by, any bank, are not FDIC insured, and are subject to investment risk and may lose value. SIPC does not cover balances held at Program Banks in the Bank Sweep and Bank Sweep for Benefit Plans features.** Please see your Cash Feature Disclosure Statement for more information on insurance coverage. **Yield to Maturity:** This is the actual average annual return on a note if held to maturity. **IN CASE OF ERRORS OR DISCREPANCIES:** If you find an error or discrepancy relating to your



Schwab One® Account of

BRANDON RICHARD WIRAKESUMA

Statement Period

December 1-31, 2024

Terms and Conditions (continued)

brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately. You may call us at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) If you're a client of an independent investment advisor, call us at 800-515-2157. Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions. **IN CASE OF COMPLAINTS:** If you have a complaint regarding your Schwab statement, products or services, please write to Client Service & Support at Charles Schwab & Co., Inc., P.O. Box 982603 El Paso, TX 79998-2603, or call customer service at **800-435-4000**. (Outside the U.S., call **+1-415-667-8400**.) If you're a client of an independent investment advisor, call us at 800-515-2157.

Address Changes: If you fail to notify Schwab in writing of any change of address or phone number, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account. **Additional Information:** We are required by law to report to the Internal Revenue Service adjusted cost basis information (if applicable), certain payments to you and credits to your Account during the calendar year. Retain this statement for income tax purposes. A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request. Any third-party trademarks appearing herein are the property of their respective owners. Charles Schwab & Co., Inc., Charles Schwab Bank, Charles Schwab Premier Bank, and Charles Schwab Trust Bank are separate but affiliated companies and subsidiaries of the Charles Schwab Corporation. © 2025 Charles Schwab & Co., Inc. ("Schwab"). All rights reserved. **Member SIPC.** (O1CUSTNC) (0822-20UL)

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