

Betterment

Betterment Securities, Broker-Dealer
8 West 24th Street, 6th Floor
New York, NY 10010
646.600.8263

Payer Name: Betterment Securities
Payer ID: 74-3132639

Consolidated Tax Statement/Year-End Summary
Tax Year 2023

Erin Beachkofski
1247 Leavenworth St
San Francisco, CA 94109

Recipient ID (SSN/TIN): ***-**-7974

Tax Information

This is your official tax information from Betterment Securities.

Please note that Betterment Securities is not a tax advisor. If you have questions about the appropriate use of this information, please consult your tax advisor. If applicable, other tax statements are available in a separate document.

Tax Information for Account 268011252066182

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Checklist for Taxable Accounts

- ☐ Use Form 1099-DIV to report ordinary dividends and other distributions from your securities

Electronic Filing Tips

- ✓ This tax information is available for your convenience automatically through TurboTax, H&R Block and TaxACT tax preparation software. Note that the soonest you can [import](#) your Betterment tax information into TurboTax, H&R Block and TaxACT is 2/15/24.
- ✓ Please note that TurboTax Online (web version) has a 10,000-transaction limit, and TurboTax Desktop (CD or download versions) has a 10,000-transaction limit per account for 1099-B details. You may see an error if you import more transactions than each version can handle, but it is still possible to complete your taxes. For additional assistance please contact TurboTax Support or consider the Form 8453 summary information method outlined below.
- ✓ If you are unable to automatically import your tax forms into your tax preparation software due to the number of transactions, the IRS allows you to report the summary information on your electronic tax return and send a paper copy of your statement with Form 8453 to the IRS after your tax return has been accepted. For more information, see <http://www.irs.gov/uac/About-Form-8453>

What is reported by Betterment Securities to the IRS?

- ✓ The information on your 1099-B and 1099-DIV forms is being reported to the IRS by Betterment Securities. For each sale, your 1099-B includes the Date of Acquisition (Box 1b), Cost Basis (Box 1e), Wash Sale Loss Disallowed (Box 1g), and Gain/Loss Type (Box 2).

Do I need an app-specific password to import my 1099 tax forms into TurboTax if I have 2FA?

- ✓ For security purposes, Betterment's 2FA requires you to generate an app-specific password to connect to TurboTax. To verify your password, check your 2FA status, and create an "App Password," visit betterment.com/2fa.

Tax Tips

- ✓ Don't forget to report any carryover capital losses from 2022 on Schedule D of your 2023 tax return.
- ✓ Note that in addition to being federally tax-exempt, dividends paid by municipal bond ETFs may be partially exempt from state and local tax as well. The rules vary state-by-state: consult your tax advisor. To claim the exemption, you will need to refer to the 2023 tax information published separately by the ETF provider. Please see our Tax FAQs at <http://support.betterment.com>
- ✓ Estate planning tip: The beneficiary instructions specified on your account take precedence over your Last Will and Testament. You should regularly review your beneficiaries. You can update your beneficiaries in the 'Accounts' tab of the 'Settings' page of your Betterment account.

Betterment Securities is not a tax advisor

- ✓ We cannot make tax recommendations for you, nor can we provide tax reporting guidance.

Looking for additional tax forms?

- ✓ If you have other Betterment accounts and think you may need additional tax forms, first check the "Tax" section of your Documents, or please visit our help center to learn more about why you may not have received a form. <https://www.betterment.com/help/tag/tax-filing-forms>

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8 West 24th Street, 6th Floor
New York, NY 10010
646.600.8263

Payer Name: Betterment Securities
Payer ID: 74-3132639

Tax Year 2023- Form 1099-DIV
(Copy B for Recipient)
Dividends and Distributions
OMB No. 1545-0110

Erin Beachkofski
1247 Leavenworth St
San Francisco,
CA 94109

Recipient ID (SSN
/TIN): ***-**-7974

Tax Information for Account 268011252066182

This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.

2023 Form 1099-DIV Summary

IRS Box	Item	Amount
1a	Total Ordinary Dividends	\$21.24
1b	Qualified Dividends	\$5.36
2a	Total Capital Gain Distr.	\$0.00
2b	Total Unrecaptured 1250 Gains	\$0.00
3	Nondividend Distributions	\$0.00
4	Federal Income Tax Withheld	\$0.00
5	Section 199A dividends	\$0.21
7	Foreign Tax Paid	\$0.47
8	Foreign Country or U.S. Possession	Various
12	Exempt Interest Dividends	\$2.59
13	Specified Private Activity Bond Interest Dividends	\$0.00
16	State Tax Withheld	\$0.00

Instructions for Recipient for 1099-DIV

Recipient's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (SSN, ITIN, ATIN, or EIN). However, the issuer has reported your complete TIN to the IRS.

Account number. May show an account or other unique number the payer assigned to distinguish your account.

Box 1a. Shows total ordinary dividends that are taxable. Include this amount on the "Ordinary dividends" line of Form 1040 or 1040-SR. Also report it on Schedule B (Form 1040), if required.

Box 1b. Shows the portion of the amount in box 1a that may be eligible for reduced capital gains rates. See the Instructions for Forms 1040 and 1040-SR for how to determine this amount and where to report.

The amount shown may be dividends a corporation paid directly to you as a participant (or beneficiary of a participant) in an employee stock ownership plan (ESOP). Report it as a dividend on your Form 1040 or 1040-SR but treat it as a plan distribution, not as investment income, for any other purpose.

Box 2a. Shows total capital gain distributions from a regulated investment company (RIC) or real estate investment trust (REIT). See How To Report in the Instructions for Schedule D (Form 1040). But, if no amount is shown in boxes 2b, 2c, 2d, and 2f and your only capital gains and losses are capital gain distributions, you may be able to report the amounts shown in box 2a on your Form 1040 or 1040-SR rather than Schedule D. See the Instructions for Forms 1040.

Box 2b. Shows the portion of the amount in box 2a that is unrecaptured section 1250 gain from certain depreciable real property. See the Unrecaptured Section 1250 Gain Worksheet in the Instructions for Schedule D (Form 1040).

Box 2c. Shows the portion of the amount in box 2a that is section 1202 gain from certain small business stock that may be subject to an exclusion. See the Schedule D (Form 1040) instructions.

Box 2d. Shows the portion of the amount in box 2a that is 28% rate gain from sales or exchanges of collectibles. If required, use this amount when completing the 28% Rate Gain Worksheet in the Instructions for Schedule D (Form 1040).

Box 2e. Shows the portion of the amount in box 1a that is section 897 gain attributable to disposition of U.S. real property interests (USRPI).

Box 2f. Shows the portion of the amount in box 2a that is section 897 gain attributable to disposition of USRPI.

Note: Boxes 2e and 2f apply only to foreign persons and entities whose income maintains its character when passed through or distributed to its direct or indirect foreign owners or beneficiaries. It is generally treated as effectively connected to a trade or business within the United States. See the instructions for your tax return.

Box 3. Shows a return of capital. To the extent of your cost (or other basis) in the stock, the distribution reduces your basis and is not taxable. Any amount received in excess of your basis is taxable to you as capital gain. See Pub. 550.

Box 4. Shows backup withholding. A payer must backup withhold on certain payments if you did not give your TIN to the payer. See Form W-9 for information on backup withholding. Include this amount on your income tax return as tax withheld.

Box 5. Shows the portion of the amount in box 1a that may be eligible for the 20% qualified business income deduction under section 199A. See the instructions for Form 8995 and Form 8995-A.

Box 6. Shows your share of expenses of a nonpublicly offered RIC, generally a nonpublicly offered mutual fund. This amount is included in box 1a.

Box 7. Shows the foreign tax that you may be able to claim as a deduction or a credit on Form 1040 or 1040-SR. See the Instructions for Forms 1040 and 1040-SR.

Box 8. This box should be left blank if a RIC reported the foreign tax shown in box 7.

Boxes 9 and 10. Show cash and noncash liquidation distributions.

Box 11. If the FATCA filing requirement box is checked, the payer is reporting on this Form 1099 to satisfy its account reporting requirement under chapter 4 of the Internal Revenue Code. You may also have a filing requirement. See the Instructions for Form 8938.

Box 12. Shows exempt-interest dividends from a mutual fund or other RIC paid to you during the calendar year. See the Instructions for Form 1040 for where to report. This amount may be subject to backup withholding. See Box 4 above.

Box 13. Shows exempt-interest dividends subject to the alternative minimum tax. This amount is included in box 12. See the Instructions for Form 6251.

Boxes 14-16 State income tax withheld reporting boxes.

Nominees. If this form includes amounts belonging to another person, you are considered a nominee recipient. You must file Form 1099-DIV (with a Form 1096) with the IRS for each of the other owners to show their share of the income, and you must furnish a Form 1099-DIV to each. A spouse is not required to file a nominee return to show amounts owned by the other spouse. See the current General Instructions for Certain Information Returns.

Tax Information for Account 268011252066182

OMB No. 1545-0110

2023 Form 1099-DIV - Dividends and Distributions (Detail)

Description	Symbol	Pay Date	Ordinary Dividends (Box 1a)	Qualified Dividends (Box 1b)	Total Capital Gain Distr. (Box 2a)	Unrecaptured 1250 Gain (Box 2b)	Non-Dividend Distr. (Box 3)	Fed. Income Tax Withheld (Box 4)	Section 199A Dividends (Box 5)	Foreign Tax Paid (Box 7)	Foreign Country (Box 8)	Exempt Interest Dividends (Box 12)	Spec. Pvt. Activity Bond Interest Dividends (Box 13)	State Tax Withheld (Box 16)
Vanguard FTSE Developed Markets	VEA	2023-06-23	\$0.21	\$0.16	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.01	Various	\$0.00	\$0.00	\$0.00
Vanguard FTSE Emerging Markets	VWO	2023-06-23	\$0.10	\$0.02	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.01	Various	\$0.00	\$0.00	\$0.00
Vanguard Small-Cap Value ETF	VBR	2023-06-28	\$0.02	\$0.02	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
Vanguard Mid-Cap Value ETF	VOE	2023-06-28	\$0.04	\$0.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.01	\$0.00	-	\$0.00	\$0.00	\$0.00
Vanguard Total Stock Market ETF	VTI	2023-06-28	\$0.11	\$0.10	\$0.00	\$0.00	\$0.00	\$0.00	\$0.01	\$0.00	-	\$0.00	\$0.00	\$0.00
Vanguard Value ETF	VTV	2023-06-28	\$0.05	\$0.05	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
Vanguard Total International Bond ETF	BNDX	2023-07-07	\$0.06	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares Core Total US Bond Market ETF	AGG	2023-07-10	\$0.02	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares Emerging Markets USD Bond ETF	EMB	2023-07-10	\$0.09	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares National AMT-Free Muni Bond ETF	MUB	2023-07-10	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.09	\$0.00	\$0.00
iShares 0-5 Year TIPS Bond ETF	STIP	2023-07-10	\$0.04	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
Vanguard Total International Bond ETF	BNDX	2023-08-04	\$0.12	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares Core Total US Bond Market ETF	AGG	2023-08-07	\$0.05	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares Emerging Markets USD Bond ETF	EMB	2023-08-07	\$0.18	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares National AMT-Free Muni Bond ETF	MUB	2023-08-07	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.18	\$0.00	\$0.00
iShares 0-5 Year TIPS Bond ETF	STIP	2023-08-07	\$0.04	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00

Tax Information for Account 268011252066182

OMB No. 1545-0110

2023 Form 1099-DIV - Dividends and Distributions (Detail)

Description	Symbol	Pay Date	Ordinary Dividends (Box 1a)	Qualified Dividends (Box 1b)	Total Capital Gain Distr. (Box 2a)	Unrecaptured 1250 Gain (Box 2b)	Non-Dividend Distr. (Box 3)	Fed. Income Tax Withheld (Box 4)	Section 199A Dividends (Box 5)	Foreign Tax Paid (Box 7)	Foreign Country (Box 8)	Exempt Interest Dividends (Box 12)	Spec. Pvt. Activity Bond Interest Dividends (Box 13)	State Tax Withheld (Box 16)
Vanguard Total International Bond ETF	BNDX	2023-09-07	\$0.17	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
Jpmorgan Ultra-Short Income	JPST	2023-09-07	\$0.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares Core Total US Bond Market ETF	AGG	2023-09-08	\$0.07	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares Emerging Markets USD Bond ETF	EMB	2023-09-08	\$0.27	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
Goldman Sachs TreasuryAccess 01 Year ETF	GBIL	2023-09-08	\$0.05	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares National AMT-Free Muni Bond ETF	MUB	2023-09-08	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.27	\$0.00	\$0.00
iShares 0-5 Year TIPS Bond ETF	STIP	2023-09-08	\$0.08	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
Vanguard FTSE Developed Markets	VEA	2023-09-21	\$0.61	\$0.45	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.04	Various	\$0.00	\$0.00	\$0.00
Vanguard FTSE Emerging Markets	VWO	2023-09-21	\$0.58	\$0.12	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.05	Various	\$0.00	\$0.00	\$0.00
Vanguard Small-Cap Value ETF	VBR	2023-09-26	\$0.11	\$0.08	\$0.00	\$0.00	\$0.00	\$0.00	\$0.02	\$0.00	-	\$0.00	\$0.00	\$0.00
Vanguard Mid-Cap Value ETF	VOE	2023-09-26	\$0.13	\$0.11	\$0.00	\$0.00	\$0.00	\$0.00	\$0.02	\$0.00	-	\$0.00	\$0.00	\$0.00
Vanguard Total Stock Market ETF	VTI	2023-09-26	\$0.40	\$0.38	\$0.00	\$0.00	\$0.00	\$0.00	\$0.02	\$0.00	-	\$0.00	\$0.00	\$0.00
Vanguard Value ETF	VTV	2023-09-26	\$0.19	\$0.19	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
Vanguard Total International Bond ETF	BNDX	2023-10-05	\$0.22	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
Jpmorgan Ultra-Short Income	JPST	2023-10-05	\$0.02	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares Core Total US Bond Market ETF	AGG	2023-10-06	\$0.09	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00

Tax Information for Account 268011252066182

OMB No. 1545-0110

2023 Form 1099-DIV - Dividends and Distributions (Detail)

Description	Symbol	Pay Date	Ordinary Dividends (Box 1a)	Qualified Dividends (Box 1b)	Total Capital Gain Distr. (Box 2a)	Unrecaptured 1250 Gain (Box 2b)	Non-Dividend Distr. (Box 3)	Fed. Income Tax Withheld (Box 4)	Section 199A Dividends (Box 5)	Foreign Tax Paid (Box 7)	Foreign Country (Box 8)	Exempt Interest Dividends (Box 12)	Spec. Pvt. Activity Bond Interest Dividends (Box 13)	State Tax Withheld (Box 16)
iShares Emerging Markets USD Bond ETF	EMB	2023-10-06	\$0.35	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
Goldman Sachs TreasuryAccess 01 Year ETF	GBIL	2023-10-06	\$0.07	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares National AMT-Free Muni Bond ETF	MUB	2023-10-06	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.37	\$0.00	\$0.00
iShares 0-5 Year TIPS Bond ETF	STIP	2023-10-06	\$0.05	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
Vanguard Total International Bond ETF	BNDX	2023-11-06	\$0.29	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
Jpmorgan Ultra-Short Income	JPST	2023-11-06	\$0.04	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares Core Total US Bond Market ETF	AGG	2023-11-07	\$0.12	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares Emerging Markets USD Bond ETF	EMB	2023-11-07	\$0.45	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
Goldman Sachs TreasuryAccess 01 Year ETF	GBIL	2023-11-07	\$0.17	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares National AMT-Free Muni Bond ETF	MUB	2023-11-07	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.47	\$0.00	\$0.00
iShares 0-5 Year TIPS Bond ETF	STIP	2023-11-07	\$0.15	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
Vanguard Total International Bond ETF	BNDX	2023-12-06	\$0.36	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
Jpmorgan Ultra-Short Income	JPST	2023-12-06	\$0.05	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares Core Total US Bond Market ETF	AGG	2023-12-07	\$0.15	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares Emerging Markets USD Bond ETF	EMB	2023-12-07	\$0.49	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
Goldman Sachs TreasuryAccess 01 Year ETF	GBIL	2023-12-07	\$0.20	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00

Tax Information for Account 268011252066182

OMB No. 1545-0110

2023 Form 1099-DIV - Dividends and Distributions (Detail)

Description	Symbol	Pay Date	Ordinary Dividends (Box 1a)	Qualified Dividends (Box 1b)	Total Capital Gain Distr. (Box 2a)	Unrecaptured 1250 Gain (Box 2b)	Non-Dividend Distr. (Box 3)	Fed. Income Tax Withheld (Box 4)	Section 199A Dividends (Box 5)	Foreign Tax Paid (Box 7)	Foreign Country (Box 8)	Exempt Interest Dividends (Box 12)	Spec. Pvt. Activity Bond Interest Dividends (Box 13)	State Tax Withheld (Box 16)
iShares National AMT-Free Muni Bond ETF	MUB	2023-12-07	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.56	\$0.00	\$0.00
iShares 0-5 Year TIPS Bond ETF	STIP	2023-12-07	\$0.10	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares Core Total US Bond Market ETF	AGG	2023-12-20	\$0.18	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares Emerging Markets USD Bond ETF	EMB	2023-12-20	\$0.61	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares National AMT-Free Muni Bond ETF	MUB	2023-12-20	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.65	\$0.00	\$0.00
Vanguard FTSE Developed Markets	VEA	2023-12-21	\$2.01	\$1.47	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.11	Various	\$0.00	\$0.00	\$0.00
Vanguard FTSE Emerging Markets	VWO	2023-12-21	\$2.63	\$0.56	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.23	Various	\$0.00	\$0.00	\$0.00
Vanguard Small-Cap Value ETF	VBR	2023-12-27	\$0.24	\$0.18	\$0.00	\$0.00	\$0.00	\$0.00	\$0.04	\$0.00	-	\$0.00	\$0.00	\$0.00
Vanguard Mid-Cap Value ETF	VOE	2023-12-27	\$0.33	\$0.28	\$0.00	\$0.00	\$0.00	\$0.00	\$0.05	\$0.00	-	\$0.00	\$0.00	\$0.00
Vanguard Total Stock Market ETF	VTI	2023-12-27	\$0.84	\$0.80	\$0.00	\$0.00	\$0.00	\$0.00	\$0.04	\$0.00	-	\$0.00	\$0.00	\$0.00
Vanguard Value ETF	VTV	2023-12-27	\$0.36	\$0.36	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
Vanguard Total International Bond ETF	BNDX	2023-12-28	\$6.40	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.02	Various	\$0.00	\$0.00	\$0.00
Goldman Sachs TreasuryAccess 01 Year ETF	GBIL	2024-01-03	\$0.38	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
Jpmorgan Ultra-Short Income	JPST	2024-01-03	\$0.09	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
Totals			\$21.24	\$5.36	\$0.00	\$0.00	\$0.00	\$0.00	\$0.21	\$0.47		\$2.59	\$0.00	\$0.00