

SEP 13 2017

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UNITED STATES HOUSE OF REPRESENTATIVES
FINANCIAL DISCLOSURE STATEMENT

FORM B

For New Members, Candidates, and New Employees

LEGISLATIVE RESOURCE CENTER

17 SEP 21 PM 1:08

OFFICE OF THE CLERK
U.S. HOUSE OF REPRESENTATIVES

(Office Use Only)

Name: Peter Shetty Joffrin Daytime Telephone: _____FILER
STATUSNew Member of or Candidate for
U.S. House of Representatives
Candidates - Date of Election: November, 2018State: AL
District: 5☐ Check if
AmendmentNew Officer or Employee
Employing Office: _____
Staff Filer Type (If Applicable):
Shared ☐ Principal Assistant ☐Period Covered: January 1, _____
to _____A \$200 penalty shall be assessed against any
individual who files more than 30 days late.

PRELIMINARY INFORMATION - ANSWER EACH OF THESE QUESTIONS

A. Did you, your spouse, or your dependent child:

- a. Own any reportable asset that was worth more than \$1,000 at the end of the reporting period? or
b. Receive more than \$200 in unearned income from any reportable asset during the reporting period?

Yes ☒ No ☐

E. Did you hold any reportable positions during the reporting period or in the current calendar year up through the date of filing?

Yes ☒ No ☐

- C. Did you or your spouse have "earned" income (e.g., salaries, honoraria, or pension/IRA distributions) of \$200 or more during the reporting period?

Yes ☒ No ☐

F. Did you have any reportable agreement or arrangement with an outside entity during the reporting period or in the current calendar year up through the date of filing?

Yes ☐ No ☒

- D. Did you, your spouse, or your dependent child have any reportable liability (more than \$10,000) at any point during the reporting period?

Yes ☒ No ☐

J. Did you receive compensation of more than \$5,000 from a single source in the current year and two prior years?

Yes ☐ No ☒

ATTACH THE CORRESPONDING SCHEDULE IF YOU ANSWER "YES"

THIS FORM INCLUDES ONLY THE SCHEDULES THAT YOU ARE REQUIRED TO COMPLETE

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION - ANSWER BOTH OF THESE QUESTIONS

TRUSTS - Details regarding "Qualified Blind Trusts" approved by the Committee on Ethics and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust that benefits you, your spouse, or dependent child?

Yes ☐ No ☒

EXEMPTION - Have you excluded from this report any other assets, "unearned" income, or liabilities of a spouse or dependent child because they meet all three tests for exemption? Do not answer "yes" unless you have first consulted with the Committee on Ethics.

Yes ☐ No ☒

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Use additional sheets if more space is required.

Name: Peter Shellen Toffion

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Use additional sheets if more space is required.

SCHEDULE C - EARNED INCOME

Name: Peter Shetty Joffion

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List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. government) totaling \$200 or more during the reporting period. For both the filer and filer's spouse, list the source and amount of any honoraria. List only the source for other spouse earned income exceeding \$1,000. See examples below.

EXCLUDE: Military pay (such as National Guard or Reserve pay), federal retirement programs, and benefits received under the Social Security Act.

INCOME LIMITS and PROHIBITED INCOME: Be advised that the income limit and prohibited income may apply to you after you are on House payroll. The 2016 limit on outside earned income for Members and employees compensated at or above the "senior staff" rate was \$27,495. The 2017 limit is \$27,765. In addition, certain types of income (notably honoraria, director's fees, and payments for professional services involving a fiduciary relationship) are totally prohibited for Members and senior staff.

[illegible]

SCHEDULE D - LIABILITIES

Name: Peter Shetty Johnson

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Report liabilities of over \$10,000 owed to any one creditor at any time during the reporting period by you, your spouse, or your dependent child. Mark the highest amount owed during the reporting period. **New Members:** Members are required to report all liabilities secured by real property including mortgages on their personal residence. **Exclude:** Any mortgage on your personal residence (unless you rent it out or are a Member); loans secured by automobiles, household furniture, or appliances; liabilities of a business in which you own an interest (unless you are personally liable); and liabilities owed to you by a spouse or the child, parent, or sibling of you or your spouse. Report a revolving charge account (i.e., credit card) only if the balance at the close of the reporting period exceeded \$10,000. *Column K is for liabilities held solely by your spouse or dependent child.

SP, DC, JT	Creditor	Date Liability Incurred MO/YR	Type of Liability	Amount of Liability										
				A	B	C	D	E	F	G	H	I	J	K
				\$10,001- \$15,000	\$15,001- \$50,000	\$50,001- \$100,000	\$100,001- \$250,000	\$250,001- \$500,000	\$500,001- \$1,000,000	\$1,000,001- \$5,000,000	\$5,000,001- \$25,000,000	\$25,000,001- \$50,000,000	Over \$50,000,000	Over \$1,000,000* (Spouse/DC Liability)
	Example First Bank of Wilmington, DE	5/98	Mortgage on Rental Property, Dover, DE				X							
JT	Regions Bank Vice	4/17	Credit Card		X									
JT	American Express	4/17	Credit Card		X									
JT	Capital One Visa	4/17	Credit Card	X										
JT	Bank of Am. Fed. Cr. Union Visa	4/17	Credit Card		X									
JT	Chase Bank Visa	4/17	Credit Card		X									

SCHEDULE E - POSITIONS

Report all positions, compensated or uncompensated, as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, nonprofit organization, labor organization, or educational or other institution other than the United States. **Exclude:** Positions held in any religious, social, fraternal, or political entities (such as political parties and campaign organizations); and positions solely of an honorary nature. **New Members and second-year candidates** report positions held in the reporting period and the current calendar year. **First-year candidates and new employees** report positions held in the current calendar year and two previous years.

Position	Name of Organization
Administrator	Turning Point Consultants, LLC
City Attorney	City of Huntsville, Alabama

SCHEDULE F – AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement that you have with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties to Agreement	Terms of Agreement
N/A		

SCHEDULE J – COMPENSATION IN EXCESS OF \$5,000 PAID BY ONE SOURCE

Report sources of compensation received by you or your business affiliation for services provided directly by you during the current year and two prior years. This includes the names of clients and customers of any corporation, firm, partnership, or other business enterprise if you directly provided the services generating a fee or payment of more than \$5,000. Exclude: Payments by the U.S. government and any information considered confidential as a result of a privileged relationship recognized by law. Do not repeat information listed on Schedule C.

Source (Name and City/State)		Brief Description of Duties
Example:	Doe Jones & Smith, Hometown, Homestate	Accounting Services
N/A		

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[illegible]

Name: Peter Shetter Jefferson Page 7 of 11



Schwab One® Account of
KERRY HOLDER JOFFRION

Account Number [REDACTED]
Statement Period
August 1-31, 2017

Need help reading this statement?
Visit www.schwab.com/StatementGuide for more information.

Market Monitor

Rates
Deposit Accounts: Interest Rate
as of 08/31/2017
Yield
0.10%

Your Independent Investment Manager and/or Advisor

HERITAGE WAY ADVISORS LLC
6833 STALTER DR STE 203
ROCKFORD IL 61108-2582
1 (815) 397-0900

The custodian of your brokerage account is: Charles Schwab & Co., Inc.
This report is provided by Schwab. Except as noted in the terms and conditions, your Investment Manager and/or Advisor is independently owned and operated and not an affiliate with Schwab. For questions about this statement, or if there is a change in your financial situation, investment objectives, or risk profile, please contact your Independent Investment Manager and/or Advisor.

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AB 02 026518 36438 H 84 A
KERRY HOLDER JOFFRION
4241 MOLEN AVE SE
HUNTSVILLE AL 35801



HERITAGE WAY

ADVISORS

Your Independent Investment Advisor is not affiliated with or an agent of Schwab and Schwab does not supervise or endorse your Advisor.

Terms and Conditions

This Account statement is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your Account at Schwab ("Account"). Schwab Institutional is a division of Charles Schwab & Co., Inc., and provides back office brokerage and related services to investment advisors and retirement plan providers. Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. Schwab is a registered broker-dealer and, except in the case of an affiliated company that may act as the investment advisor for the Sweep Funds, Windhaven Investment Management, Inc. ("Windhaven"), or ThomasPartners, Inc. ("TP"), Charles Schwab Investment Advisory, Inc. ("CSIA") and Schwab Wealth Investment Advisory, Inc. ("SWIA") is not affiliated with your investment. Advisor whose name appears on this statement ("Advisor"). Advisors are independently owned and operated. Schwab neither endorses nor recommends any particular Advisor or its investment strategy and has no responsibility to monitor trading by any Advisor in your Account. Schwab has not verified any statement accompanying any Advisor's logo appearing on this statement. Advisors provide investment advisory services for your Account. Schwab provides brokerage and custody services for your Account. Schwab has agreements with Advisors under which Schwab provides Advisors with institutional trading, custody and related services, and products. Not all of these products and services may benefit your Account, and Schwab may provide them to Advisors on the Advisor's commitment to place a certain amount of its clients' assets in brokerage accounts at Schwab within a certain period of time. This commitment could influence an Advisor's recommendation or requirement that its clients establish brokerage accounts at Schwab.

GENERAL INFORMATION AND KEY TERMS:

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.

ATP (Automatic Investment Plan) Customers: Schwab receives remittance in connection with certain transactions effected through Schwab. If you participate in a systematic investing program through Schwab, the additional information normally detailed on the Trade Confirmation will be provided upon request.

Average Daily Balance: Average daily composite of all cash balances that are maintained and all cash balances that are charged against Bank Sweep feature. Schwab acts as your agent and custodian in establishing and maintaining your Bank Sweep feature as a Schwab Cash feature for your brokerage account. Deposit accounts held through the Bank Sweep feature constitute direct obligations of Charles Schwab Bank and are not obligations of Schwab. Bank deposit accounts are insured by the FDIC within applicable limits. The balance in the bank deposit accounts can be withdrawn on your order and the proceeds returned to your securities 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, please refer to the Cash Features Disclosure Statement.

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. Current Yield: Annual dividend paid on an equity divided by the current market price.

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.

Estimated Annual Income: Estimated annual income is derived from information provided by outside parties. Schwab cannot guarantee the accuracy of such information. Since the interest and dividends are subject to change at any time, they should not be relied upon exclusively for making investment decisions.

Fees and Charges: For those fees described in the statement as "Fee to Advisor", as authorized by you, Schwab debited your Account to pay the fees as instructed by your Advisor. It is your responsibility, and not Schwab's, to verify the accuracy of the fees. Margin interest charged to your Account during the statement period is included in this section of the statement.

Interest: For the Schwab One Interest feature, and the Bank Sweep feature, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or Charles Schwab Bank. 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 feature, 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 Charles Schwab Bank in the Bank Sweep feature, interest will accrue even if the amount is less than \$,005.

Margin Account Collateral: 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:

- You can lose more funds than you deposit in the margin account.
- Schwab can force the sale of securities or other assets in any of your accounts (b) to maintain the required account equity without contacting you.
- You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call.
- 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. Pricing of assets not held at Schwab is for informational purposes only. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as State Priced. For Limited Partnerships and Real Estate Investment Trust (REIT) securities, you may see that the value reflected on your monthly account statement for this security is unpriced. NASD rules require that certain Limited Partnerships (direct participation programs) and Real Estate Investment Trust (REIT) securities, that have not been priced within 18 months, must show as unpriced on customer statements. Note that these securities are generally illiquid, the value of the securities will be different than its purchase price, and, if applicable, that accurate valuation information may not be available.

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.

Option Customers: Be aware of the following: 1) Commissions and other charges related to the execution of option transactions have been included in confirmations of such transactions previously furnished to you and will be made available promptly upon request. 2) You should advise us promptly of any material changes in your investment objectives or financial situation. 3) Exercise assignment notices for the option contracts are all located among customer short positions pursuant to an automated procedure which randomly selects from among all customers whose positions have been assigned to exercise. 4) Realized profits/losses of underlying securities is adjusted to reflect the premiums or assigned or exercised options. Please consult your advisor or IRS publication 550, Investment Income and Expenses, for additional information on Options.

Schwab Sweep Money Fund: 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, Transfer Agent, 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 (\$0.005), your account will not earn a dividend for that day. In addition, if you do not secure at least 1 daily dividend of \$0.01 during

Charles
Schwab

Schwab One® Account of
KERRY HOLDER JOFFRION

Account Number

Statement Period
August 1-31, 2017

Terms and Conditions (continued)

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. The shares of the money market mutual fund can be liquidated on your order and the proceeds returned to your securities account or remitted to you as provided in your Account Agreement and the applicable prospectus.

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 not credit balances held in brokerage accounts are not guaranteed deposits or obligations of Charles Schwab Bank, and are subject to investment risk, are not FDIC insured, may lose value, and are not bank guaranteed. SIPC does not cover balances held at Charles Schwab Bank in the Bank Sweep feature.

Short Positions: Securities sold short will be identified through an "S" in Investment Detail. The market value of these securities will be expressed as a debit and be netted against any long positions in Total Account Value.

Yield to Maturity: This is the actual average annual return on a note if held to maturity.

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. This information is not a solicitation or a recommendation to buy or sell. It may, however, be helpful for investment and tax planning strategies. 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 gains (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS.

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 income 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.

IN CASE OF ERRORS OR DISCREPANCIES: If you find an error or discrepancy relating to your brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately. You may call us at 800-515-2157. 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 the Client Advocacy Team at Charles Schwab & Co., Inc., Attention: Client Advocacy Team, 211 Main St., San Francisco, CA 94105, USA, or call Schwab Signature Alliance 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. Schwab and Charles Schwab Bank are affiliates of each other and subsidiaries of the Charles Schwab Corporation.

(0616-1204)

Account Value as of 08/31/2017: \$303,869.22

Change in Account Value

	This Period	Year to Date
Starting Value	\$ 307,257.09	\$ 304,028.26
Cash Value of Purchases & Sales	4,312.79	7,701.14
Investments Purchased/Sold	(4,312.79)	(7,701.14)
Deposits & Withdrawals	0.00	(15,500.00)
Dividends & Interest ²	308.69	5,286.91
Fees & Charges	0.00	(1,159.84)
Transfers	0.00	0.00
Income Reinvested	0.00	0.00
Change in Value of Investments	(3,696.56)	11,213.89
Ending Value on 08/31/2017	\$ 303,869.22	\$ 303,869.22
Accrued Income ⁴	1,047.57	
Ending Value with Accrued Income ⁴	\$ 304,916.79	
Total Change in Account Value		
Including Deposits and Withdrawals	\$ (3,287.87)	\$ (1,199.04)
Including Deposits, Withdrawals, and	\$ (2,340.50)	
Accrued Income ⁴		

Asset Composition

	Market Value
Deposit Accounts ^{1,2}	\$ 6,007.82
Equities	297,861.40
Total Assets Long	\$ 303,869.22
Net Loan Balance	0.00

Gain or (Loss) Summary

Realized Gain or (Loss) This Period	
Short Term	\$ (1,045.99)
Long Term	\$3,088.71
Unrealized Gain or (Loss)	
All Investments	\$78,378.39
Values may not reflect all of your gains/losses.	

Account Notes

- Accrued Dividend is \$1,047.57

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Your Independent Investment Advisor is not affiliated with or an agent of
Schwab and Schwab does not supervise or endorse your Advisor.

Income Summary

	This Period	Year to Date
Federally Tax-Exempt		
Deposit Accounts Interest	0.00	0.00
Cash Dividends	0.00	0.00
Total Income	0.00	0.00
Interest Paid on Margin Loan-This Period ²	0.00	0.00
Interest Paid on Margin Loan-Year to Date ²	(2.95)	(2.95)
² Certain margin loan interest may be deductible; consult your tax advisor.		

Margin Loan Information

	Margin Loan Balance	Funds Available to Withdraw*	Securities Buying Power*	Margin Loan Rates Vary by Balance
This Period	0.00	158,257.82	316,515.64	6.00% - 8.57%

The opening margin loan balance for the statement period was \$0.00.
For more information about the margin feature, please visit schwab.com/margin.
*Values include any cash plus the amount available using margin borrowing.

Investment Detail - Deposit Accounts

Deposit Accounts

Deposit Accounts XZ

Market Value

Total Deposit Accounts

6,007.82

Total Deposit Accounts

6,007.82



Schwab One® Account of
KERRY HOLDER JOFFRION

Account Number [REDACTED]
Statement Period
August 1-31, 2017

Investment Detail - Equities

Equities	Quantity	Market Price	Market Value	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
			Cost Basis			
A T & T INC (M) SYMBOL: T	150.0000	37.4600	5,619.00	286.20	5.23%	294.00
ABBOTT LABORATORIES (M) SYMBOL: ABT	150.0000	50.9400	7,641.00	2,556.00	2.08%	159.00
ABBVIE INC (M) SYMBOL: ABBV	100.0000	75.3000	7,530.00	3,091.91	3.39%	256.00
ACCENTURE PLC F (M) CLASS A SYMBOL: ACN	50.0000	130.7600	6,538.00	2,842.70	1.85%	121.00
BANK OF NY MELLON CO (M) SYMBOL: BK	150.0000	52.2800	7,842.00	3,193.50	1.83%	144.00
BRIT AMER TOBACCO F (M) SPONSORED ADR 1 ADR REPS 1 ORD SHS SYMBOL: BT	150.0000	62.1200	9,318.00	766.32	4.90%	457.18
			8,552.68	Accrued Dividend: 110.76		
CHEVRON CORPORATION (M) SYMBOL: CVX	75.0000	107.8200	8,071.50	2,826.17	4.01%	324.00
			5,245.33	Accrued Dividend: 61.00		
CISCO SYSTEMS INC (M) SYMBOL: CSCO	200.0000	32.2100	6,442.00	2,228.45	3.60%	232.00
			4,213.55			
COCA COLA COMPANY (M) SYMBOL: KO	200.0000	45.5500	9,110.00	4,210.00	3.24%	296.00
			4,900.00*			

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

Investment Detail - Equities (continued)

Equities (continued)	Quantity	Market Price	Market Value	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
			Cost Basis			
COLGATE-PALMOLIVE CO (M)	100.0000	71.6400	7,164.00	1,206.35	2.23%	160.00
SYMBOL: CL			5,957.65			
DUNKIN BRANDS GROUP (M)	125.0000	51.5600	6,445.00	1,300.20	2.50%	161.25
SYMBOL: DNKN			5,144.80			
				Accrued Dividend: 40.31		
ENBRIDGE INC F (M)	295.0000	39.9900	11,797.05	4,881.82	4.51%	533.08
SYMBOL: ENB			6,915.23			
EXXON MOBIL CORP (M)	125.0000	76.3300	9,541.25	(1,015.05)	4.03%	385.00
SYMBOL: XOM			10,556.30			
				Accrued Dividend: 96.25		
HOME DEPOT INC (M)	50.0000	149.8700	7,493.50	3,453.20	2.37%	178.00
SYMBOL: HD			4,040.30			
INTEL CORP (M)	300.0000	35.0700	10,521.00	4,867.76	3.10%	327.00
SYMBOL: INTC			5,653.24			
				Accrued Dividend: 81.75		
INTL FLAVORS & FRAGR (M)	50.0000	136.8500	6,842.50	643.42	1.87%	128.00
SYMBOL: IFF			6,199.08			
J M SMUCKER CO (M)	75.0000	104.7600	7,857.00	(1,346.36)	2.86%	225.00
SYMBOL: SJM			9,203.36			
JOHNSON & JOHNSON (M)	50.0000	132.3700	6,618.50	1,902.70	2.53%	188.00
SYMBOL: JNJ			4,715.80			
				Accrued Dividend: 42.00		

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.



Schwab One® Account of
KERRY HOLDER JOFFRION

Account Number
[REDACTED]
Statement Period
August 1-31, 2017

Investment Detail - Equities (continued)

Equities (continued)	Quantity	Market Price	Market Value	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
			Cost Basis			
JPMORGAN CHASE & CO (M)	175.0000	90.8900	15,905.75	11,125.64	2.20%	350.00
SYMBOL: JPM			4,780.11			
MARATHON PETE CORP (M)	175.0000	52.4500	9,178.75	1,877.08	2.74%	252.00
SYMBOL: MPC			7,301.67			
MICROSOFT CORP (M)	150.0000	74.7700	11,215.50	7,438.36	2.08%	234.00
SYMBOL: MSFT			3,777.14			
						Accrued Dividend: 70.00
NIKE INC (M)	100.0000	52.8100	5,281.00	32.15	1.36%	72.00
CLASS B			5,248.85			
SYMBOL: NKE						Accrued Dividend: 58.50
NORFOLK SOUTHERN CO (M)	75.0000	120.5200	9,039.00	3,307.80	2.02%	183.00
SYMBOL: NSC			5,731.20			
						Accrued Dividend: 45.75
NOVARTIS AG F (M)	175.0000	84.2800	14,750.75	8,250.18	3.22%	475.61
SPONSORED ADR			8,500.59			
1 ADR REPS 1 ORD SHS						
SYMBOL: NVS						
PFIZER INCORPORATED (M)	200.0000	33.9200	6,784.00	1,216.65	3.77%	256.00
SYMBOL: PFE			5,567.35			
						Accrued Dividend: 64.00
PROCTER & GAMBLE (M)	50.0000	92.2700	4,613.50	616.70	2.98%	137.92
SYMBOL: PG			3,996.80			

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Investment Detail - Equities (continued)

Equities (continued)	Quantity	Market Price	Market Value	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
			Cost Basis			
QUALCOMM INC (M)	125.0000	52.2700	6,533.75	(161.20)	4.36%	285.00
SYMBOL: QCOM			6,694.95			
					Accrued Dividend: 71.25	
SOUTHERN COMPANY (M)	200.0000	48.2600	9,652.00	1,097.90	4.90%	464.00
SYMBOL: SO			8,554.10			
					Accrued Dividend: 116.00	
T ROWE PRICE GROUP (M)	75.0000	84.3600	6,327.00	1,238.62	2.70%	171.00
SYMBOL: TROW			5,088.38			
TRAVELERS COMPANIES (M)	70.0000	121.1900	8,482.90	2,995.16	2.37%	201.80
SYMBOL: TRV			5,487.44			
U S BANCORP (M)	150.0000	51.2500	7,687.50	2,341.35	2.18%	166.00
SYMBOL: USB			5,346.15			
UNITED PARCEL SRVC (M)	25.0000	114.3600	2,859.00	39.72	2.90%	83.00
CLASS B			2,819.28			
SYMBOL: UPS						
UNITED TECHNOLOGIES (M)	50.0000	119.7500	5,988.00	1,399.30	2.20%	132.00
SYMBOL: UTX			4,586.70			
					Accrued Dividend: 35.00	
VF CORPORATION (M)	100.0000	62.8700	6,287.00	1,001.08	2.67%	166.00
SYMBOL: VFC			5,285.92			
WELLS FARGO BK N A (M)	100.0000	51.0700	5,107.00	(521.94)	2.97%	152.00
SYMBOL: WFC			5,628.94			
					Accrued Dividend: 39.00	

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Schwab One® Account of
KERRY HOLDER JOFFRION

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Investment Detail - Equities (continued)

Equities (continued)	Quantity	Market Price	Market Value	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
			Cost Basis			
WW GRAINGER INC (M)	75.0000	162.5700	12,192.75	(651.73)	3.14%	384.00
SYMBOL: GWW			12,844.48			
					Accrued Dividend: 96.00	
21ST CENT FOX (M)	275.0000	27.5900	7,587.25	(158.70)	1.30%	99.00
CLASS A			7,745.95			
SYMBOL: FOXA						

Total Equities	4,740.0000		207,281.48	78,278.35		8,818.04
Total Cost Basis			219,463.01			

Total Accrued Dividend for Equities: 1,047.57

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.

Realized Gain or (Loss)

Short Term	Quantity/Par	Acquired/Opened	Sold/Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
GENERAL ELECTRIC CO: GE	175.0000	04/19/17	08/08/17	4,455.12	5,262.78	(807.66)

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Realized Gain or (Loss) (continued)

Short Term (continued)	Quantity/Par	Acquired/		Sold/		Total Proceeds	Cost Basis	Realized Gain or (Loss)
		Opened	Closed	Opened	Closed			
WALGREENS BOOTS ALLI : WBA	100.0000	08/14/17	08/11/17			8,057.00	8,295.33	(238.33)
Total Short Term						12,512.12	13,559.11	(1,046.99)

Long Term	Quantity/Par	Acquired/		Sold/		Total Proceeds	Cost Basis	Realized Gain or (Loss)
		Opened	Closed	Opened	Closed			
HOME DEPOT INC: HD	25.0000	08/28/14	08/04/17			3,781.43	2,041.38	1,740.05
OMNICOM GROUP INC: OMC	100.0000	08/27/13	08/10/17			7,787.83	6,439.17	1,348.66
Total Long Term						11,568.26	8,480.55	3,087.71

Total Realized Gain of (Loss) **20,061.38** **22,038.86** **2,042.72**

Schwab has provided accurate realized gain and loss information whenever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. If all data for a given investment is not available, the investment will not be listed here.

Option Customers: Realized gain/loss of underlying securities is adjusted to reflect the premiums of assigned or exercised options. Please consult IRS publication 550, Investment Income and Expenses, for additional information on Options.

Transaction Detail - Purchases & Sales

Equities Activity

Settle Date	Trade Date	Transaction	Description	Quantity	Unit Price	Total Amount
08/09/17	08/04/17	Sold	HOME DEPOT INC: HD	(25.0000)	151.7788	3,781.43
08/11/17	08/08/17	Sold	GENERAL ELECTRIC CO: GE	(175.0000)	25.5324	4,455.12
08/14/17	08/09/17	Bought	UNITED PARCEL SRVC CLASS B: UPS	25.0000	112.2531	(2,819.28)
08/15/17	08/10/17	Sold	OMNICOM GROUP INC: OMC	(100.0000)	78.0096	7,787.83





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Transaction Detail - Purchases & Sales (continued)

Equities Activity (continued)

Settle Date	Trade Date	Transaction	Description	Quantity	Unit Price	Total Amount
08/15/17	08/10/17	Bought	21ST CENT FOX CLASS A: FOXA	275.0000	28.1200	(7,745.95)
08/16/17	08/11/17	Bought	J M SMUCKER CO: SJM	75.0000	122.5388	(9,203.36)
08/16/17	08/11/17	Sold	WALGREENS BOOTS ALL: WBA	(100.0000)	80.7014	8,057.00
Total Equities Activity						4,312.19
Total Purchases & Sales						4,312.19

Transaction Detail - Dividends & Interest (including Money Market Fund dividends reinvested)

Transaction Process	Date	Activity	Description	Credit/(Debit)
08/01/17	08/01/17	Qualified Dividend	A T & T INC: T	73.50
08/11/17	08/11/17	Qualified Dividend	BANK OF NY MELLON CO: BK	36.00
08/15/17	08/15/17	Qualified Dividend	ABBOTT LABORATORIES: ABT	39.75
08/15/17	08/15/17	Qualified Dividend	ABBVIE INC: ABBV	59.00
08/15/17	08/15/17	Qualified Dividend	COLGATE-PALMOLIVE CO: CL	40.00
08/15/17	08/15/17	Qualified Dividend	PROCTER & GAMBLE: PG	34.48
08/15/17	08/16/17	Bank Interest x2	BANK INT 071817-081517	0.21
08/30/17	08/30/17	Qualified Dividend	UNITED PARCEL SRVC: UPS	20.75
Total Dividends & Interest				208.99

Total Transaction Detail

4,621.18

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Charles Schwab Bank Deposit Accounts Activity

Transaction Date	Transaction	Description	Withdrawal	Deposit	Balance XZ
Opening Balance XZ					1,208.84
08/01/17	Auto Transfer	BANK CREDIT FROM BROKERAGE X		87.50	1,386.34
08/02/17	Auto Transfer	BANK CREDIT FROM BROKERAGE X		73.50	1,459.84
08/09/17	Auto Transfer	BANK CREDIT FROM BROKERAGE X		3,781.43	5,241.27
08/11/17	Auto Transfer	BANK CREDIT FROM BROKERAGE X		1,635.84	6,877.11
08/14/17	Auto Transfer	BANK CREDIT FROM BROKERAGE X		36.00	6,913.11
08/15/17	Interest Paid XZ	BANK INTEREST		0.21	6,913.32
08/16/17	Auto Transfer	BANK TRANSFER TO BROKERAGE	926.25		5,987.07
08/31/17	Auto Transfer	BANK CREDIT FROM BROKERAGE X		20.75	6,007.82
Total Activity					6,007.82
Ending Balance XZ					6,007.82

Deposit Accounts: Interest Rate as of 08/31/17 was 0.10%. Your interest period was 07/16/17 - 08/15/17. Z

Pending Corporate Actions

	Transaction	Quantity	Payable Date	Rate per Share	Share Distribution	Cash Distribution
INTEL CORP	Qualified Dividend	300.0000	09/01/17	0.2725		81.75
PFIZER INCORPORATED	Qualified Dividend	200.0000	09/01/17	0.3200		64.00
WELLS FARGO BK N A	Qualified Dividend	100.0000	09/01/17	0.3900		39.00
WW GRAINGER INC	Qualified Dividend	75.0000	09/01/17	1.2800		96.00
DUNKIN BRANDS GROUP	Qualified Dividend	125.0000	09/06/17	0.3225		40.31
SOUTHERN COMPANY	Qualified Dividend	200.0000	09/06/17	0.5800		116.00
UNITED TECHNOLOGIES	Qualified Dividend	50.0000	09/10/17	0.7000		35.00
CHEVRON CORPORATION	Qualified Dividend	75.0000	09/11/17	1.0800		81.00

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Pending Corporate Actions (continued)

	Transaction	Quantity	Payable Date	Rate per Share	Share Distribution	Cash Distribution
EXXON MOBIL CORP	Qualified Dividend	125.0000	09/11/17	0.7700		96.25
MARATHON PETE CORP	Qualified Dividend	175.0000	09/11/17	0.4000		70.00
NORFOLK SOUTHERN CO	Qualified Dividend	75.0000	09/11/17	0.6100		45.75
JOHNSON & JOHNSON	Qualified Dividend	50.0000	09/12/17	0.8400		42.00
MICROSOFT CORP	Qualified Dividend	150.0000	09/14/17	0.3900		58.50
QUALCOMM INC	Qualified Dividend	125.0000	09/20/17	0.5700		71.25
BRIT AMER TOBACCO F	Qualified Dividend	150.0000	10/03/17	0.7384		110.76
Total Pending Corporate Actions						1,047.57

Pending transactions are not included in account value.

Endnotes For Your Account

Symbol Endnote Legend

- (M) Denotes a security that is marginable. Some mutual fund or ETF investments may not be immediately marginable.
- a Data for this holding has been edited or provided by the advisor.
- d Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your brokerage account, but the income and/or dividends have not been received into your account and Schwab makes no representation that they will. Accrued amounts are not covered by SIPC account protection until actually received and held in the account.
- X Balances held at Charles Schwab Bank, member FDIC.
- Z Please note that the interest is paid for a period that differs from the Statement Period. Bank balances include any interest that Charles Schwab Bank paid as indicated on the Deposit Accounts Activity page. Bank balances do not include any interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.

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