



PO BOX 2577
OMAHA NE 68103-2577

DAVID J SCHOEPEL ROLLOVER IRA
TD AMERITRADE CLEARING, CUSTODIAN
791 BLACKMOOR CIR
NEENAH, WI 54956-1484

Terms and Conditions

TD Ameritrade provides monthly statements for active accounts and inactive accounts with assets.¹

Account Summary: Tracks the current value of your account as of the report date and compares it to the prior month.

Retirement Account Activity Overview: Review the IRS regulated transactions for the current and prior years. IRS Form 5498 fair market value is based on the current account value including Alternative Investments as of December 31 of the previous year and will be furnished to the IRS.

Holdings Detail: View your investments at the current market value. The display of cost basis information is optional. Estimated Annual Income is strictly an estimate for future earnings based on past performance. There is no guarantee that you will receive this amount or any dividend. The value is calculated by taking the number of shares owned multiplied by the dividend rate over a rolling 12 month period. Estimated Yield is a value obtained by TD Ameritrade from quotation services or other independent sources. The display of estimated income and yield is for informational purposes only and is displayed at the Advisors request. This statement represents a statement of account assets and account activity of your account only.

Transaction Detail: All account activity is listed in date order, and reflected in the closing cash balance.

Trades Pending Settlement: Executed trades with a settlement date after month end. These transactions will be reflected in the Transaction Detail section next month.

Cash Services: Cash management transactions (including checks, debit card, credit card and ATM activity) that cleared this month are listed in date order.

TD Ameritrade does not provide legal or tax advice. Please consult your legal advisor or tax accountant when necessary. As a standard industry practice, phone conversations may be recorded for quality control and transaction verification purposes.

For TD Ameritrade Institutional clients, your advisor firm is separate from and not affiliated with TD Ameritrade, Inc. or TD Ameritrade Clearing, Inc., and each firm is not responsible for the products and services of the other.

Accuracy of Reports: Please review this statement carefully. If you disagree with any transaction, or if there are any errors or omissions, please contact TD Ameritrade, Inc. and TD Ameritrade Clearing at 800-669-3900 within ten (10) days of your receipt of this statement. To further protect your rights, including rights under the Securities Investor Protection Act (SIPA), any oral statements that you have made should be confirmed to TD Ameritrade and TD Ameritrade Clearing, Inc. in writing. The statement will otherwise be considered conclusive.

Account Protection: TD Ameritrade FDIC Insured Deposit Account ("IDA") deposits are held at one or more banks ("Program Banks"). Three of the Program Banks are Charles Schwab Bank, SSB; Charles Schwab Premier Bank, SSB; and Charles Schwab Trust Bank, each an affiliate of TD Ameritrade. IDA deposits are insured by the FDIC (not covered by SIPC) up to \$250,000. Limits are per account ownership per institution. To learn more about FDIC coverage go to www.fdic.gov. Securities, including mutual funds, held in your Brokerage Account are not deposits or obligations of, or guaranteed by, any bank, are not FDIC-insured, and involve investment risks, including possible loss of principal. TD Ameritrade is a member of SIPC, which protects securities customers of its members up to \$500,000 (including \$250,000 for claims for cash). Explanatory brochure is available on request at www.sipc.org.

Additionally, TD Ameritrade provides each client \$149.5 million worth of protection for securities and \$2 million of protection for cash through supplemental coverage provided by London insurers. In the event of a brokerage insolvency, a client may receive amounts due from the trustee in bankruptcy and then SIPC. Supplemental coverage is paid out after the trustee and SIPC payouts and under such coverage each client is limited to a combined return of \$152 million from a trustee, SIPC and London insurers. The TD Ameritrade supplemental coverage has an aggregate limit of \$500 million over all customers. This policy provides coverage following brokerage insolvency and does not protect against loss in market value of the securities.

An investment in a money market fund is not insured or guaranteed by the FDIC or any other government agency. Although certain money market funds may seek to preserve their value of your investment at \$1 per share, it is possible to lose money by investing in such a fund. Mutual fund purchases may be subject to eligibility and other restrictions, as well as charges and expenses. Certain money market funds may impose liquidity fees and redemption gates in certain circumstances. Dividends are declared daily and paid/reinvested monthly. The prospectus contains this and other important information. Read the prospectus carefully before investing. Non-deposit investments held by your broker-dealer are NOT FDIC INSURED / NOT BANK GUARANTEED / MAY LOSE VALUE.

The balance in your bank deposit account or shares of your money market mutual fund can be liquidated on your order, and the proceeds returned to your securities account or remitted to you.

Tax Reporting: The portfolio report is not a tax document. You will receive Form 1099 for annual tax reporting in compliance with IRS requirements (includes taxable interest, dividends, capital gains, taxes withheld, and sales proceeds). Some payments are subject to reclassification which will be reflected on subsequent tax reports.

Cost Basis: Cost-Basis, tax lot and performance reporting and Gainskeeper are offered and conducted by CCH INCORPORATED. TD Ameritrade is not responsible for the reliability or suitability of the information. TD Ameritrade and its information providers do not guarantee the accuracy of the information and data provided. CCH INCORPORATED is a separate company and is not affiliated with TD Ameritrade.

Margin and Options Account Agreements: 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) Promptly advise TD Ameritrade in writing of any change in your investment objectives or financial situation as they pertain to your margin or options account agreements. Commission/Fee represents base commission and any options contract, exercise, and assignment fees.

Current Market Prices: The market values of securities have been obtained, if available, from quotation services and other independent sources. Values are based on the closing price, the mean between the bid and asking prices, or other methods. If no market value is available from a quotation service or other independent source, the security is subject to being reflected as Not Available ("NA"). The valuations on your portfolio report are provided as general information and we do not guarantee the accuracy of any securities prices. Mortgage backed positions are valued using the remaining balance and the current market price. Portfolio report valuations may not represent sales proceeds. The secondary market for Certificates of Deposits ("CDs") is generally illiquid and the actual value may be different from the purchase price. A significant loss of principal may result from the sale of a CD prior to maturity. Bonds and/or Fixed Income Securities trade differently than equity securities and do not trade on a liquid exchange. Rather, they trade in the OTC (over the counter) market and sufficient liquidity may not exist for you to sell your position prior to maturity. The sale of bonds prior to maturity may result in a loss of principal.

Bonds Quantity: The figure on the statement represents the number of bonds. For example, \$3,000 of a \$1,000 face value bond would display as "3" in the quantity.

Alternative Investments ("AI"), also called Non Standard Assets ("NSA"), are typically investments in direct participation program securities (partnerships, limited liability companies, or real estate investment trusts), commodity pools, private equity, private debt or hedge funds. AI are typically illiquid investments and do not trade on a national securities exchange. The values shown for these investments are estimated values derived from various methods, including, but not limited to, unconfirmed management estimates, independent appraisals, the program's net assets, and/or third party tender offers that have been provided by the management, administrator, and/or sponsor of each program, or by a third-party vendor without independent verification by TD Ameritrade. Values may not reflect the original purchase price, actual market value or be realized upon liquidation. If an estimated value cannot be established through these methods, the valuation may be reflected as Not Available ("NA"). For additional detail regarding valuation for Alternative Investments, please contact Client Services. These investments are not covered under the SIPC. AI transaction fees are applicable to purchases, capital call processing, and redemptions.

Δ Distributions on Direct Participation Programs and/or REITs are reported and a net investment per share estimated value is also reported. Pricing and distribution information has been provided by the sponsor, issuer or other external party responsible for reporting of the DPP or REIT and the classification of distributions as income or return of capital, in whole or in part, is subject to final accounting by such party(ies) and will be reported to you on a Form 1099 or K-1, as applicable.

Auction Rate Securities ("ARS") Pricing: The market values for ARS securities have been obtained, if available, from quotation services or other independent sources. The accuracy of the pricing is not guaranteed. If a market value is not available, TD Ameritrade will price the ARS position, taking into consideration both the liquidity and underlying credit quality. The ARS may lack liquidity and, as a result, there can be no assurance that such securities can be sold under current market conditions.

REGULATORY DISCLOSURES

All transactions are subject to (i) the constitution, rules, regulations, customs and usages of the exchange or market, and its clearing house, if any, on which such transactions are executed; (ii) federal laws and state laws, and the rules and regulations promulgated thereunder; and the rules and regulations of FINRA and the Federal Reserve System.

For an investor brochure that includes information describing FINRA's Public Disclosure Program, please contact FINRA at 800-289-9999 or www.finra.org.

The interest rate shown for TD Ameritrade Cash is taken from the applicable interest rate tier for the Market Value balance in the TD Ameritrade Cash, as of the statement closing date. Simple interest is accrued daily based on the interest rate tier applicable to each day's balance.

MSRB RULE G-10: TD Ameritrade, Inc. is registered with the Municipal Securities Rulemaking Board and the U.S. Securities and Exchange Commission. The website address for the Municipal Securities Rulemaking Board is <http://www.msrb.org>. An investor brochure is available on the website of the Municipal Securities Rulemaking Board which describes the protections that may be provided by the Municipal Securities Rulemaking Board rules and how to file a complaint with an appropriate regulatory authority.

Financial Statement Notification: The statement of financial condition for TD Ameritrade Clearing, Inc. is available twice a year and may be obtained at no cost, via the internet at <http://www.tdameritrade.com/financialstatement.html>.

Option Assignment: All short equity option positions and some index option positions are

available for assignment. Exercise assignment notices for equity or index options are randomly allocated among all clients' short positions.

Free Credit Balances (Rule 15c3-2 & 3): Under the client protection rules, we may use free credit balances in your account in the ordinary course of our business which are payable to you on demand.

Margin Accounts (Regulation T): If you have a margin account, this report is a combination of your margin account and a special memorandum account. Trading on margin poses additional risks and is not suitable for all investors. A complete list of the risks associated with margin trading is available in the margin risk disclosure document. You may obtain a copy of this document by contacting us at the number listed on page one of your statement.

Payment for Order Flow Disclosure (Rules 606 and 607): Rule 607 of Regulation NMS requires broker-dealers to disclose, upon opening a new customer account and on an annual basis thereafter: (i) its policies regarding receipt of payment for order flow, including a statement as to whether any payment for order flow is received for routing customer orders and a detailed description of the nature of the compensation received; and (ii) its policies for determining where to route customer orders that are the subject of payment for order flow absent specific instructions.

The firm receives compensation for directing listed and OTC securities, and options order flow to selected market centers (e.g., broker dealers, exchanges and alternative trading systems for execution). Compensation generally is in the form of a per share or per contract cash payment. The potential for receipt of order flow payment is not a factor in the routing determination. TD Ameritrade also may receive compensation related to the foreign currency exchange component of transactions in foreign securities from market centers executing such trades. In accordance with SEC Rule 606, TD Ameritrade posts quarterly reports that detail the material market centers to which TD Ameritrade routes orders in NMS Securities and TD Ameritrade's material relationships with those market centers. This report is made available at www.tdameritrade.com/historical-606-disclosure.page or in written form upon request. As required under SEC Rule 606(b)(1), on request, TD Ameritrade will provide the identity of the market center to which your orders were routed for execution in the six months prior to the request, whether the orders were directed orders or non-directed orders, and the time of the executions, if any, that resulted from such orders. This applies to both held and not held order flow.

TD Ameritrade regularly assesses the execution quality provided by the market centers to which we route order flow in seeking best execution for our clients. For non-directed client orders, it is our policy to route orders to market centers based on a number of factors that are more fully discussed in the Supplemental Materials of FINRA Rule 5310, including where applicable, but not necessarily limited to, speed of execution, price improvement opportunities, differences in price disimprovement, likelihood of executions, the marketability of the order, size guarantees, service levels and support, the reliability of order handling systems, customer needs and expectations, transaction costs and whether the firm will receive remuneration for routing order flow to such market centers. Price improvement occurs when an order is executed at a price that is more favorable than the displayed national best bid or offer.

Trade Confirmations (Rule 10b-10): All confirmations are transmitted on the transaction date. If you participate in the Dividend Reinvestment Plan (DRIP) details regarding the reinvestment of dividends will be included on your monthly statements. TD Ameritrade will act as agent in having your DRIP purchases executed.

Futures/Options Disclosures for EU Clients: In accordance with the Packaged Retail and Insurance-based Investment Products Regulation - EU No 1286, retail investors based in the European Economic Area (EEA) can access Key Information Documents (KIDs) through the following landing page: <https://tdameritrade.com/priips-regulation.page>

Taxes: Transactions in foreign securities (including foreign company ADRs that trade in the U.S.) may include taxes and fees charged by the foreign markets or governments, which may be reflected in the price of the security or charged as an independent line item.

Privacy Policy Notification: A copy of the TD Ameritrade privacy policy is available at www.tdameritrade.com

Callable Securities: The allocation of partial redemptions or calls is done using a pro-rata lottery system. A description of the procedures for callable securities is available on the website or hard copies are available upon request.

In case of errors or questions about your Electronic Fund Transfers, please contact us at 1-800-669-3900, or in writing to P.O. Box 2209, Omaha, NE 68103, or by email at clientservices@tdameritrade.com. The information contained in your account statement shall be binding upon you if you do not object within sixty (60) days for any transfer of funds subject to Regulation E, such as ATM and point-of-sale transfers, debit transactions, direct deposits, and withdrawals. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.
(1) Tell us your name and account number.
(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
(3) Tell us the dollar amount of the suspected error.
We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

¹Due to rounding adjustments, the statement details may not equal the statement totals.

Account 913-373349

DAVID J SCHOEPEL ROLLOVER IRA
TD AMERITRADE CLEARING, CUSTODIAN
ROLLOVER IRA

MONTHLY STATEMENT

Reporting Period: April 1 - 30, 2023

ACCOUNT SUMMARY

Total Account Value: **\$594,139.25**

YOUR INDEPENDENT ADVISOR

CONCEPTUAL FINANCIAL ADVISORS
2561 E CALUMET ST
APPLETON WI 54915

For questions regarding the services provided
by your Independent Advisor call
(920) 731-9500

CHANGE IN ACCOUNT VALUE

	This Month 4/1/23 - 4/30/23	Year to Date 1/1/23 - 4/30/23
BEGINNING VALUE	\$591,301.39	\$581,192.57
Dividends and Interest	757.05	4,246.44
Market Appreciation/(Depreciation)	3,650.93	11,795.99
Other Income or Expense	(1,570.12)	(3,095.75)
ENDING VALUE	\$594,139.25	\$594,139.25
CHANGE IN VALUE	\$2,837.86	\$12,946.68

Market Appreciation/ Depreciation

The change in value of
investments due to the market
assessment of their worth, which
is separate from value added by
corporate actions (such as the
issuance of dividend or interest
payments) and your own
additions or withdrawals.

Other Income or Expense

Miscellaneous expenses
including management fees, as
well as TD Ameritrade fees (such
as for wire transfer or returned
checks) and/or miscellaneous
income credited to the account
such as a margin interest
adjustment, royalties, etc.

SUMMARY OF HOLDINGS (does not represent an asset allocation)

	Market Value as of 4/30/23	Percent of Account
Cash and Cash Alternatives	\$11,065.74	1.86%
Exchange Traded Funds (ETFs)	411,623.76	69.28
Mutual Funds	171,449.75	28.86
TOTAL VALUE	\$594,139.25	100.0%

Questions about reading your Statement -

Contact us. (800) 431-3500

Accounts carried by TD Ameritrade Clearing, Inc., Member SIPC



MONTHLY STATEMENTReporting Period: **April 1 - 30, 2023****HOLDINGS DETAIL****CASH AND CASH ALTERNATIVES**

Investment Description	Quantity	Price	Market Value
TD AMERITRADE CASH	-	\$ -	\$498.63
FDIC INSURED DEPOSIT ACCOUNT IDA12 NOT COVERED BY SIPC	-	-	10,567.11
TOTAL CASH & CASH ALTERNATIVES			\$11,065.74

EXCHANGE TRADED FUNDS (ETFs)

Investment Description	Symbol/ CUSIP	Quantity	Closing Price	Market Value
FIRST TR EXCHANGE TRADED FD IV NO AMER ENERGY ETF	EMLP	841.648	\$27.13	\$22,833.91
FIRST TR EXCHANGE TRADED FD IV FIRST TR TA HIYL ETF	HYLS	81.83	39.86	3,261.74
FIRST TR EXCHANGE TRADED FD IV LNG DUR OPRTUN ETF	LGOV	276.359	22.81	6,303.75
FIRST TR EXCHANGE TRADED FD IV CBOE VEST RISING DIV ACHIEV	RDVI	1,076.32	21.50	23,140.88
FIRST TR EXCHANGE TRADED FD IV FST LOW OPPT EFT ETF	LMBS	1,035.513	47.96	49,663.20
FIRST TR EXCHANGE TRADED FD IV SSI STRG ETF	FCVT	858.144	31.30	26,859.91
FIRST TR EXCHANGE TRADED FD VI RISNG DIVD ACHIV ETF	RDVY	700.914	45.48	31,877.57
FIRST TRUST EXCHANGE TRADED FD MANAGD MUN ETF	FMB	271.781	50.8144	13,810.39

MONTHLY STATEMENTReporting Period: **April 1 - 30, 2023****HOLDINGS DETAIL** *(continued)***EXCHANGE TRADED FUNDS (ETFs)**

Investment Description	Symbol/ CUSIP	Quantity	Closing Price	Market Value
FIRST TRUST EXCHANGE-TRADED FU CAP STRENGTH ETF	FTCS	377.13	73.53	27,730.37
FIRST TRUST EXCHANGE-TRADED FU PFD SECS INC ETF	FPE	1,147.198	15.99	18,343.70
FIRST TRUST EXCHANGE-TRADED FU FST TR GLB FD ETF	FTGC	1,450.979	23.11	33,532.12
FLEXSHARES TRUST INTL QLTDV IDX ETF	IQDF	2,073.842	22.7126	47,102.34
ISHARES TRUST CORE DIV GRWTH ETF	DGRO	648.91	50.89	33,023.03
VANGUARD MCAP VL IDXVIP ETF	VOE	382.833	134.99	51,678.63
VANGUARD SMALL CP ETF	VB	119.92	187.31	22,462.22

TOTAL EXCHANGE TRADED FUNDS (ETFs)				\$411,623.76
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TOTAL EXCHANGE TRADED FUNDS- LONG POSITION

411,623.76**MUTUAL FUNDS**

Investment Description	Symbol/ CUSIP	Quantity	Closing Price	Market Value
AMERICAN FUNDS AMCAP F2	AMCFX	1,000.629	\$33.92	\$33,941.34
AMERICAN FUNDS AMERICAN MUTUAL F2	AMRFX	986.657	49.50	48,839.52
AMERICAN FUNDS BOND FUND OF AMERICA F2	ABNFX	4,315.647	11.63	50,190.97
AMERICAN FUNDS NEW WORLD F2	NFFFX	189.678	71.53	13,567.67

Questions? Consult your Independent Advisor:
CONCEPTUAL FINANCIAL ADVISORS (920) 731-9500

MONTHLY STATEMENTReporting Period: **April 1 - 30, 2023****HOLDINGS DETAIL** *(continued)***MUTUAL FUNDS**

Investment Description	Symbol/ CUSIP	Quantity	Closing Price	Market Value
Schwab Funds Value Advantage Money Investor	SWVXX	24,910.25	1.00	24,910.25
TOTAL MUTUAL FUNDS				\$171,449.75

TOTAL HOLDINGS**\$594,139.25****TOTAL ACCOUNT VALUE****\$594,139.25****TRANSACTIONS DETAIL**

Transaction Date	Settlement Date	Activity Type	Description	Symbol/ CUSIP	Quantity	Price	Transaction Amount
03/31	04/04	Buy	FIRST TR EXCHANGE TRADED FD IV SSI STRG ETF	FCVT	1.08	\$31.7317	\$(34.28)
03/31	04/04	Buy	FIRST TR EXCHANGE TRADED FD IV LNG DUR OPRTUN ETF	LGOV	0.668	22.6945	(15.16)
03/31	04/04	Buy	FIRST TR EXCHANGE TRADED FD IV FIRST TR TA HIYL ETF	HYLS	0.41	39.6937	(16.28)
03/31	04/04	Buy	FIRST TRUST EXCHANGE-TRADED FU CAP STRENGTH ETF	FTCS	1.511	72.6369	(109.72)
03/31	04/04	Buy	FIRST TR EXCHANGE TRADED FD IV CBOE VEST RISING DIV ACHIEV	RDVI	8.067	21.213	(171.13)
03/31	04/04	Buy	FIRST TRUST EXCHANGE-TRADED FU PFD SECS INC ETF	FPE	7.092	15.899	(112.76)

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MONTHLY STATEMENTReporting Period: **April 1 - 30, 2023**TRANSACTIONS DETAIL *(continued)*

Transaction Date	Settlement Date	Activity Type	Description	Symbol/ CUSIP	Quantity	Price	Transaction Amount
03/31	04/04	Buy	FIRST TR EXCHANGE TRADED FD VI RISNG DIVD ACHIV ETF	RDVY	3.304	44.6277	(147.47)
03/31	04/04	Buy	FIRST TR EXCHANGE TRADED FD IV FST LOW OPPT EFT ETF	LMBS	2.912	47.8649	(139.40)
03/31	04/04	Buy	FIRST TRUST EXCHANGE TRADED FD MANAGD MUN ETF	FMB	0.692	50.914	(35.24)
03/31	04/04	Buy	FIRST TRUST EXCHANGE-TRADED FU FST TR GLB FD ETF	FTGC	9.906	23.3353	(231.15)
03/31	04/04	Buy	FIRST TR EXCHANGE TRADED FD IV NO AMER ENERGY ETF	EMLP	8.428	26.5761	(223.97)
04/17	04/17	Other Income or Expense	QUARTERLY MGMT FEE CONCEPTUAL FINANCIAL ADVISO 9133733491	-	-	-	(1,570.12)
04/17	04/17	Dividends and Interest	SCHWAB FUNDS VALUE ADVANTAGE MONEY INVESTOR PAYABLE: 04/17/2023 ORDINARY DIVIDENDS 104.07	SWVXX	-	-	104.07
04/17	04/17	Buy	SCHWAB FUNDS VALUE ADVANTAGE MONEY INVESTOR REINVESTED AT 1.00 PER SHARE	SWVXX	104.07	1.00	(104.07)
04/28	04/28	Dividends and Interest	FIRST TR EXCHANGE TRADED FD IV LNG DUR OPRTUN ETF PAYABLE: 04/28/2023 ORDINARY DIVIDENDS 16.58	LGOV	-	-	16.58
04/28	04/28	Dividends and Interest	FIRST TR EXCHANGE TRADED FD IV SSI STRG ETF PAYABLE: 04/28/2023 ORDINARY DIVIDENDS 34.33	FCVT	-	-	34.33
04/28	04/28	Dividends and Interest	FIRST TRUST EXCHANGE-TRADED FU PFD SECS INC ETF PAYABLE: 04/28/2023 ORDINARY DIVIDENDS 78.81	FPE	-	-	78.81

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MONTHLY STATEMENTReporting Period: **April 1 - 30, 2023**TRANSACTIONS DETAIL *(continued)*

Transaction Date	Settlement Date	Activity Type	Description	Symbol/ CUSIP	Quantity	Price	Transaction Amount
04/28	04/28	Dividends and Interest	FIRST TR EXCHANGE TRADED FD IV FIRST TR TA HIYL ETF PAYABLE: 04/28/2023 ORDINARY DIVIDENDS 15.55	HYLS	-	-	15.55
04/28	04/28	Dividends and Interest	FIRST TRUST EXCHANGE TRADED FD MANAGD MUN ETF PAYABLE: 04/28/2023 NON TAXABLE DIVIDENDS 35.33	FMB	-	-	35.33
04/28	04/28	Dividends and Interest	FIRST TR EXCHANGE TRADED FD IV FST LOW OPPT EFT ETF PAYABLE: 04/28/2023 ORDINARY DIVIDENDS 139.79	LMBS	-	-	139.79
04/28	04/28	Dividends and Interest	FIRST TR EXCHANGE TRADED FD IV CBOE VEST RISING DIV ACHIEV PAYABLE: 04/28/2023 ORDINARY DIVIDENDS 178.24	RDVI	-	-	178.24
04/28	04/28	Dividends and Interest	AMERICAN FUNDS BOND FUND OF AMERICA F2 PAYABLE: 04/28/2023 ORDINARY DIVIDENDS 151.06	ABNFX	-	-	151.06
04/28	04/28	Buy	AMERICAN FUNDS BOND FUND OF AMERICA F2 REINVESTED AT 11.63 PER SHARE	ABNFX	12.989	11.63	(151.06)
04/28	04/28	Dividends and Interest	FDIC INSURED DEPOSIT ACCOUNT IDA12 NOT COVERED BY SIPC ON 3.29 SHARES INTEREST: INSURED DEPOSIT ACCOUNT BANK NA PAYABLE: 04/30/2023 INSURED DEPOSIT ACCOUNT INTEREST 3.29	MMDA12	3.29	-	3.29

MONTHLY STATEMENTReporting Period: **April 1 - 30, 2023****TRADES PENDING SETTLEMENT**

Transaction Date	Settlement Date	Activity Type	Description	Symbol/CUSIP	Quantity	Price	Transaction Amount
04/28	05/02	Buy	FIRST TR EXCHANGE TRADED FD IV LNG DUR OPRTUN ETF	LGOV	0.727	\$22.8201	\$(16.58)
04/28	05/02	Buy	FIRST TR EXCHANGE TRADED FD IV SSI STRG ETF	FCVT	1.099	31.23	(34.33)
04/28	05/02	Buy	FIRST TRUST EXCHANGE-TRADED FU PFD SECS INC ETF	FPE	4.93	15.985	(78.81)
04/28	05/02	Buy	FIRST TR EXCHANGE TRADED FD IV FIRST TR TA HIYL ETF	HYLS	0.39	39.8319	(15.55)
04/28	05/02	Buy	FIRST TRUST EXCHANGE TRADED FD MANAGD MUN ETF	FMB	0.695	50.8114	(35.33)
04/28	05/02	Buy	FIRST TR EXCHANGE TRADED FD IV FST LOW OPPT EFT ETF	LMBS	2.915	47.9576	(139.79)
04/28	05/02	Buy	FIRST TR EXCHANGE TRADED FD IV CBOE VEST RISING DIV ACHIEV	RDVI	8.315	21.4357	(178.24)

TD AMERITRADE CASH INTEREST CREDIT/EXPENSE

Begin Date	Margin Balance	Credit Balance	Number of Days	Interest Rate	Interest Debited	Interest Credited
04/01	\$-	\$1,236.56	2	0.3500	-	\$ -
04/28	-	498.63	3	0.3500	-	-
TOTAL INTEREST INCOME/(EXPENSE)					-	-

Account 913-373349

DAVID J SCHOEPPEL ROLLOVER IRA
TD AMERITRADE CLEARING, CUSTODIAN
ROLLOVER IRA

MONTHLY STATEMENT

Reporting Period: April 1 - 30, 2023

INSURED DEPOSIT ACCOUNT TD AMERITRADE INTEREST CREDIT/EXPENSE

Begin Date	Balance	Number of Days	Interest Rate	Interest Accrued	MTD Accrued	MTD Paid
04/01	\$12,133.94	2	0.3494	\$0.23	\$0.23	\$ -
04/03	13,370.50	1	0.3494	0.13	0.36	-
04/04	12,133.94	13	0.3494	1.51	1.87	-
04/17	10,563.82	14	0.3494	1.42	3.29	3.29
TOTAL INTEREST INCOME						\$3.29

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 ROLLOVER IRA

MONTHLY STATEMENTReporting Period: **April 1 - 30, 2023****INSURED DEPOSIT ACCOUNT ACTIVITY**

Transaction Date	Settlement Date	Transaction	Description	Amount	Balance
Opening Balance					\$12,133.94
04/03	04/03	Received	FDIC INSURED DEPOSIT ACCOUNT IDA12 NOT COVERED BY SIPC PURCHASE FDIC INSURED DEPOSIT ACCOUNT	\$1,236.56	13,370.50
04/04	04/04	Delivered	FDIC INSURED DEPOSIT ACCOUNT IDA12 NOT COVERED BY SIPC REDEMPTION FDIC INSURED DEPOSIT ACCOUNT	(1,236.56)	12,133.94
04/18	04/18	Delivered	FDIC INSURED DEPOSIT ACCOUNT IDA12 NOT COVERED BY SIPC REDEMPTION FDIC INSURED DEPOSIT ACCOUNT	(1,570.12)	10,563.82
04/28	04/28	Received	INTEREST: INSURED DEPOSIT ACCOUNT BANK NA	3.29	10,567.11
Closing Balance					\$10,567.11
TD Bank NA				\$10,567.11	

FDIC Insured Deposit Account (IDA) balances reflected in your brokerage account are FDIC-insured up to applicable limits and held by one or more banks ("Program Banks"). Three of the Program Banks are Charles Schwab Bank, SSB; Charles Schwab Premier Bank, SSB; and Charles Schwab Trust Bank, each an affiliate of TD Ameritrade.

IMPORTANT INFORMATION**BREAKPOINTS**

Certain purchases of Class A Mutual Funds may be eligible for breakpoints on, and waivers of, the sales charge. To learn more about breakpoint discounts, go to <http://www.finra.org/industry/issues/breakpoints>. For more information on waiver eligibility, please refer to the fund prospectus.

Questions? Consult your Independent Advisor:
 CONCEPTUAL FINANCIAL ADVISORS (920) 731-9500



Account 913-373349

DAVID J SCHOEPEL ROLLOVER IRA
TD AMERITRADE CLEARING, CUSTODIAN
ROLLOVER IRA

MONTHLY STATEMENT

Reporting Period: **April 1 - 30, 2023**

IMPORTANT INFORMATION

IDA FEATURE DURING TRANSITION

If your TD Ameritrade account was recently transitioned to a Charles Schwab & Co., Inc. ("Schwab") account, this account statement reflects cash in your account being redeemed from the TD Ameritrade Insured Deposit Account (IDA) feature. In fact, the cash in your IDA feature remained at the Program Bank(s) during this time period and remained eligible for FDIC insurance coverage up to the applicable limits throughout the transition process.

****** THANK YOU FOR CHOOSING TD AMERITRADE INSTITUTIONAL - END OF STATEMENT ******

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