

UNITED STATES HOUSE OF REPRESENTATIVES 2022 FINANCIAL DISCLOSURE STATEMENT

Form A
For Use by Members, Officers, and Employees

MAY 09 2023 Page 1 of 10

LEGISLATIVE RESOURCE CENTER

2023 MAY 10 10 10 AM '23 ML

Name: Charles J. Fleischmann

Daytime Telephone: 423-413-3767

U.S. HOUSE OF REPRESENTATIVES
A \$200 penalty shall be assessed against any individual who files more than 30 days late.

FILER STATUS	<input checked="" type="checkbox"/> Member of the U.S. House of Representatives	State: TN District: 03	Officer or Employee	Employing Office:	Staff Filer Type: (If Applicable) <input type="checkbox"/> Shared <input type="checkbox"/> Principal Assistant
REPORT TYPE	<input checked="" type="checkbox"/> 2022 Annual (Due: May 15, 2023)	<input type="checkbox"/> Amendment	<input type="checkbox"/> Termination	Date of Termination:	

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 <input checked="" type="checkbox"/> No <input type="checkbox"/>	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 <input type="checkbox"/> No <input checked="" type="checkbox"/>
B. Did you, your spouse, or your dependent child purchase, sell, or exchange any securities or reportable real estate in a transaction exceeding \$1,000 during the reporting period?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	G. Did you, your spouse, or your dependent child receive any reportable gift(s) totaling more than \$415 in value from a single source during the reporting period?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
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 <input type="checkbox"/> No <input checked="" type="checkbox"/>	H. Did you, your spouse, or your dependent child receive any reportable travel or reimbursements for travel totaling more than \$415 in value from a single source during the reporting period?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
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 <input type="checkbox"/> No <input checked="" type="checkbox"/>	I. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article during the reporting period?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
E. Did you hold any reportable positions during the reporting period or in the current calendar year up through the date of filing?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	ATTACH THE CORRESPONDING SCHEDULE IF YOU ANSWER "YES"	

IPO AND EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION - ANSWER EACH OF THESE QUESTIONS

IPO - Did you purchase any shares that were allocated as a part of an Initial Public Offering during the reporting period? If you answered "Yes" to this question, please contact the Committee on Ethics for further guidance.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
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 <input type="checkbox"/> No <input checked="" type="checkbox"/>
EXEMPTION - Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or your 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 <input type="checkbox"/> No <input checked="" type="checkbox"/>

SCHEDULE A - ASSETS & "UNEARNED INCOME"

Name: Charles J. Fleischmann

Page 2 of 10

BLOCK A		BLOCK B													BLOCK C							BLOCK D											BLOCK E		
Assets and/or Income Sources		Value of Asset													Type of Income							Amount of Income											Transaction		
Identify (a) each asset held for investment or production of income and with a fair market value exceeding \$1,000 at the end of the reporting period, and (b) any other reportable asset or source of income that generated more than \$200 in "unearned" income during the year. Provide complete names of stocks and mutual funds (do not use only ticker symbols). For all IRAs and other retirement plans (such as 401(k) plans), provide the value for each asset held in the account that exceeds the reporting thresholds. For bank and other cash accounts, total the amount in all interest-bearing accounts. If the total is over \$5,000, list every financial institution where there is more than \$1,000 in interest-bearing accounts. For rental and other real property held for investment, provide a complete address or description, e.g., "rental property," and a city and state. For an ownership interest in a privately-held business that is not publicly traded, state the name of the business, the nature of its activities, and its geographic location in Block A. Exclude: Your personal residence, including second homes and vacation homes (unless there was rental income during the reporting period); and any financial interest in, or income derived from, a federal retirement program, including the Thrift Savings Plan. If you report a privately-traded fund that is an Excepted Investment Fund, please check the "EIF" box. If you so choose, you may indicate that an asset or income source is that of your spouse (SP), or dependent child (DC), or jointly held with anyone (JT), in the optional column on the far left. For a detailed discussion of Schedule A requirements, please refer to the instruction booklet.		Indicate value of asset at close of the reporting period. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold during the reporting period and is included only because it generated income, the value should be "None." *Column M is for assets held by your spouse or dependent child in which you have no interest.													Check all columns that apply. For accounts that generate tax-deferred income (such as 401(k), IRA, or 529 accounts), you may check the "Tax-Deferred" column. Dividends, interest, and capital gains, even if reinvested, must be disclosed as income for assets held in taxable accounts. Check "None" if the asset generated no income during the reporting period.							For assets for which you checked "Tax-Deferred" in Block C, you may check the "None" column. For all other assets indicate the category of income by checking the appropriate box below. Dividends, interest, and capital gains, even if reinvested, must be disclosed as income for assets held in taxable accounts. Check "None" if no income was earned or generated. *Column XII is for assets held by your spouse or dependent child in which you have no interest.											Indicate if the asset was sold, purchased (P), or exchanged (E) during the reporting period. If only a portion of an asset was sold, please indicate as follows: (S) (part). Leave this column blank if there are no transactions that exceeded \$1,000.		
		A	B	C	D	E	F	G	H	I	J	K	L	M	NONE	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED/BLIND TRUST	TAX-DEFERRED	Other Type of Income (Specify: e.g., Partnership Income or Farm Income)	I	II	III	IV	V	VI	VII	VIII	IX	X	XI	XII	
		None	\$1-\$1,000	\$1,001-\$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	Spouse/DC Asset over \$1,000,000*									None	\$1-\$200	\$201-\$1,000	\$1,001-\$2,500	\$2,501-\$5,000	\$5,001-\$15,000	\$15,001-\$50,000	\$50,001-\$100,000	\$100,001-\$1,000,000	\$1,000,001-\$5,000,000	Over \$5,000,000	Spouse/DC Asset with income over \$1,000,000*	
SP, DC, JT	Examples: ABC Hedge Fund							X																											
JT	Bearish F. Edwards & Co.									X																									
JT	Perseus Bank																																		
JT	Congressional Federal																																		
JT	SmartBank																																		
JT	First Horizon Bank																																		
JT	First Bank																																		

Page 3 of 10[illegible]

Page 4 of 10

Use additional sheets if more space is required.

Page 5 of 10

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: The 2022 limit on outside earned income for Members and employees compensated at or above the "senior staff" rate was \$28,895. The 2023 limit is \$31,815. In addition, certain types of income (notably honoraria, director's fees, and payments for professional services involving a fiduciary relationship) are totally prohibited.

Use additional sheets if more space is required.

Page 8 of 10

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Report all positions, compensated or uncompensated, held during the current or prior calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, 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.

[illegible]

SCHEDULE F – AGREEMENTS

Name: **Charles J. Fleischmann**

Page **7** of **10**

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

SCHEDULE G – GIFTS

Report the source (by name), a brief description, and the value of all gifts totaling more than \$415 received by you, your spouse, or your dependent child from any source during the year. Exclude: Gifts from relatives, gifts of personal hospitality from an individual (which may not include a registered lobbyist or foreign agent), local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of \$166 or less need not be added towards the \$415 disclosure threshold. Note: The gift rule (House Rule 25, clause 5) prohibits acceptance of gifts except as specifically provided in the rule and some gifts require prior approval of the Committee on Ethics.

Source		Description	Value
Example:	Mr. Joseph Smith, Arlington, VA	Silver Platter (prior determination of personal friendship received from the Committee on Ethics)	\$500

Page 9 of 10[illegible]

Attachment 1

ATTACHMENT 1

Charles J. Fleischmann
December 31, 2022

Summary of Brokerage Accounts Held Through Benjamin Edwards & Co.

Account #	Value	Dividends and Interest	Capital Gain Distributions	Gain/(Loss) on Investment Sale	Total Income	Proceeds from Investment Sales	Comments
*****3890	1,224,925	15,704	17,885	(6,321)	27,267	5,081	Details on Attachment 2
*****5005	156,015	3,713	-	12,653	16,366	183,985	Details on Attachment 3
*****1695	258,391	6,601	5,187	-	11,788	-	Details on Attachment 4
Totals	1,639,331	26,018	23,072	6,332	55,421	189,066	

Attachment 2



BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
One North Brentwood Blvd., Suite 850
Saint Louis, MO 63105 314-726-1500

SEP Account Statement

SEP FBO CHARLES J FLEISCHMANN
PERSHING LLC AS CUSTODIAN
8714 RAMBLING ROSE DR
OOLTEWAH TN 37363-7118

Your Financial Advisor is:
WARD PETTY
(423) 668-5411

December 1, 2022 - December 31, 2022
Account Number: EPP-003890

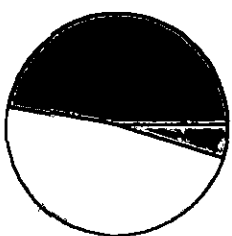
Portfolio at a Glance

	This Period	Year-to-Date
BEGINNING ACCOUNT VALUE	\$1,297,503.76	\$1,723,271.43
Deposits (Cash & Securities)	0.00	2.00
Dividends, Interest and Other Income	23,180.55	33,940.99
Fees	0.00	-15,989.03
Other Transactions	0.00	-43.21
Net Change in Portfolio¹	-95,759.24	-516,257.11
ENDING ACCOUNT VALUE	\$1,224,925.07	\$1,224,925.07
Estimated Annual Income	\$16,115.15	

¹ Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.

The Bank Deposits in your account are FDIC insured bank deposits.
FDIC insured bank deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). These bank deposits are covered by the Federal Deposit Insurance Corporation (FDIC), up to allowable limits.

Asset Summary



Percent	Asset Type	Prior Year-End	Last Period	This Period
5%	Cash, Money Funds, and Bank Deposits	\$1,201.37	42,931.80	\$7,711.89
48%	Equities	894,161.75	636,550.00	594,199.50
47%	Mutual Funds	777,908.31	618,021.96	573,013.68
100%	Account Total (Pie Chart)	\$1,723,271.43	\$1,297,503.76	\$1,224,925.07

Please review your allocation periodically with your Financial Advisor.



Additional Information

Description	This Period	Year-to-Date
Securities Bought and Sold	-\$8,400.46	-\$11,740.25
Principal Payments	\$0.00	\$340.02

Summary of Gains and Losses

	Realized This Period	Realized Year-to-Date	Unrealized
Short-Term Gain/Loss	0.00	-12.68	-1,843.18
Long-Term Gain/Loss	0.00	-6,308.59	361,307.49
Net Gain/Loss	0.00	-6,321.27	359,464.31

This summary excludes transactions where cost basis information is not available.

Client Service Information

Your Financial Advisor Is:	Contact Information
WARD PETTY 1101 BROAD STREET, SUITE 105 CHATTANOOGA TN 37402-2943	Business: (423) 668-5411 Fax: (423) 668-5412

Your Account Information

INVESTMENT OBJECTIVE
Investment Objective: MODERATE GROWTH
Please review your investment objective. If you wish to make a change or have any questions please contact your Financial Advisor.

RETIREMENT INFORMATION
Year-End Fair Market Value (12/31/2022): \$1,224,925.07.
The year-end fair market value is furnished to the Internal Revenue Service for Individual Retirement Accounts. Your fair market value may change based on transaction or asset valuation adjustments made after 12/31/2022.

TAX LOT DEFAULT DISPOSITION METHOD
Default Method for Mutual Funds: First In First Out
Default Method for Stocks in a Dividend Reinvestment Plan: First In First Out
Default Method for all Other Securities: First In First Out
BOND AMORTIZATION ELECTIONS
Amortize premium on taxable bonds based on Constant Yield Method: Yes
Accrual market discount method for all other bond types: Constant Yield Method
Include market discount in income annually: No



BENJAMIN F. EDWARDS & CO.
INVESTMENTS for GENERATIONS
One North Brentwood Blvd., Suite 850
Saint Louis, MO 63105 314-726-1800

December 1, 2022 - December 31, 2022
SEP FBO CHARLES J FLEISCHMANN

Your Account Information (continued)

ELECTRONIC DELIVERY

Your electronic delivery selections for account communications are listed below:

Electronic Delivery

- Enrollment** **Communication**
- ☒ Statements and Reports
 - ☒ Trade Confirmations
 - ☒ Tax Documents
 - ☒ Notifications
 - ☒ Prospectus
 - ☒ Proxy/Shareholder Communications

You have not enrolled any of the above documents for electronic delivery. Please log in to your account or contact your Financial Advisor to make any changes to your electronic delivery preferences.

Client Account Beneficiary Information

Beneficiary Name	Primary/Contingent	Relationship to Account Holder(s)	Allocation Percent
BRENDA FLEISCHMANN	PRIMARY	SPOUSE	100.00

Disclosures and Other Information:

The beneficiary information displayed is a summary of information you have provided and should accurately reflect the most recent beneficiary information received. An agreement you executed to designate any beneficiaries displayed controls distribution to such parties. If differences exist between information here, and the signed beneficiary agreement, the agreement will control. Please contact your Financial Advisor to update your beneficiary information if necessary or to review more detailed information concerning your designations.

FDIC-Insured Bank Deposits

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Insured Bank Deposits				
INSURED DEPOSIT PROGRAM F				
Activity Ending: 12/30/22				
12/01/22	Opening Balance		38,190.41	38,190.41
12/01/22	Deposit	DEPOSIT	4,741.39	42,931.80
12/02/22	Deposit	DEPOSIT	169.50	43,101.30
12/09/22	Deposit	DEPOSIT	194.00	43,295.30
12/15/22	Deposit	DEPOSIT	100.00	43,395.30

Account Number: EPP-003890

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Corporation (BNY Mellon)
Pershing LLC, member FINRA, NYSE, SIPC

FDIC Insured Bank Deposits (continued)

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Insured Bank Deposits (continued)				
INSURED DEPOSIT PROGRAM F (continued)				
12/15/22	Deposit	INTEREST CREDITED APY 1.23%	41.12	43,436.42
12/16/22	Deposit	DEPOSIT NextBank	210.29	43,646.71
12/19/22	Deposit	A/O 12/16 \$43646.71		
12/20/22	Deposit	DEPOSIT	8,498.35	52,145.06
12/22/22	Deposit	DEPOSIT	5,540.46	57,685.52
12/23/22	Deposit	DEPOSIT	9.50	57,695.02
12/30/22	Closing Balance		16.87	57,711.89
Total FDIC Insured Bank Deposits				\$57,711.89

The FDIC Insured Bank Deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). The Bank Deposits at each bank are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 for each category of legal ownership including individual retirement accounts and certain other self directed retirement accounts. Please review this in connection with other deposits you may have at each respective bank.

Portfolio Holdings

Opening Date	Quantity	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
CASH, MONEY FUNDS AND BANK DEPOSITS 5.00% of Portfolio									
Cash Balance									
				4,741.39	0.00				
FDIC Insured Bank Deposits									
INSURED DEPOSIT PROGRAM F									
12/01/22	57,711.8900	N/A	12/30/22	38,190.41	57,711.89	35.29	132.39	N/A	N/A
Total FDIC Insured Bank Deposits				\$38,190.41	\$57,711.89	\$35.29	\$132.39		
TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS				\$42,931.80	\$57,711.89	\$35.29	\$132.39		

Date Acquired	Quantity	Unit Cost	Current Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
EQUITIES 48.00% of Portfolio								
Common Stocks								
ABBOTT LABS COM								
Dividend Option: Cash								
11/26/13	500.0000	38.1700	19,085.00	109.7900	54,895.00	35,810.00	1,020.00	1.85%
ACTIVISION BLIZZARD INC COM								
Dividend Option: Cash								
03/15/19	150.0000	44.4050	6,660.75	76.5500	11,482.50	4,821.75	70.50	0.61%

Account Number: EPP-003890

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INVESTMENTS for GENERATIONS
One North Brentwood Blvd., Suite 850
Saint Louis, MO 63105 314-728-1800

December 1, 2022 - December 31, 2022
SEP FBO CHARLES J FLEISCHMANN

Portfolio Holdings (continued)

Date Acquired	Quantity	Unit Cost	Current Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
EQUITIES (continued)								
Common Stocks (continued)								
ALPHABET INC CAP STK CL C			Security Identifier: GOOG CUSIP: 02079K107					
Dividend Option: Cash								
12/19/14*	1,000,000	25.3930	25,392.77	88.7300	63,337.23			
AMERICAN EXPRESS CO COM			Security Identifier: AXP CUSIP: 025816109					
Dividend Option: Cash								
03/31/16*	150,000	60.8680	9,145.22	147.7500	22,162.50	13,017.28	312.00	1.40%
AMGEN INC COM			Security Identifier: AMGN CUSIP: 03162100					
Dividend Option: Cash								
Multiple **Y								
Total Noncovered		170.4910	17,049.08	262.6400	26,264.00	9,214.92	852.00	3.24%
100,000								
APPLE INC COM			Security Identifier: AAPL CUSIP: 037833100					
Dividend Option: Cash								
01/29/16*	400,000	23.9440	9,577.65	129.9300	51,972.00	42,394.35	368.00	0.70%
C H ROBINSON WORLDWIDE INC COM NEW			Security Identifier: CHRW CUSIP: 12541W209					
Dividend Option: Cash								
02/17/14*	300,000	52.8400	15,852.00	91.5600	27,468.00	11,616.00	732.00	2.66%
CVS HEALTH CORP COM			Security Identifier: CVS CUSIP: 126530100					
Dividend Option: Cash								
04/10/19*	100,000	53.5960	5,359.61	93.1900	9,319.00	3,959.39	220.00	2.36%
CISCO SYS INC COM			Security Identifier: CSCO CUSIP: 17275R102					
Dividend Option: Cash								
01/30/13*	400,000	20.6150	8,245.80	47.6400	19,056.00	10,810.20	608.00	3.19%
DOCUSIGN INC COM			Security Identifier: DOCU CUSIP: 256163106					
Dividend Option: Cash								
06/10/19*	200,000	47.9960	9,599.20	55.4200	11,084.00	1,484.80		
DRAFTKINGS INC NEW CL A			Security Identifier: DKNG CUSIP: 26142V105					
Dividend Option: Cash								
01/19/22*	150,000	21.8450	3,276.75	11.3900	1,708.50	-1,568.25		
ELECTRONIC ARTS INC COM			Security Identifier: EA CUSIP: 285512109					
Dividend Option: Cash								
11/07/18*	50,000	93.0000	4,650.00	122.1800	6,109.00	1,459.00	38.00	0.62%
EURONET WORLDWIDE INC COM			Security Identifier: EFT CUSIP: 298736109					
Dividend Option: Cash								
04/15/20*	200,000	81.7500	16,350.00	94.3800	18,876.00	2,526.00		

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80550NCS3006-S0

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Corporation (BNY Mellon)
Pershing LLC, member FINRA, NYSE, SIPC

Portfolio Holdings (continued)

Date Acquired	Quantity	Unit Cost	Current Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
EQUITIES (continued)								
Common Stocks (continued)								
METAL PLATONICS INC. CL A				Security Identifier: META				
Dividend Option: Cash				CLUSIP: 30303AMD2				
11/07/18*	50.0000	151.5700	7,578.50	120.3400	6,017.00	-1,561.50		
METLIFE INC. COM				Security Identifier: MET				
Dividend Option: Cash				CLUSIP: 59156R08				
Multiple **Y				72.3700	14,474.00	7,441.65	400.00	2.76%
Total Noncovered	200.0000		7,032.35					
NOVO NORDISK A.S. ADR FORMERLY NOVO INDUSTRIE A.S. ADR								
SAME CLUSIP				Security Identifier: NVO				
CLUSIP: 67000205								
Dividend Option: Cash								
12/21/16*	100.0000	35.6300	3,563.00	135.3400	13,534.00	9,971.00	113.81	0.84%
NVIDIA CORP. COM				Security Identifier: NVDA				
Dividend Option: Cash				CLUSIP: 67066G04				
Multiple **Y				146.1400	29,228.00	21,649.00	32.00	0.10%
Total Noncovered	200.0000		7,579.00					
ORACLE CORP. COM								
Dividend Option: Cash				Security Identifier: ORCL				
CLUSIP: 68389X05								
09/25/15*	300.0000	36.1700	10,851.00	81.7400	24,522.00	13,671.00	384.00	1.56%
PAYPAL HOLDINGS INC. COM				Security Identifier: PYPL				
Dividend Option: Cash				CLUSIP: 70450Y03				
09/18/15*	250.0000	32.9000	8,225.00	71.2200	17,806.00	9,580.00		
PINTEREST INC. CL. A				Security Identifier: PINS				
Dividend Option: Cash				CLUSIP: 72521I06				
05/18/20*	225.0000	18.5780	4,180.03	24.2800	5,463.00	1,282.97		
SMUCKER JIM CO. COM. NEW				Security Identifier: SIM				
Dividend Option: Cash				CLUSIP: 832696405				
01/28/19*	100.0000	101.5900	10,159.00	150.4600	15,846.00	5,687.00	408.00	2.57%
STARBUCKS CORP. COM				Security Identifier: SBUX				
Dividend Option: Cash				CLUSIP: 85524I09				
06/20/18*	100.0000	54.8600	5,486.00	99.2000	9,920.00	4,434.00	212.00	2.13%
TENCENT HOLDINGS LTD. ADR ISIN#US88032Q094				Security Identifier: TCEHY				
Dividend Option: Cash				CLUSIP: 88032Q09				
Multiple **Y				42.3600	10,590.00	503.50	44.86	0.42%
Total Noncovered	250.0000		10,086.50					
THE TRADE DESK INC. COM. CL. A								
Dividend Option: Cash				Security Identifier: TTD				
CLUSIP: 88339I05								
08/22/17*	1,000.0000	5.0030	5,003.00	44.8300	44,830.00	39,827.00		
UPWORK INC. COM				Security Identifier: UPWK				
Dividend Option: Cash				CLUSIP: 91688F04				
06/17/19*	250.0000	15.4500	3,862.45	10.4400	2,610.00	-1,252.45		

Account Number: EFP-003890

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**Portfolio Holdings (continued)**

Account Number: EPP-003890

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Clearing through Pershing LLC, a wholly owned subsidiary of The Bank of New York Mellon Corporation (BNY Mellon)

Portfolio Holdings (continued)

Date Acquired	Quantity	Unit Cost	Current Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
MUTUAL FUNDS (continued)								
DFA REAL ESTATE SECURITIES PORTFOLIO INSTITUTIONAL CLASS								
Open End Fund				Security Identifier: DREX CUSIP: 233203885				
Dividend Option: Reinvest; Capital Gains Option: Reinvest								
Multiple **Y	Total Noncovered 673,1580	37.6200	25,324.52	36.6600	24,677.97	-646.55	642.40	2.60%
FML INTERNATIONAL FUND INVESTOR CLASS								
Open End Fund				Security Identifier: FMLIX CUSIP: 302933304				
Dividend Option: Cash; Capital Gains Option: Reinvest								
Multiple **Y	Total Noncovered 1,307,1970	29.1210	38,086.46	27.8300	36,379.29	-1,687.17	5,540.46	15.22%
FIDELITY INTERNATIONAL GROWTH FUND								
Open End Fund				Security Identifier: FIGFX CUSIP: 315910315				
Dividend Option: Reinvest; Capital Gains Option: Reinvest								
Multiple **Y	Total Noncovered 1,916,5070	13.9650	26,764.95	15.9200	30,510.79	3,745.84	67.07	0.21%
AMERICAN NEW WORLD FUND CLASS F2								
Open End Fund				Security Identifier: NWFEX CUSIP: 649280823				
Dividend Option: Cash; Capital Gains Option: Reinvest								
Multiple **Y	Total Noncovered 373,0300	59.0400	22,023.66	66.2200	24,702.05	2,678.39	297.97	1.20%
PARVASSUS MID-CAP FUND INVESTOR CLASS								
Open End Fund				Security Identifier: PARMX CUSIP: 70765886				
Dividend Option: Cash; Capital Gains Option: Reinvest								
Multiple **Y	Total Noncovered 2,463,7210	29.5050	72,691.49	33.8800	83,470.87	10,779.38	8.86	0.01%
T. ROWE PRICE HEALTH SCIENCES FUND								
Open End Fund				Security Identifier: PRHSX CUSIP: 741480107				
Dividend Option: Cash; Capital Gains Option: Cash								
Multiple **Y	Total Noncovered 459,9930	70.2540	32,316.46	89.8200	41,316.57	9,000.11	22.99	0.05%
T. ROWE PRICE GLOBAL TECHNOLOGY FUND								
Open End Fund				Security Identifier: PRGTX CUSIP: 741494108				
Dividend Option: Cash; Capital Gains Option: Reinvest								
Multiple **Y	Total Noncovered 3,140,1280	16.2410	50,997.93	10.0500	31,558.29	-19,439.64		
PRIMECAP ODYSSEY GROWTH FUND								
Open End Fund				Security Identifier: POGRX CUSIP: 741601013				
Dividend Option: Cash; Capital Gains Option: Cash								
Multiple **Y	Total Noncovered 1,506,2740	27.1550	40,902.45	33.6800	50,731.31	9,828.86	313.06	0.61%

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Portfolio Holdings (continued)

Data Reported	Quantity	Unit Cost	Current Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Accrued Interest	Estimated Annual Income	Estimated Yield
MUTUAL FUNDS (continued)									
T. ROWE PRICE BLUE CHIP GROWTH FUND									
Open End Fund				Security Identifier: TRBCX					
Dividend Option: Cash Capital Gains Option: Reinvest				CUSIP: 77954Q106					
Multiple *Y									
Total Noncovered		113.5170	30,725.01	103.5100	28,016.53	-2,708.48		29.77	0.10%
270.6650									
VANGUARD INTERNATIONAL GROWTH FUND									
Open End Fund				Security Identifier: VWIGX					
Dividend Option: Cash Capital Gains Option: Reinvest				CUSIP: 921910204					
Multiple *Y									
Total Noncovered		31.8630	18,072.77	28.4400	16,131.25	-1,941.52		221.26	1.37%
567.2030									
VANGUARD SMALL-CAP INDEX FUND ADMIRAL SHARES									
Open End Fund				Security Identifier: VSMAX					
Dividend Option: Reinvest Capital Gains Option: Reinvest				CUSIP: 922908686					
Multiple *Y									
Total Noncovered		60.6950	68,267.48	87.9400	98,911.13	30,643.65		1,520.10	1.53%
1,124.7570									
TOTAL MUTUAL FUNDS			\$547,012.13		\$573,013.68	\$26,001.55		\$9,375.59	
Total Portfolio Holdings			\$965,460.76		\$1,224,925.07	\$359,464.31	\$0.00	\$16,116.15	

* Noncovered under the cost basis rules as defined below.

Generally, securities acquired before 2011, in retirement accounts or held by Non-U.S. entities are not subject to the cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended by the Emergency Economic Stabilization Act of 2008, and are marked as "noncovered". Securities marked as "covered", were identified as securities potentially subject to the cost basis reporting rules and may be reported to the IRS on form 1099-B for the applicable tax year in which the securities are disposed.

Note: In the event where we cannot easily determine the taxability of an account, we may mark the account as noncovered. However, if the account does not receive a 1099B, the cost basis will not be reported to the IRS.

Y This line is an aggregation of shares in this position, representing shares acquired at different times and/or dates. This summary is a sum of these shares and does not represent cost basis calculated using the average cost accounting method.

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Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices, unless otherwise noted, have been obtained from independent vendor services, which we believe to be reliable. In some cases the pricing vendor may provide prices quoted by a single broker or market maker. Market prices do not constitute a bid or an offer, and may differ from the actual sale price. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

Estimated Annual Figures

The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/disclosures for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased, may be obtained. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing will execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.





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Cash Not Yet Received

Security	Record Date	Payable Date	Quantity Held	Rate	Dividend Option	Amount of Payment
Dividends						
CH ROBINSON WORLDWIDE INC COM NEW	12/02/22	01/03/23	300.0000	0.610000	Cash	183.00
Total Cash Not Yet Received						\$183.00

Assets shown here are not reflected in your account. This information has been received from sources we believe to be reliable. Pershing does not guarantee the accuracy of the information.

Schedule of Realized Gains and Losses Year-to-Date

Description	Date Disposed	Date Acquired	Description	Disposition Method / Transaction	Quantity	Proceeds	Cost Basis	Realized Gain/Loss
Short Term								
TENCENT HLDGS LTD AD 04/13/22	04/14/22	04/13/22	Covered	First In First Out / REDEMPTION	250.0000	340.02	352.70	-12.68
Security Identifier: PER880520								
Total Short Term						340.02	352.70	-12.68
Long Term								
TWILIO INC CL A Security Identifier: 90138F102	11/28/22	09/24/19	Noncovered*	Versus Purchase / SELL	100.0000	4,741.39	11,049.98	-6,308.59
Total Long Term						4,741.39	11,049.98	-6,308.59
Total Short and Long Term						5,081.41	11,402.68	-6,321.27

* Mencovered under the cost basis rules as defined below.

Generally, securities acquired before 2011, in retirement accounts or held by Non-U.S. entities are not subject to the cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended by the Emergency Economic Stabilization Act of 2008, and are marked as "noncovered". Securities marked as "covered", were identified as securities potentially subject to the cost basis reporting rules and may be reported to the IRS on form 1099-B for the applicable tax year in which the securities are disposed.

Note: In the event where we cannot easily determine the taxability of an account, we may mark the account as noncovered. However, if the account does not receive a 1099B, the cost basis will not be reported to the IRS.

This Schedule may not reflect all cost basis adjustments necessary for tax reporting purposes, especially for noncovered securities. Adjustments to cost basis may have been made for prior income received and subsequently reclassified by the issuer as a return of capital. In addition, corporate action events may require adjustments to your original cost basis. Return of capital information and cost basis information, as it relates to corporate actions, has been obtained from sources we believe to be reliable.

Account Number: EPP-003890

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Schedule of Realized Gains and Losses Year-to-Date (continued)

Adjustments to cost basis can be made after year-end, in particular, for return of capital adjustments, but may also include adjustments for corporate action events. Therefore there may be differences in cost basis reflected on your monthly client brokerage statement at year end versus any subsequent reports, including your 1099-B or online displays you may have available to you.

When you report your cost basis on your tax return, it should be verified using all of your own records. In particular, there may be other adjustments which you need to make, but are not required to be made by Pershing as it relates to H.R. 1424. You should consult with your tax advisor in order to properly report your gain or loss for tax purposes. Pershing shall not be responsible for and makes no representations or warranties with respect to the accuracy of any information that you report to the IRS or other taxing authorities, and, accordingly, disclaims any and all liability that may arise with respect to your use and reliance on the information provided herein for such reporting.

Please refer to the Your Account Information Section in your brokerage account statement for your account's existing tax-lot disposition method. The disposition method is the method which you have selected to use in the disposal of each tax lot of the securities held in your account. If you do not select a method, your account will be defaulted to First In, First Out (FIFO). Your account's selected tax lot method will be used to determine the cost basis for calculating gain and/or loss, unless another method was selected at the time of the security disposal, and this may be reported on the IRS Form 1099-B.

Activity Summary (All amounts shown are in base currency)

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
Securities						
Securities Bought	0.00	-8,400.46	-8,400.46	0.00	-16,481.64	-16,481.64
Securities Sold	0.00	0.00	0.00	4,741.39	0.00	4,741.39
Total Securities	\$0.00	-\$8,400.46	-\$8,400.46	\$4,741.39	-\$18,481.64	-\$11,740.25
Dividends and Interest	\$8,649.95	\$0.00	\$8,649.95	\$15,703.54	\$0.00	\$15,703.54
Distributions	\$14,530.60	\$0.00	\$14,530.60	\$18,577.47	\$0.00	\$18,577.47
Fees	\$0.00	\$0.00	\$0.00	\$0.00	-\$15,989.03	-\$15,989.03
Taxes Withheld	\$0.00	\$0.00	\$0.00	\$0.00	-\$43.21	-\$43.21
Other	\$352.70	-\$352.70	\$0.00	\$352.70	-\$352.70	\$0.00
Cash						
Deposits	0.00	0.00	0.00	2.00	0.00	2.00
Total Cash	\$0.00	\$0.00	\$0.00	\$2.00	\$0.00	\$2.00
FDIC Insured Bank Deposits	\$0.00	-\$19,521.48	-\$19,521.48	\$19,157.28	-\$25,667.80	-\$6,510.52
Totals	\$23,533.25	-\$28,274.64	-\$4,741.39	\$58,534.38	-\$58,534.38	\$0.00

Transactions in Date Sequence

Process/ Settlement Date	Trade/ Transaction Date	Account Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
12/01/22		FDIC INSURED BANK DEPOSIT	INSURED DEPOSIT PROGRAM F				-4,741.39	USD
		USD9999997						

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Transactions in Date Sequence (continued)

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
12/01/22		CASH DIVIDEND RECEIVED	100 SHRS SMAUCKER J M CO COM NEW RD 11/11 PD 12/01/22				102.00	USD
12/01/22		CASH DIVIDEND RECEIVED	150 SHRS VISA INC COM CL A RD 11/11 PD 12/01/22				67.50	USD
12/02/22		FDIC INSURED BANK DEPOSIT	INSURED DEPOSIT PROGRAM F				-169.50	USD
12/08/22		CASH DIVIDEND RECEIVED	100 SHRS AMGEN INC COM RD 11/17 PD 12/08/22				194.00	USD
12/09/22		FDIC INSURED BANK DEPOSIT	INSURED DEPOSIT PROGRAM F				-194.00	USD
12/12/22		LONG TERM CAPITAL GAIN	FIDELITY INTERNATIONAL GROWTH FUND 1886.1950 SHRS RD 12/08 PD 12/12/22				433.82	USD
12/12/22		CASH DIVIDEND RECEIVED	FIDELITY INTERNATIONAL GROWTH FUND 1886.1950 SHRS RD 12/08 PD 12/12/22				66.02	USD
12/12/22		REINVEST CASH INCOME	FIDELITY INTERNATIONAL GROWTH FUND 1886.1950 SHRS SHRS PURCH. AT \$16.49000 RD 12/08 PD 12/12/22	4.0040			-66.02	USD
12/12/22		REINVEST CASH INCOME	FIDELITY INTERNATIONAL GROWTH FUND 1886.1950 SHRS SHRS PURCH. AT \$16.49000 RD 12/08 PD 12/12/22				-433.82	USD
12/13/22		LONG TERM CAPITAL GAIN	DFA REAL ESTATE SECURITIES PORTFOLIO INSTITUTIONAL CLASS 638.1450 SHRS RD 12/09 PD 12/13/22				851.90	USD
12/13/22		CASH DIVIDEND RECEIVED	DFA REAL ESTATE SECURITIES PORTFOLIO INSTITUTIONAL CLASS 638.1450 SHRS RD 12/09 PD 12/13/22				475.44	USD
12/13/22		REINVEST CASH INCOME	DFA REAL ESTATE SECURITIES PORTFOLIO INSTITUTIONAL CLASS 638.1450 SHRS SHRS PURCH. AT \$37.91000 RD 12/09 PD 12/13/22	22.4720			-851.90	USD
12/13/22		REINVEST CASH INCOME	DFA REAL ESTATE SECURITIES PORTFOLIO INSTITUTIONAL CLASS 638.1450 SHRS SHRS PURCH. AT \$37.91000 RD 12/09 PD 12/13/22				-475.44	USD

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Transactions in Date Sequence (continued)

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
12/14/22		CASH DIVIDEND RECEIVED	200 SHRS METLIFE INC COM RD 11/08 PD 12/14/22				100.00	USD
12/14/22		LONG TERM CAPITAL GAIN DISTRIBUTION	T. ROWE PRICE BLUE CHIP GROWTH FUND 256.6090 SHRS RD 12/12 PD 12/14/22				1,549.76	USD
12/14/22		SHORT TERM CAPITAL GAIN DISTRIBUTION	T. ROWE PRICE BLUE CHIP GROWTH FUND 256.6090 SHRS RD 12/12 PD 12/14/22				8.34	USD
12/14/22		REINVEST CASH INCOME TRBCK	T. ROWE PRICE BLUE CHIP GROWTH FUND 256.6090 SHRS PURCH. AT \$10.85000 RD 12/12 PD 12/14/22	0.0750			-8.34	USD
12/14/22		REINVEST CASH INCOME TRBCK	T. ROWE PRICE BLUE CHIP GROWTH FUND 256.6090 SHRS PURCH. AT \$10.85000 RD 12/12 PD 12/14/22	13.9810			-1,549.76	USD
12/15/22		FDIC INSURED BANK DEPOSITS INTEREST REINVESTED	INSURED DEPOSIT INTEREST REINVESTED				-41.12	USD
12/15/22		FDIC INSURED BANK DEPOSITS INTEREST RECEIVED	INSURED DEPOSIT INTEREST CREDITED				41.12	USD
12/15/22		FDIC INSURED BANK DEPOSIT USD989897	INSURED DEPOSIT PROGRAM F				-100.00	USD
12/15/22		LONG TERM CAPITAL GAIN DISTRIBUTION	VANGUARD INTERNATIONAL GROWTH FUND 539.0690 SHRS RD 12/13 PD 12/15/22				847.10	USD
12/15/22		CASH DIVIDEND RECEIVED VWIGX	VANGUARD INTERNATIONAL GROWTH FUND 539.0690 SHRS RD 12/13 PD 12/15/22				210.29	USD
12/15/22		REINVEST CASH INCOME VWIGX	VANGUARD INTERNATIONAL GROWTH FUND 539.0690 SHRS PURCH. AT \$30.10000 RD 12/13 PD 12/15/22	28.1340			-847.10	USD
12/16/22		FDIC INSURED BANK DEPOSIT USD989897	INSURED DEPOSIT PROGRAM F				-210.29	USD
12/16/22		LONG TERM CAPITAL GAIN DISTRIBUTION	AMG VACCTMAN FUND CLASS I 1894.2720 SHRS RD 12/14 PD 12/15/22				2,315.94	USD
12/16/22		CASH DIVIDEND RECEIVED YACKX	AMG VACCTMAN FUND CLASS I 1894.2720 SHRS RD 12/14 PD 12/15/22				625.30	USD

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Transactions in Date Sequence (continued)

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
12/16/22		REINVEST CASH INCOME VACIX	AMG VACATION FUND CLASS I 1894.2720 SHRS SHRS PURCH. AT \$20.96000 RD 12/14 PD 12/15/22	110.4930			-2,315.94	USD
12/16/22		LONG TERM CAPITAL GAIN DISTRIBUTION	ALGER SPECTRA FUND CLASS 2 1342.0640 SHRS RD 12/14 PD 12/15/22				525.82	USD
12/16/22		ASPZX LONG TERM CAPITAL GAIN DISTRIBUTION	WILLIAM BLAIR LARGE-CAP GROWTH FUND CLASS I 2463.5080 SHRS RD 12/14 PD 12/16/22				306.58	USD
12/16/22		LCGFX CASH DIVIDEND RECEIVED	WILLIAM BLAIR LARGE-CAP GROWTH FUND CLASS I 2463.5080 SHRS RD 12/14 PD 12/16/22				49.54	USD
12/16/22		LCGFX REINVEST CASH INCOME	WILLIAM BLAIR LARGE-CAP GROWTH FUND CLASS I 2463.5080 SHRS PURCH. AT \$17.80000 RD 12/14 PD 12/16/22	17.2240			-306.58	USD
12/16/22		LCGFX CASH DIVIDEND RECEIVED	AMERICAN NEW WORLD FUND CLASS F2 373.0300 SHRS RD 12/14 PD 12/16/22				297.98	USD
12/16/22		LCGFX REINVEST CASH INCOME	T. ROWE PRICE HEALTH SCIENCES FUND 459.9930 SHRS RD 12/14 PD 12/16/22				727.71	USD
12/16/22		PRHSX SHORT TERM CAPITAL GAIN DISTRIBUTION	T. ROWE PRICE HEALTH SCIENCES FUND 459.9930 SHRS RD 12/14 PD 12/16/22				2.16	USD
12/16/22		PRHSX LONG TERM CAPITAL GAIN DISTRIBUTION	PRIMECAP ODYSSEY GROWTH FUND 1506.2740 SHRS RD 12/14 PD 12/15/22				5,837.50	USD
12/16/22		POGRX CASH DIVIDEND RECEIVED	PRIMECAP ODYSSEY GROWTH FUND 1506.2740 SHRS RD 12/14 PD 12/15/22				313.06	USD
12/16/22		POGRX SHORT TERM CAPITAL GAIN DISTRIBUTION	PRIMECAP ODYSSEY GROWTH FUND 1506.2740 SHRS RD 12/14 PD 12/15/22				119.28	USD
12/19/22		POGRX FOIC INSURED BANK DEPOSIT	INSURED DEPOSIT PROGRAM F				-8,498.35	USD
12/19/22		USD989997 CASH DIVIDEND RECEIVED	FMI INTERNATIONAL FUND INVESTOR CLASS 1307.1970 SHRS RD 12/15 PD 12/16/22				5,540.46	USD
12/19/22		FMDX						

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Transactions in Date Sequence (continued)

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
12/19/22		LONG TERM CAPITAL GAIN DISTRIBUTION PRGTX	T. ROWE PRICE GLOBAL TECHNOLOGY FUND 3043.6160 SHRS RD 12/15 PD 12/19/22				982.17	USD
12/19/22		SHORT TERM CAPITAL GAIN DISTRIBUTION PRGTX	T. ROWE PRICE GLOBAL TECHNOLOGY FUND 3043.6160 SHRS RD 12/15 PD 12/19/22				22.52	USD
12/19/22		REINVEST CASH INCOME PRGTX	T. ROWE PRICE GLOBAL TECHNOLOGY FUND 3043.6160 SHRS PURCH. AT \$10.4000 RD 12/15 PD 12/19/22	2.1630			-22.52	USD
12/19/22		REINVEST CASH INCOME PRGTX	T. ROWE PRICE GLOBAL TECHNOLOGY FUND 3043.6160 SHRS PURCH. AT \$10.4000 RD 12/15 PD 12/19/22	94.3490			-982.17	USD
12/20/22		FDIC INSURED BANK DEPOSIT USD9999997	INSURED DEPOSIT PROGRAM F				-5,540.46	USD
12/21/22		CASH DIVIDEND RECEIVED EA	50 SHRS ELECTRONIC ARTS INC COM RD 11/30 PD 12/21/22				9.50	USD
12/22/22		FDIC INSURED BANK DEPOSIT USD9999997	INSURED DEPOSIT PROGRAM F				-9.50	USD
12/22/22		CASH DIVIDEND RECEIVED NDA	200 SHRS NVIDIA CORP COM RD 12/01 PD 12/22/22				8.00	USD
12/22/22		CASH DIVIDEND RECEIVED PARMAX	PARVASSUS MID-CAP FUND INVESTOR CLASS 2463.7210 SHRS RD 12/20 PD 12/21/22				8.87	USD
12/22/22		CASH DIVIDEND RECEIVED VSMAX	VANGUARD SMALL-CAP INDEX FUND ADMIRAL SHARES 118.6530 SHRS RD 12/20 PD 12/22/22				540.87	USD
12/22/22		REINVEST CASH INCOME VSMAX	VANGUARD SMALL-CAP INDEX FUND ADMIRAL SHARES 118.6530 SHRS PURCH. AT \$88.6000 RD 12/20 PD 12/22/22	6.1040			-540.87	USD
12/23/22		FDIC INSURED BANK DEPOSIT USD9999997	INSURED DEPOSIT PROGRAM F				-16.87	USD
12/30/22	04/13/22	FMV SPIN-OFF DOMESTIC DISTRIBUTION SECURITY PER880520	TENCENT HLDGS LTD ADR RTS EXP 04/13/22				352.70	USD
12/30/22	04/13/22	FMV SPIN-OFF DOMESTIC PARENT SECURITY TCEHY	TENCENT HLDGS LTD ADR ISIN#US803201094				-352.70	USD

Total Value of Transactions \$0.00 - \$4,741.39 USD

The price and quantity displayed may have been rounded.



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INVESTMENTS for GENERATIONS
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Saint Louis, MO 63105 314-726-1600

December 1, 2022 - December 31, 2022
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Income and Expense Summary

	Current Period Tax Deferred	Year-to-Date Tax Deferred
Dividend Income		
Equities	481.00	6,345.74
Other Dividends	8,127.83	9,225.41
Interest Income		
FDIC Insured Bank Deposits	41.12	132.39
Total Income	\$8,649.95	\$15,703.54
Expenses		
Withholding Taxes	0.00	-43.21
Fees (Foreign Securities)	0.00	-12.50
Total Expenses	\$0.00	-\$55.71
Distributions		
Long - Term Capital Gain Distributions	14,378.30	18,085.15
Short - Term Capital Gain Distributions	152.30	152.30
Other Distributions	-352.70	-352.70
Total Distributions	\$14,177.90	\$17,884.75

Messages

Beginning January 1, 2023, the Internal Revenue Service (IRS) requires the use of Form W-4R to make income tax withholding elections from your retirement account distributions. Form W-4R provides a wider range of federal tax withholding options inclusive of percentages between 0 and 10%. Additionally, the IRS included Marginal Rate Tables with Form W-4R to assist you in selecting the appropriate withholding rate for your distributions. To review the Marginal Rate Tables and instructions please go to <https://www.irs.gov/pub/irs-pdf/fw4r.pdf>. If you have any questions, please contact your financial advisor or tax professional.

THE SWEEP PRODUCT USED IN YOUR ACCOUNT AUTOMATICALLY DEPOSITS ANY AVAILABLE CASH BALANCE INTO FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC) MEMBER BANKS. FDIC-INSURED BANK DEPOSITS ARE NOT PROTECTED BY SECURITIES INVESTOR PROTECTION CORPORATION (SIPC). WITH REGARD TO PRODUCTS THAT MAY BE AVAILABLE AS SWEEP OPTIONS, YOU MAY VIEW CURRENT YIELDS ON CERTAIN MONEY MARKET FUNDS AND FDIC-INSURED BANK DEPOSIT SWEEP PRODUCTS AS WELL AS CURRENT BANK LISTS BY VISITING WWW.PERSHING.COM/RATES. PLEASE NOTE THAT WE MAY NOT OFFER ALL OF THE SWEEP OPTIONS LISTED ON THE PERSHING WEBSITE AND THE BANKS PARTICIPATING IN THESE PRODUCTS ARE SUBJECT TO CHANGE. YOUR STATEMENT WILL SHOW THE SPECIFIC BANKS TO WHICH YOUR SWEEP BALANCE HAS BEEN ALLOCATED. WHILE WE WILL ATTEMPT TO PROVIDE YOU WITH ADVANCE NOTICE OF CHANGES TO BANKS WHEN PRACTICABLE, THE WEBSITE WILL ALWAYS CONTAIN THE MOST CURRENT BANK LISTS.

Although a money market mutual fund (money fund) seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money fund. Shares of a money fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money fund's prospectus or the bank deposit product's disclosure document or contact your advisor for additional information. Pursuant to SEC Rule 10b-10(b)(1)

Account Number: EPP-0038890

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Messages (continued)

confirmations are not sent for purchases into money funds processed on the sweep platform. Pursuant to applicable regulation, account statements will be produced monthly or quarterly. Balances in Federal Deposit Insurance Corporation (FDIC)-insured bank deposit sweep products are not protected by Securities Investor Protection Corporation (SIPC).

2023 Client Fee Update

We take very seriously our client-first commitment to you and appreciate the trust you have placed in your advisor. As the costs and lag time associated with printed, paper documents continue to increase, we want to make you aware that we are adding an annual, per-account paper fee to our Client Fee Schedule, effective July 2023.

Any client account that is not enrolled in electronic delivery for their custodial documents by June 2023 will incur a \$25 annual paper fee starting in July 2023. For clarification, custodial documents are defined as statements, trade confirmations, notifications, quarterly performance reports (for advisory accounts only), proxies, and prospectuses.

Electronic delivery of your documents is a fast, secure, and easy way to view your account information. With this capability, you have anywhere, anytime access to your important documents. By signing up to go paperless, you will avoid this per-account fee. If you have NetXInvestor online access already, simply click the 'Go Paperless' button in NetXInvestor (www.netxinvestor.com). If you would like to see our complete fee schedule, it can be found on our public website (www.benjaminfedwards.com) in the 'Important Disclosures' section.

As always, we are extremely grateful for the trust you have placed in us. If you need more information about our client fees or on getting signed up to go paperless, please contact your financial advisor.

The benefits of electronic delivery--speedy, convenience and safety--are clear. Electronic delivery of your client documents is a fast, secure, and easy way to view your account information. By going digital, you have anywhere, anytime access to your important documents.

At Edwards, we offer electronic delivery of account statements, trade confirmations, quarterly performance reports (for advisory accounts only), proxies, prospectuses, and more. Contact your financial advisor to get set up for e-Delivery. Enrollment is quick and you will be notified when documents are available in an online, password-protected portal.

The firm's important brokerage and advisory program disclosures, including Regulation Best Interest, are available at www.benjaminfedwards.com/important-disclosures. Please check our disclosures regularly to see the characteristics, fees and conflicts associated with our various programs. If you wish to receive a paper copy of any the firm's disclosures, please contact your Financial Advisor.

Trusted Contact

Under FINRA Rule 4512 (Customer Account Information), Benjamin F. Edwards & Co. is required to ask our non-institutional clients to provide the name and contact information of a person or persons age 18 or older to contact about your account(s) (a "Trusted Contact Person"). The Trusted Contact Person may include family members, attorneys, accountants, Trustees or Trust Administrators, etc.

By providing the Trusted Contact Person information to us, you give your advisor and the firm permission to contact and furnish information regarding you or your accounts to the Trusted Contact Person. The information we may provide the Trusted Contact Person may be written or oral. Contact with the Trusted Contact Person may be initiated by Benjamin F. Edwards & Co. or the Trusted Contact Person.

By choosing to provide information about a Trust Contact Person, you authorize us to contact the Trusted Contact Person and disclose information about your account(s) to that person in the following circumstances: to address possible financial exploitation; to confirm the specifics of your current contact information; your health status; or the identity of any legal guardian, executor, trustee or holder of a power of attorney; or as otherwise permitted by FINRA Rule 2165.

If you haven't already done so, and wish to designate a Trusted Contact Person, or you would like to update your previously identified Trusted Contact Person information, please contact your Financial Advisor and provide them with the following information:

Name, Mailing Address, Relationship, Home Phone #, Business Phone #, Mobile Phone #, and E-mail address.

Account Number: EFP-003880

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Messages (continued)

By providing this information:

- You authorize Benjamin F. Edwards & Co., its employees, and agents, to communicate with and provide information to the Trusted Contact Person as directed above;
- You may withdraw this authorization at any time by notifying your advisor in writing via email or at the address provided on your account statements;
- Benjamin F. Edwards & Co. is not required to communicate with or share information about you or your account with the Trusted Contact Person;
- Legal documents appointing an alternate third party may supersede the designated Trusted Contact Person; and
- The Trusted Contact Person is not a power of attorney and is not authorized to give instructions to Benjamin F. Edwards & Co. or make any investment decisions for your account(s).

Department of Labor's Improving Investment Advice for Workers and Retirees Exemption (PTE 2020-02)

Our Fiduciary Status Under ERISA and/or the Internal Revenue Code

Benjamin F. Edwards & Company ("Benjamin F. Edwards & Co.", "BFE", the "Firm", "We", "Us", or "Our") is registered with the Securities and Exchange Commission (SEC) as both a broker-dealer and an investment adviser.

1. When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are "fiduciaries" for purposes of Title I of the Employee Retirement Income Security Act (ERISA) and/or the Internal Revenue Code (IRC), as applicable, which are laws governing retirement accounts. Our status as ERISA and/or IRC fiduciaries means that we are subject to special rules designed to ensure that we are acting in your best interest but does not necessarily mean that we are acting as fiduciaries as that term is understood under other laws. This acknowledgement of fiduciary status does not confer any contractual rights or obligations on you, us or the financial professional.

A. We provide fiduciary investment advice to you when we receive a fee or other compensation and:

- (i) We make individualized investment recommendations to you regarding securities or other property held in your retirement plan or individual retirement account, including recommendations about the value of, investing in, purchasing, or selling securities or other property and recommendations regarding rollovers;

- (ii) You rely upon the advice for your investment decision; and

- (iii) The advice is provided on a regular basis.

B. We are not a fiduciary when we provide general investment education. Which may include:

Account Number: EPP-0033830

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Messages (continued)

(i) General financial or investment information, such as descriptions of how an investment product works or the impact rising or falling markets have on investment products.

(ii) Hypothetical asset allocation models, questionnaires for determining your risk tolerance, or analysis of your investment objectives.

Services and Account Monitoring

In general, we can provide commission-based brokerage services and fee-based advisory services.

1. For brokerage services, we do not provide ongoing monitoring of investments held in your account unless we specifically agree to do so. We may, however, voluntarily review your account holdings for purposes of making a recommendation.
2. For fee-based advisory services, the nature and extent of monitoring provided will be specified in your advisory account agreement.

Additional information about the services we provide to you and the capacity in which we act can be found in our Form CRS, Regulation Best Interest Disclosure and Form ADV Part 2A Brochure. Your financial professional has provided applicable documents to you; they are also available for your review on <https://benjaminfedwards.com/regulationbestinterest/>.

Conflicts of Interest

The way we make money creates some conflicts with your interests. When we provide fiduciary investment advice to you, we are obligated to act in your best interest and not put our interest ahead of yours. Examples of when these conflicts occur include when we make investment recommendations to you that pay us a commission or sales charge, or the payment to us varies based on the type of product or account we recommend. In addition, payments we receive from third parties in connection with our investment recommendation can also create a conflict. A conflict of interest also arises in connection with rollover recommendations we make, as we typically earn more compensation when you roll your plan assets over to an account with our firm rather than leaving your assets in the plan as permitted by your plan rules. Fiduciary investment advice providers that avoid conflicts of interest are not required to rely on the conditions of DOL Prohibited Transaction Exemption 2020-02. Our material conflicts of interest are detailed in our Form CRS, Regulation Best Interest Disclosure, Form ADV Part 2A Brochure, and your financial professional's Form ADV Part 2B Brochure Supplement. Your financial professional has provided applicable documents to you; most of them are also available for your review on <https://benjaminfedwards.com/regulationbestinterest/>.

Important Information and Disclosures

The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your

Account Number: EFP-003890

80050NCS3006-50

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Important Information and Disclosures (continued)

The Role of Pershing (continued)

- account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents, the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial institution's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: www.pershing.com/about/strength-and-stability.
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330. Errors and Omissions excepted.**

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; (ii) the class is decertified; or (iii) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.**



TERMS AND CONDITIONS

TRANSACTIONS

- ALL ORDERS AND TRANSACTIONS SHALL BE SOLELY FOR YOUR ACCOUNT AND RISK SHALL BE SUBJECT TO THE CONSTITUTION, RULES, REGULATIONS, CUSTOMS, USAGES, RULINGS AND INTERPRETATIONS OF THE EXCHANGE OR MARKET OR THE CLEARING FACILITY, IF ANY, WHERE THE TRANSACTIONS ARE EXECUTED AND/OR SETTLED, OR IF APPLICABLE, OF THE FINANCIAL INDUSTRY REGULATORY AUTHORITY AND TO ALL APPLICABLE LAWS AND REGULATIONS.
- TITLE TO SECURITIES SOLD TO YOU, WHERE PERSHING HAS ACTED AS PRINCIPAL, SHALL REMAIN WITH PERSHING UNTIL THE ENTIRE PURCHASE PRICE IS RECEIVED OR UNTIL THE SETTLEMENT DATE, WHICHEVER IS LATER.
- YOU MAY HAVE RECEIVED CONFIRMATIONS FOR TRANSACTIONS WHICH DO NOT APPEAR ON YOUR STATEMENT. IF SO, THE TRANSACTIONS WILL APPEAR ON YOUR NEXT PERIODIC STATEMENT. SUCH TRANSACTIONS MUST BE CONSIDERED BY YOU WHEN COMPUTING THE VALUE OF YOUR ACCOUNT. THIS IS ESPECIALLY TRUE IF YOU HAVE WRITTEN OPTIONS WHICH HAVE BEEN EXERCISED.
- **FREE CREDIT BALANCES:** ANY FREE CREDIT BALANCE CARRIED FOR YOUR ACCOUNT REPRESENTS FUNDS PAYABLE UPON DEMAND WHICH, ALTHOUGH PROPERLY ACCOUNTED FOR ON PERSHING'S BOOKS OF RECORD, ARE NOT SEGREGATED AND MAY BE USED IN THE CONDUCT OF ITS BUSINESS.
- **DEBIT BALANCES:** INTEREST CHARGED ON DEBT BALANCES IN YOUR ACCOUNT APPEARS ON THE STATEMENT. THE RATE OF INTEREST AND PERIOD COVERED ARE INDICATED. THE RATE MAY CHANGE FROM TIME TO TIME DUE TO FLUCTUATIONS IN MONEY RATES OR OTHER REASONS. INTEREST IS COMPUTED AS DESCRIBED IN MATERIAL PREVIOUSLY FURNISHED TO YOU. PLEASE CONTACT YOUR FINANCIAL INSTITUTION IF YOU DESIRE ADDITIONAL COPIES.

MARGIN INFORMATION: IF YOU MAINTAIN A MARGIN ACCOUNT, THIS IS A COMBINED STATEMENT OF YOUR GENERAL ACCOUNT AND A SPECIAL MEMORANDUM ACCOUNT MAINTAINED FOR YOU UNDER REGULATION T OF 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 UPON REQUEST.

TAX INFORMATION

- AFTER YEAR END, PERSHING IS REQUIRED TO PROVIDE TAX INFORMATION TO THE INTERNAL REVENUE SERVICE AND OTHER GOVERNMENTAL AUTHORITIES. AT THAT TIME PERSHING WILL PROVIDE THAT INFORMATION ON THE ANNUAL TAX INFORMATION STATEMENT TO YOU; USE THAT STATEMENT TO PREPARE YOUR TAX FILINGS. THE TAX STATEMENT ALSO INCLUDES OTHER USEFUL INFORMATION TO ASSIST IN ACCUMULATING THE DATA TO PREPARE YOUR TAX RETURNS.
- DIVIDENDS, INTEREST AND OTHER DISTRIBUTIONS SHOWN ON THIS STATEMENT WERE CLASSIFIED AS TAXABLE OR NONTAXABLE BASED ON CERTAIN INFORMATION KNOWN AS OF THE DISTRIBUTION DATE. THIS CLASSIFICATION IS SUBJECT TO CHANGE AND IS SOLELY INTENDED FOR USE AS GENERAL INFORMATION.
- PERSHING DOES NOT PROVIDE TAX, INVESTMENT OR LEGAL ADVISORY SERVICES AND NO ONE ASSOCIATED WITH PERSHING IS AUTHORIZED TO RENDER SUCH ADVICE. DO NOT RELY UPON ANY SUCH ADVICE. IF GIVEN, INVESTORS ARE ENCOURAGED TO CONSULT THEIR TAX ADVISORS TO DETERMINE THE APPROPRIATE TAX TREATMENT OF THEIR BUSINESS.

GENERAL INFORMATION

- WHENEVER YOU ARE INDEBTED TO PERSHING LLC ("PERSHING") FOR ANY AMOUNT, ALL SECURITIES HELD BY IT FOR YOU IN ANY ACCOUNT IN WHICH YOU HAVE ANY INTEREST SHALL SECURE ALL YOUR LIABILITIES TO PERSHING, AND PERSHING MAY IN ITS DISCRETION AT ANY TIME, WITHOUT TENDER, DEMAND OR NOTICE TO YOU, CLOSE OR REDUCE ANY OR ALL OF YOUR ACCOUNTS BY PUBLIC OR PRIVATE SALE OR PURCHASE OR BOTH OF ALL OR ANY SECURITIES CARRIED IN SUCH ACCOUNTS. ANY BALANCE REMAINING DUE PERSHING TO BE PROMPTLY PAID BY YOU.
- WHENEVER YOU ARE INDEBTED TO PERSHING FOR ANY AMOUNT, ALL SECURITIES CARRIED FOR YOUR ACCOUNT ARE OR MAY BE, WITHOUT FURTHER NOTICE TO YOU, LOANED OR PLEDGED BY PERSHING, EITHER SEPARATELY OR UNDER CIRCUMSTANCES WHICH WILL PERMIT THE COMMINGLING THEREOF.

TERMS AND CONDITIONS

WITH OTHER SECURITIES FOR ANY AMOUNT LESS THAN, EQUAL TO OR GREATER THAN YOUR LIABILITIES TO PERSHING, BUT NOT UNDER CIRCUMSTANCES FOR AN AMOUNT PROHIBITED BY LAW.

- PERSHING MAY TRADE FOR ITS OWN ACCOUNT AS A MARKET MAKER, SPECIALIST, ODD LOT DEALER, BLOCK POSTIONER, ARBITRAGEUR OR INVESTOR. CONSEQUENTLY, AT THE TIME OF ANY TRANSACTION YOU MAY MAKE, PERSHING MAY HAVE A POSITION IN SUCH SECURITIES, WHICH POSITION MAY BE PARTIALLY OR COMPLETELY HEDGED.
- IF AVERAGE PRICE TRANSACTION IS INDICATED ON THE FRONT OF THIS STATEMENT YOUR FINANCIAL INSTITUTION OR PERSHING MAY HAVE ACTED AS PRINCIPAL, AGENT OR BOTH. DETAILS AVAILABLE UPON REQUEST.
- A FINANCIAL STATEMENT OF PERSHING IS AVAILABLE FOR YOUR PERSONAL INSPECTION AT PERSHING'S OFFICES. A COPY OF IT WILL BE MAILED UPON YOUR WRITTEN REQUEST OR YOU CAN VIEW IT ONLINE AT WWW.PERSHING.COM.
- FOR BUSINESS CONTINUITY AND ADDITIONAL DISCLOSURES: WWW.PERSHING.COM/DISCLOSURES.
- THIS STATEMENT SHOULD BE RETAINED FOR YOUR RECORDS.

PAYMENT FOR ORDER FLOW AND ORDER ROUTING POLICY DISCLOSURES (REGULATION NMS - RULE 607 (A) (1) - (2))

PERSHING SENDS EQUITY AND OPTION ORDERS TO EXCHANGES, OR BROKER-DEALERS AS MARKET MAKERS OR AUTOMATED TRADING SYSTEMS (ATTS). CERTAIN OF THESE VENUES PROVIDE PAYMENTS TO PERSHING OR CHARGE ACCESS FEES TO PERSHING DEPENDING UPON THE CHARACTERISTICS OF THE ORDER AND ANY SUBSEQUENT EXECUTION. THE DETAILS OF THESE PAYMENTS AND FEES ARE AVAILABLE UPON WRITTEN REQUEST. COMPENSATION IS GENERALLY IN THE FORM OF A PER SHARE OR PER OPTION CONTRACT CASH PAYMENT. IN ADDITION, PERSHING ROUTES CERTAIN EQUITY TO ITS AFFILIATE, BNY MELLON CAPITAL MARKETS, LLC, FOR EXECUTION AS PRINCIPAL.

BEST EXECUTION: NOTWITHSTANDING THE PREVIOUS PARAGRAPH REGARDING PAYMENT FOR ORDER FLOW, PERSHING SELECTS CERTAIN MARKET CENTERS TO PROVIDE EXECUTION OF OVER-THE-COUNTER AND EXCHANGE-LISTED SECURITIES TRANSACTIONS WHICH AGREE TO ACCEPT ORDERS, TRANSMITTED ELECTRONICALLY UP TO A SPECIFIED SIZE, AND TO EXECUTE THEM AT OR BETTER THAN THE NATIONAL BEST BID OR OFFER (NBBO). IN CERTAIN SECURITIES THAT ARE NOT ELECTRONICALLY QUOTED, PERSHING DIRECTLY CONTACTS MARKET CENTERS TO OBTAIN AN EXECUTION. THE DESIGNATED MARKET CENTERS TO WHICH ORDERS ARE AUTOMATICALLY ROUTED ARE SELECTED BASED ON THE CONSISTENT HIGH QUALITY OF THEIR EXECUTIONS AND THEIR ABILITY TO PROVIDE OPPORTUNITIES FOR EXECUTIONS AT PRICES SUPERIOR TO THE NBBO. PERSHING ALSO REGULARLY REVIEWS REPORTS FOR QUALITY OF EXECUTION PURPOSES.

IF ANY OF THE ABOVE TERMS AND CONDITIONS ARE UNACCEPTABLE TO YOU, PLEASE NOTIFY PERSHING IMMEDIATELY IN WRITING BY CERTIFIED MAIL TO ONE PERSHING PLAZA, JERSEY CITY, NJ 07399, ATTN: LEGAL DEPT.



Attachment 3



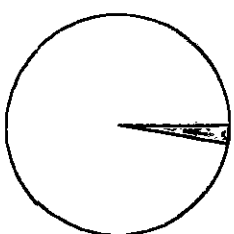
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CHARLES J FLEISCHMANN
BRENDA M FLEISCHMANN JT TEN
8714 RAMBLING ROSE DR
OOLTEWAH TN 37363-7118

Your Financial Advisor Is:
WARD PETTY
(423) 668-5411

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FDIC Insured bank deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). These bank deposits are covered by the Federal Deposit Insurance Corporation (FDIC), up to allowable limits.

Asset Summary



Percent	Asset Type	Prior Year-End	Last Period	This Period
<input type="checkbox"/> 3%	Cash, Money Funds, and Bank Deposits	6,048.39	3,322.48	4,651.56
<input type="checkbox"/> 97%	Exchange-Traded Products	167,869.21	156,912.88	151,363.26
100%	Account Total (Pie Chart)	\$173,915.60	\$160,235.36	\$156,014.82

Please review your allocation periodically with your Financial Advisor.

December 1, 2022 - December 31, 2022
Account Number: ETF-005005

Portfolio at a Glance

	This Period	Year-to-Date
BEGINNING ACCOUNT VALUE	\$160,235.36	\$173,915.60
Dividends, Interest and Other Income	1,329.08	3,712.65
Net Change in Portfolio¹	-5,549.62	-21,613.43
ENDING ACCOUNT VALUE	\$156,014.82	\$156,014.82

Estimated Annual Income

\$3,335.59

¹ Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.



Additional Information

Description	This Period	Year-to-Date
Securities Bought and Sold	\$0.00	-\$5,107.48

Summary of Gains and Losses

	Realized This Period	Realized Year-to-Date	Unrealized
Short-Term Gain/Loss	0.00	-4,109.11	593.16
Long-Term Gain/Loss	0.00	16,762.07	100.52
Net Gain/Loss	0.00	12,652.96	693.68

This summary excludes transactions where cost basis information is not available.

Client Service Information

Your Financial Advisor Is CPO	Contact Information
WARD PETTY 1101 BROAD STREET, SUITE 105 CHATTANOOGA TN 37402-2943	Business: (423) 668-5411 Fax: (423) 668-5412

Your Account Information

INVESTMENT OBJECTIVE
Investment Objective: MODERATE GROWTH
Please review your investment objective. If you wish to make a change or have any questions please contact your Financial Advisor.

TAX/LOT DEFAULT DISPOSITION METHOD
Default Method for Mutual Funds: First In First Out
Default Method for Stocks in a Dividend Reinvestment Plan: First In First Out
Default Method for all Other Securities: First In First Out
BOND AMORTIZATION ELECTIONS
Amortize premium on taxable bonds based on Constant Yield Method: Yes
Accrual market discount method for all other bond types: Constant Yield Method
Include market discount in income annually: No

ELECTRONIC DELIVERY
Your electronic delivery selections for account communications are listed below:
Electronic Delivery
Enrollment **Communication**
☒ Statements and Reports
☒ Trade Confirmations
☒ Tax Documents
☒ Modifications
☒ Prospectus
☒ Proxy/Shareholder Communications
You have not enrolled any of the above documents for electronic delivery. Please log in to your account or contact your Financial Advisor to make any changes to your electronic delivery preferences.



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INVESTMENTS for GENERATIONS
One North Brentwood Blvd., Suite 850
Saint Louis, MO 63105 314-726-1600

December 1, 2022 - December 31, 2022
CHARLES J FLEISCHMANN

FDIC Insured Bank Deposits

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Insured Bank Deposits				
INSURED DEPOSIT PROGRAM F				
Activity Ending: 12/30/22				
12/01/22	Opening Balance		3,322.48	3,322.48
12/08/22	Deposit	DEPOSIT	245.83	3,568.31
12/15/22	Deposit	INTEREST CREDITED APY 1.23%	3.43	3,571.74
12/16/22		Citibank N.A.		
		A/O 12/16 \$3571.74		3,571.74
12/20/22	Deposit	DEPOSIT	3.60	3,575.34
12/22/22	Deposit	DEPOSIT	248.93	3,824.27
12/23/22	Deposit	DEPOSIT	306.66	4,130.93
12/27/22	Deposit	DEPOSIT	520.63	4,651.56
12/30/22	Closing Balance			\$4,651.56
Total FDIC Insured Bank Deposits				

The FDIC Insured Bank Deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). The Bank Deposits at each bank are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 for each category of legal ownership including individual retirement accounts and certain other self directed retirement accounts. Please review this in connection with other deposits you may have at each respective bank.

Portfolio Holdings

Opening Date	Quantity	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
CASH, MONEY FUNDS AND BANK DEPOSITS 3.00% of Portfolio									
FDIC Insured Bank Deposits									
INSURED DEPOSIT PROGRAM F									
12/01/22	4,651.5600	N/A	12/30/22	3,322.48	4,651.56	2.65	11.60	N/A	N/A
Total FDIC Insured Bank Deposits									
				\$3,322.48	\$4,651.56	\$2.65	\$11.60		
TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS									
				\$3,322.48	\$4,651.56	\$2.65	\$11.60		

Account Number: ETF-005005

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Portfolio Holdings (continued)

Date Acquired	Quantity	Unit Cost	Current Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
EXCHANGE-TRADED PRODUCTS 87.00% of Portfolio								
INVESTCO ACTIVELY MANAGED EXCHANGE-TRADED COMMODITY FUND								
OPTIMUM DIVERS COMMODITY STRATEGY NO KI ETF								
Dividend Option: Cash								
Multiple ^Y	Total Covered	16.7080	4,511.13	14.7800	3,990.60	-520.53	520.63	13.04%
IShares GOLD TR ISHARES NEW								
Dividend Option: Cash								
Multiple ^Y	Total Covered	34.8300	3,378.53	34.5900	3,355.23	-23.30		
IShares TR 1-3 YR TREAS BD ETF								
Dividend Option: Cash								
Multiple ^Y	Total Covered	80.8350	34,840.01	81.1700	34,984.27	144.26		
IShares TR US AEROSPACE & DEFENSE ETF								
Dividend Option: Cash								
Multiple ^Y	Total Covered	106.8600	1,602.90	111.8600	1,677.90	75.00	15.90	0.94%
IShares TR IBONDS DEC 2024 TERM CORPORATE ETF								
Dividend Option: Cash								
Multiple ^Y	Total Covered	25.7480	7,672.93	24.4200	7,277.16	-395.77	149.97	2.06%
IShares TR BB RATED CORP BD ETF								
Dividend Option: Cash								
Multiple ^Y	Total Covered	45.2790	31,288.10	44.4000	30,680.40	-607.70	1,546.52	5.04%
PIMCO ETF TR 25+ YR ZERO CPN US TREAS INDEX EXCHANGE-TRADED FUND								
Dividend Option: Cash								
Multiple ^Y	Total Covered	84.4800	4,477.44	87.3200	4,627.96	150.52		
SPDR SER TR 600 SMALL CAP GROWTH ETF								
Dividend Option: Cash								
Multiple ^Y	Total Covered	62.8230	3,203.97	72.2400	3,684.24	480.27	43.60	1.18%
SPDR SER TR 600 SMALL CAP VALUE ETF								
Dividend Option: Cash								
Multiple ^Y	Total Covered	70.5130	6,839.80	74.2200	7,199.34	359.54	105.95	1.47%
SPDR SER TR S&P 500 GROWTH ETF								
Dividend Option: Cash								
Multiple ^Y	Total Covered	53.7030	2,846.25	50.6700	2,685.51	-160.74	27.52	1.02%

Account Number: ETF-005005
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December 1, 2022 - December 31, 2022
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Portfolio Holdings (continued)

Date Acquired	Quantity	Last Cost	Current Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Accrued Interest	Estimated Annual Income	Estimated Yield
EXCHANGE-TRADED PRODUCTS (continued)									
SPDR SER TR S&P 500 VALUE ETF				Security Identifier: SPVW					
Dividend Option: Cash; Capital Gains Option: Cash				CUSIP: 78464A508					
Multiple*	Total Covered 137,0000	36,1720	4,955.55	38.8900	5,327.93	372.38		118.46	2.22%
SPDR SER TR S&P 400 MID CAP GROWTH ETF				Security Identifier: MDVW					
Dividend Option: Cash; Capital Gains Option: Cash				CUSIP: 78464A821					
Multiple*	Total Covered 208,0000	66,6040	13,853.69	65.3400	13,590.72	-262.97		157.82	1.16%
SPDR SER TR S&P 400 MID CAP VALUE ETF				Security Identifier: MDVW					
Dividend Option: Cash; Capital Gains Option: Cash				CUSIP: 78464A839					
Multiple*	Total Covered 402,0000	62,9120	25,290.67	64.7200	26,017.44	726.77		495.17	1.90%
SELECT SECTOR SPDR TR HEALTH CARE				Security Identifier: XLV					
Dividend Option: Cash; Capital Gains Option: Cash				CUSIP: 81369Y209					
01/24/22	23,0000	126,8660	2,917.92	135.8500	3,124.55	206.63		45.82	1.46%
SELECT SECTOR SPDR TR CONSUMER STAPLES				Security Identifier: XLP					
Dividend Option: Cash; Capital Gains Option: Cash				CUSIP: 81369Y308					
04/25/22	21,0000	79,2090	1,663.38	74.5500	1,565.55	-97.83		38.66	2.46%
SELECT SECTOR SPDR TR ENERGY				Security Identifier: XLE					
Dividend Option: Cash; Capital Gains Option: Cash				CUSIP: 81369Y506					
04/25/22	18,0000	73,7390	1,327.31	87.4700	1,574.46	247.15		57.97	3.68%
TOTAL EXCHANGE-TRADED PRODUCTS			\$150,669.58		\$151,363.26	\$693.68		\$3,323.99	
Total Portfolio Holdings			\$155,321.14		\$156,014.82	\$693.68	\$0.00	\$3,335.59	

Generally, securities acquired before 2011, in retirement accounts or held by Non-U.S. entities are not subject to the cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended by the Emergency Economic Stabilization Act of 2008, and are marked as "noncovered". Securities marked as "covered", were identified as securities potentially subject to the cost basis reporting rules and may be reported to the IRS on form 1099-B for the applicable tax year in which the securities are disposed.

Note: In the event where we cannot easily determine the taxability of an account, we may mark the account as noncovered. However, if the account does not receive a 1099B, the cost basis will not be reported to the IRS.

* This line is an aggregation of shares in this position, representing shares acquired at different times and/or dates. This summary is a sum of these shares and does not represent cost basis calculated using the average cost accounting method.

Account Number: ETF-005005

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Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices, unless otherwise noted, have been obtained from independent vendor services, which we believe to be reliable. In some cases the pricing vendor may provide prices quoted by a single broker or market maker. Market prices do not constitute a bid or an offer, and may differ from the actual sale price. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

Estimated Annual Figures

The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/disclosures for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased, may be obtained. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing will execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.





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December 1, 2022 - December 31, 2022
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Schedule of Realized Gains and Losses Year-to-Date

Description	Date Disposed	Date Acquired	Designation	Disposition Method / Transaction	Quantity	Proceeds	Cost Basis	Realized Gain/Loss
Short Term								
INVECO ACT/ELY MAN	10/19/22	01/24/22	Covered	First In First Out / SELL	320.0000	5,351.78	4,750.66	601.12
NICE-TRADED COMMODITY FD OPTIMU								
M DVSF COMMODITY STRATEGY NO								
Security Identifier: 46090F100								
ISHARES TR US AEROSP	10/19/22	04/25/22	Covered	First In First Out / SELL	1.0000	99.53	107.33	-7.80
NSE ETF								
Security Identifier: 464288760								
ISHARES TR IBONDS DE	01/24/22	07/22/21	Covered	First In First Out / SELL	14.0000	360.81	369.18	-8.37
M CORPORATE ETF	04/25/22	07/22/21	Covered	First In First Out / SELL	198.0000	4,929.04	5,221.26	-292.22
Security Identifier: 46434VBG4								
Total					212.0000	5,289.85	5,590.44	-300.59
ISHARES TR MSCI USD	01/24/22	04/22/21	Covered	First In First Out / SELL	7.0000	231.11	227.21	3.90
F NEW	04/25/22	07/22/21	Covered	First In First Out / SELL	5.0000	162.80	160.61	2.19
Security Identifier: 46435G334								
Total					12.0000	393.91	387.82	6.09
ISHARES TR IBONDS DE	10/19/22	04/25/22	Covered	First In First Out / SELL	201.0000	4,291.35	4,737.57	-446.22
M CORPORATE ETF	10/19/22	07/21/22	Covered	First In First Out / SELL	307.0000	6,554.45	7,119.33	-564.88
Security Identifier: 46436E205								
Total					508.0000	10,845.80	11,856.90	-1,011.10
ISHARES TR IBONDS DE	10/19/22	04/25/22	Covered	First In First Out / SELL	247.0000	4,735.11	5,208.37	-473.26
M TREAS ETF	10/19/22	07/21/22	Covered	First In First Out / SELL	783.0000	15,010.47	16,388.19	-1,377.72
Security Identifier: 46436E593								
Total					1,030.0000	19,745.58	21,596.56	-1,850.98
ISHARES IBONDS DEC 2	01/24/22	04/22/21	Covered	First In First Out / SELL	23.0000	583.51	584.80	-1.29
REASURY ETF	01/24/22	07/22/21	Covered	First In First Out / SELL	5.0000	126.85	127.12	-0.27
Security Identifier: 46436E809	01/24/22	10/25/21	Covered	First In First Out / SELL	14.0000	355.18	355.98	-0.80
Total					42.0000	1,065.54	1,067.90	-2.36

Account Number: ETF-005005

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Schedule of Realized Gains and Losses Year-to-Date (continued)

Description	Date Disposed	Date Acquired	Designation	Disposition Method / Transaction	Quantity	Proceeds	Cost Basis	Realized Gain/Loss
Short Term (continued)								
ISHARES TR BONDS DE	07/21/22	01/24/22	Covered	First In First Out / SELL	11.0000	258.58	275.00	-16.42
M TREASURY ETF	10/19/22	01/24/22	Covered	First In First Out / SELL	317.0000	7,105.89	7,924.97	-819.08
Security Identifier: 464368858	10/19/22	04/25/22	Covered	First In First Out / SELL	16.0000	358.66	378.77	-20.11
Total					344.0000	7,723.13	8,578.74	-855.61
ISHARES TR BONDS DE	04/25/22	01/24/22	Covered	First In First Out / SELL	385.0000	9,251.54	9,683.02	-431.48
M TREASURY ETF								
Security Identifier: 464368866								
SPDR INDEX SHS FDS S	07/21/22	07/22/21	Covered	First In First Out / SELL	8.0000	233.92	292.19	-58.27
EVELOPED WORLD EX-US ETF	07/21/22	10/25/21	Covered	First In First Out / SELL	12.0000	350.88	449.46	-98.58
Security Identifier: 78463X889	07/21/22	01/24/22	Covered	First In First Out / SELL	28.0000	818.73	964.60	-145.87
Total					48.0000	1,403.53	1,706.25	-302.72
SPDR SER TR S&P 400	04/25/22	07/22/21	Covered	First In First Out / SELL	9.0000	637.45	689.93	-52.48
OWTH ETF								
Security Identifier: 78464A821								
SPDR SER TR S&P 400	04/25/22	07/22/21	Covered	First In First Out / SELL	1.0000	67.90	65.83	2.07
LIE ETF								
Security Identifier: 78464A839								
SELECT SECTOR SPDR T	04/25/22	01/24/22	Covered	First In First Out / SELL	2.0000	267.64	253.73	13.91
ARE								
Security Identifier: 813697209								
SELECT SECTOR SPDR T	10/19/22	04/25/22	Covered	First In First Out / SELL	5.0000	417.84	368.70	49.14
Security Identifier: 813697506								
SELECT SECTOR SPDR T	04/25/22	01/24/22	Covered	First In First Out / SELL	3.0000	108.36	112.37	-4.01
L								
Security Identifier: 813697605								
SELECT SECTOR SPDR T	01/24/22	10/25/21	Covered	First In First Out / SELL	1.0000	99.20	105.33	-6.13
Security Identifier: 813697704								
WISDOMTREE TR JAPAN	07/21/22	04/25/22	Covered	First In First Out / SELL	13.0000	841.26	821.21	20.05
ITY FD	10/19/22	04/25/22	Covered	First In First Out / SELL	169.0000	10,699.50	10,675.73	23.77
Security Identifier: 97717W851								
Total					182.0000	11,540.76	11,486.94	43.82
Total Short Term						74,309.34	78,418.45	-4,109.11

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Schedule of Realized Gains and Losses Year-to-Date (continued)

Description	Date Disposed	Issue Acquired	Designation	Disposition Method / Transaction	Quantity	Proceeds	Cost Basis	Realized Gain/Loss
Long Term								
INVESTCO ACTIVELY MAN	07/21/22	01/21/21	Covered	First In First Out / SELL	221.0000	3,765.38	3,519.78	245.60
NGE-TRADED COMMODITY FD OPTIMU	10/19/22	01/21/21	Covered	First In First Out / SELL	8.0000	133.79	127.41	6.38
M DWS COMMODITY STRATEGY NO								
Security Identifier: 46090FT00								
Total					229.0000	3,899.17	3,647.19	251.98
ISHARES GOLD TR ISHA	01/24/22	04/18/19	Covered	First In First Out / SELL	2.0000	69.93	48.40	21.53
Security Identifier: 464285204	01/24/22	10/17/19	Covered	First In First Out / SELL	166.0000	5,804.19	4,725.15	1,079.04
	04/25/22	10/17/19	Covered	First In First Out / SELL	10.0000	361.07	284.65	76.42
	07/21/22	10/17/19	Covered	First In First Out / SELL	103.0000	3,352.23	2,931.87	420.36
	10/19/22	01/23/20	Covered	First In First Out / SELL	9.0000	278.07	267.79	10.28
	10/19/22	07/23/20	Covered	First In First Out / SELL	12.5000	386.21	451.51	-65.30
	10/19/22	10/22/20	Covered	First In First Out / SELL	50.5000	1,580.29	1,826.65	-266.36
Total					353.0000	11,811.98	10,536.02	1,275.97
ISHARES TR BONDS DE	10/19/22	07/22/21	Covered	First In First Out / SELL	5.0000	121.12	131.85	-10.73
M CORPORATE ETF								
Security Identifier: 46434NBG4								
ISHARES TR MSCI UTD	04/25/22	04/22/21	Covered	First In First Out / SELL	194.0000	6,316.71	6,296.99	19.72
F NEW								
Security Identifier: 46435G334								
ISHARES IBONDS DEC 2	01/24/22	01/21/21	Covered	First In First Out / SELL	357.0000	9,057.09	9,081.65	-24.56
REASURY ETF								
Security Identifier: 46436E809								
SPDR INDEX SHS FDS S	04/25/22	10/22/20	Covered	First In First Out / SELL	106.0000	3,441.12	3,146.27	294.85
ENVELOPED WORLD EX-US ETF	07/12/22	10/22/20	Covered	First In First Out / SELL	167.0000	4,883.15	4,956.86	-73.71
Security Identifier: 78463X889	07/12/22	01/21/21	Covered	First In First Out / SELL	428.0000	12,514.90	15,010.86	-2,495.96
	07/12/22	04/22/21	Covered	First In First Out / SELL	16.0000	467.85	585.57	-117.72
Total					717.0000	21,307.02	23,699.56	-2,392.54

Account Number: ETF-005005

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Schedule of Realized Gains and Losses Year-to-Date (continued)

Description	Date Disposed	Date Acquired	Designation	Disposition Method / Transaction	Quantity	Proceeds	Cost Basis	Realized Gain/Loss
Long Term (continued)								
SPDR SER TR S&P 600	07/21/22	04/01/20	Covered	First In First Out / SELL	22.0000	1,663.27	949.34	713.93
GROWTH ETF	10/19/22	04/01/20	Covered	First In First Out / SELL	36.0000	2,507.76	1,553.47	954.29
Security Identifier: 78464A201								
Total					58.0000	4,171.03	2,502.81	1,668.22
SPDR SER TR S&P 600	07/21/22	04/01/20	Covered	First In First Out / SELL	39.0000	2,925.18	1,490.05	1,435.13
VALUE ETF	10/19/22	04/01/20	Covered	First In First Out / SELL	15.0000	1,061.30	573.09	488.21
Security Identifier: 78464A300	10/19/22	07/23/20	Covered	First In First Out / SELL	52.0000	3,679.17	2,670.70	1,008.47
Total					106.0000	7,665.65	4,733.84	2,931.81
SPDR SER TR S&P 500	01/24/22	04/01/20	Covered	First In First Out / SELL	45.0000	2,806.45	1,547.60	1,258.85
Security Identifier: 78464A409	10/19/22	04/01/20	Covered	First In First Out / SELL	95.0000	4,815.41	3,267.16	1,548.25
Total					140.0000	7,621.86	4,814.76	2,807.10
SPDR SER TR S&P 500	01/24/22	04/01/20	Covered	First In First Out / SELL	137.0000	5,461.86	3,405.80	2,056.06
Security Identifier: 78464A508	10/19/22	04/01/20	Covered	First In First Out / SELL	101.0000	3,627.98	2,510.84	1,117.14
	10/19/22	07/23/20	Covered	First In First Out / SELL	172.0000	6,178.35	5,243.01	935.34
Total					410.0000	15,268.19	11,159.65	4,108.54
SPDR SER TR S&P 400	04/25/22	04/01/20	Covered	First In First Out / SELL	50.0000	3,541.42	2,029.49	1,511.93
OWTH ETF								
Security Identifier: 78464A821								
SPDR SER TR S&P 400	04/25/22	07/23/20	Covered	First In First Out / SELL	111.0000	7,536.61	4,974.99	2,561.62
LUE ETF								
Security Identifier: 78464A839								
SPDR SER TR S&P HOME	04/25/22	10/22/20	Covered	First In First Out / SELL	33.0000	2,067.88	1,805.99	261.89
TF								
Security Identifier: 78464A888								
SELECT SECTOR SPDR T	04/25/22	10/22/20	Covered	First In First Out / SELL	38.0000	3,243.03	2,474.76	768.27
Security Identifier: 81369Y000								
SELECT SECTOR SPDR T	04/25/22	01/21/21	Covered	First In First Out / SELL	85.0000	3,070.33	2,604.65	465.68
L								
Security Identifier: 81369Y605								
SELECT SECTOR SPDR T	01/24/22	10/22/20	Covered	First In First Out / SELL	29.0000	2,876.93	2,329.88	547.05
Security Identifier: 81369Y704	01/24/22	01/21/21	Covered	First In First Out / SELL	1.0000	99.21	89.09	10.12
Total					30.0000	2,976.14	2,418.97	557.17
Total Long Term						109,675.24	92,913.17	16,762.07
Total Short and Long Term						183,984.58	171,331.62	12,652.96





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Schedule of Realized Gains and Losses Year-to-Date (continued)

Generally, securities acquired before 2011, in retirement accounts or held by Non-U.S. entities are not subject to the cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended by the Emergency Economic Stabilization Act of 2008, and are marked as "noncovered". Securities marked as "covered", were identified as securities potentially subject to the cost basis reporting rules and may be reported to the IRS on form 1099-B for the applicable tax year in which the securities are disposed.

Note: In the event where we cannot easily determine the taxability of an account, we may mark the account as noncovered. However, if the account does not receive a 1099B, the cost basis will not be reported to the IRS.

This Schedule may not reflect all cost basis adjustments necessary for tax reporting purposes, especially for noncovered securities. Adjustments to cost basis may have been made for prior income received and subsequently reclassified by the issuer as a return of capital. In addition, corporate action events may require adjustments to your original cost basis. Return of capital information and cost basis information, as it relates to corporate actions, has been obtained from sources we believe to be reliable.

Adjustments to cost basis can be made after year-end. In particular, for return of capital adjustments, but may also include adjustments for corporate action events. Therefore there may be differences in cost basis reflected on your monthly client brokerage statement at year end versus any subsequent reports, including your 1099-B or online displays you may have available to you.

When you report your cost basis on your tax return, it should be verified using all of your own records. In particular, there may be other adjustments which you need to make, but are not required to be made by Pershing as it relates to H.R. 1424. You should consult with your tax advisor in order to properly report your gain or loss for tax purposes. Pershing shall not be responsible for and makes no representations or warranties with respect to the accuracy of any information that you report to the IRS or other taxing authorities, and, accordingly, disclaims any and all liability that may arise with respect to your use and reliance on the information provided herein for such reporting.

Please refer to the Your Account Information Section in your brokerage account statement for your account's existing tax-lot disposition method. The disposition method is the method which you have selected to use in the disposal of each tax lot of the securities held in your account. If you do not select a method, your account will be defaulted to First In, First Out (FIFO). Your account's selected tax lot method will be used to determine the cost basis for calculating gain and/or loss, unless another method was selected at the time of the security disposal, and this may be reported on the IRS Form 1099-B.

Activity Summary (All amounts shown are in base currency)

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
Securities						
Securities Bought	0.00	0.00	0.00	0.00	-189,092.06	-189,092.06
Securities Sold	0.00	0.00	0.00	183,984.58	0.00	183,984.58
Total Securities	\$0.00	\$0.00	\$0.00	\$183,984.58	-\$189,092.06	-\$5,107.48
Dividends and Interest	\$1,329.08	\$0.00	\$1,329.08	\$3,712.65	\$0.00	\$3,712.65
FDIC Insured Bank Deposits	\$0.00	-\$1,329.08	-\$1,329.08	\$5,107.48	-\$4,115.09	\$992.39
Totals	\$1,329.08	-\$1,329.08	\$0.00	\$192,804.71	-\$193,207.15	-\$402.44



Transactions in Date Sequence

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
12/07/22	CASH DIVIDEND RECEIVED SHY	431 SHRS ISHARES TR I-3 YR TREAS BD ETF RD 12/02 PD 12/07/22				71.31	USD
12/07/22	CASH DIVIDEND RECEIVED IBDP	298 SHRS ISHARES TR IBONDS DEC 2024 TERM CORPORATE ETF RD 12/02 PD 12/07/22				15.11	USD
12/07/22	CASH DIVIDEND RECEIVED HY88	691 SHRS ISHARES TR BB RATED CORP BD ETF RD 12/02 PD 12/07/22				159.41	USD
12/08/22	FDIC INSURED BANK DEPOSIT USD999997	INSURED DEPOSIT PROGRAM F				-245.83	USD
12/15/22	FDIC INSURED BANK DEPOSITS INTEREST REINVESTED PER987762	INSURED DEPOSIT INTEREST REINVESTED				-3.43	USD
12/15/22	FDIC INSURED BANK DEPOSITS INTEREST RECEIVED PER987762	INSURED DEPOSIT INTEREST CREDITED				3.43	USD
12/19/22	CASH DIVIDEND RECEIVED ITA	15 SHRS ISHARES TR US AEROSPACE & DEFENSE ETF RD 12/14 PD 12/19/22				3.60	USD
12/20/22	FDIC INSURED BANK DEPOSIT USD999997	INSURED DEPOSIT PROGRAM F				-3.60	USD
12/21/22	CASH DIVIDEND RECEIVED SHY	431 SHRS ISHARES TR I-3 YR TREAS BD ETF RD 12/16 PD 12/21/22				77.87	USD
12/21/22	CASH DIVIDEND RECEIVED IBDP	298 SHRS ISHARES TR IBONDS DEC 2024 TERM CORPORATE ETF RD 12/16 PD 12/21/22				14.90	USD
12/21/22	CASH DIVIDEND RECEIVED HY88	691 SHRS ISHARES TR BB RATED CORP BD ETF RD 12/16 PD 12/21/22				156.16	USD
12/22/22	FDIC INSURED BANK DEPOSIT USD999997	INSURED DEPOSIT PROGRAM F				-248.83	USD
12/22/22	CASH DIVIDEND RECEIVED SLYG	51 SHRS SPDR SER TR S&P 600 SMALL CAP GROWTH ETF RD 12/20 PD 12/22/22				14.95	USD
12/22/22	CASH DIVIDEND RECEIVED SLYV	97 SHRS SPDR SER TR S&P 600 SMALL CAP VALUE ETF RD 12/20 PD 12/22/22				31.52	USD
12/22/22	CASH DIVIDEND RECEIVED SPYG	53 SHRS SPDR SER TR S&P 500 GROWTH ETF RD 12/20 PD 12/22/22				7.40	USD
12/22/22	CASH DIVIDEND RECEIVED SPYV	137 SHRS SPDR SER TR S&P 500 VALUE ETF RD 12/20 PD 12/22/22				32.54	USD
12/22/22	CASH DIVIDEND RECEIVED MDYG	208 SHRS SPDR SER TR S&P 400 MID CAP GROWTH ETF RD 12/20 PD 12/22/22				48.71	USD



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December 1, 2022 - December 31, 2022
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Transactions in Date Sequence (continued)

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
12/22/22	CASH DIVIDEND RECEIVED MDYV	402 SHRS SPDR SER TR S&P 400 MID CAP VALUE ETF RD 12/20 PD 12/22/22				132.09	USD
12/22/22	CASH DIVIDEND RECEIVED XLV	23 SHRS SELECT SECTOR SPDR TR HEALTH CARE RD 12/20 PD 12/22/22				12.79	USD
12/22/22	CASH DIVIDEND RECEIVED XLP	21 SHRS SELECT SECTOR SPDR TR CONSUMER STAPLES RD 12/20 PD 12/22/22				11.19	USD
12/22/22	CASH DIVIDEND RECEIVED XLE	18 SHRS SELECT SECTOR SPDR TR ENERGY RD 12/20 PD 12/22/22				15.47	USD
12/23/22	FDIC INSURED BANK DEPOSIT USD9999987	INSURED DEPOSIT PROGRAM F				-306.66	USD
12/23/22	CASH DIVIDEND RECEIVED PD8C	270 SHRS INVECO ACTIVELY MANAGED EXCHANGE-TRADED COMMODITY FD OPTIMUM DIVSF COMMODITY STRATEGY NO KI ETF RD 12/20 PD 12/23/22				520.63	USD
12/27/22	FDIC INSURED BANK DEPOSIT USD9999987	INSURED DEPOSIT PROGRAM F				-520.63	USD

Total Value of Transactions \$0.00 \$0.00 USD
The price and quantity displayed may have been rounded.

Income and Expense Summary

	Current Period		Year-to-Date	
	Tradeable	Non Tradeable	Tradeable	Non Tradeable
Dividend Income				
Other Dividends	1,325.65	0.00	3,701.05	0.00
Interest Income				
FDIC Insured Bank Deposits	3.43	0.00	11.60	0.00
Total Income	\$1,329.08	\$0.00	\$3,712.65	\$0.00

Messages

Account Number: ETF-005005

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Messages (continued)

Please note the following information for Pershing's 2022 IRS Form 1099 (B, DIV, INT, MISC and OID): Your Form 1099 will be delivered in the first few months of the year. By February 15, you will be mailed either your Form 1099 or a special Pending 1099 Notice. The Pending 1099 Notice will be sent if we have not received and processed final information from issuers and trustees of securities that you hold by the as of date of the February 15 1099 mailing. You will also be sent the notice if your information is still being reviewed and finalized. The notice will inform you of the securities that are pending final reporting and provides the anticipated mail date of your 1099. Your 1099 will be mailed no later than March 15, 2023.

THE SWEEP PRODUCT USED IN YOUR ACCOUNT AUTOMATICALLY DEPOSITS ANY AVAILABLE CASH BALANCE INTO FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC) MEMBER BANKS. FDIC-INSURED BANK DEPOSITS ARE NOT PROTECTED BY SECURITIES INVESTOR PROTECTION CORPORATION (SIPC). WITH REGARD TO PRODUCTS THAT MAY BE AVAILABLE AS SWEEP OPTIONS, YOU MAY VIEW CURRENT YIELDS ON CERTAIN MONEY MARKET FUNDS AND FDIC-INSURED BANK DEPOSIT PRODUCTS AS WELL AS CURRENT BANK LISTS BY VISITING WWW.PERSHING.COM/RATES. PLEASE NOTE THAT WE MAY NOT OFFER ALL OF THE SWEEP OPTIONS LISTED ON THE PERSHING WEBSITE AND THE BANKS PARTICIPATING IN THESE PRODUCTS ARE SUBJECT TO CHANGE. YOUR STATEMENT WILL SHOW THE SPECIFIC BANKS TO WHICH YOUR SWEEP BALANCE HAS BEEN ALLOCATED. WHILE WE WILL ATTEMPT TO PROVIDE YOU WITH ADVANCE NOTICE OF CHANGES TO BANKS WHEN PRACTICABLE, THE WEBSITE WILL ALWAYS CONTAIN THE MOST CURRENT BANK LISTS.

Although a money market mutual fund (money fund) seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money fund. Shares of a money fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money fund's prospectus or the bank deposit product's disclosure document or contact your advisor for additional information. Pursuant to SEC Rule 10b-10(b)(1) confirmations are not sent for purchases into money funds processed on the sweep platform. Pursuant to applicable regulation, account statements will be produced monthly or quarterly. Balances in Federal Deposit Insurance Corporation (FDIC)-insured bank deposit sweep products are not protected by Securities Investor Protection Corporation (SIPC).

2023 Client Fee Update

We take very seriously our client-first commitment to you and appreciate the trust you have placed in your advisor. As the costs and lag time associated with printed, paper documents continue to increase, we want to make you aware that we are adding an annual, per-account paper fee to our Client Fee Schedule, effective July 2023.

Any client account that is not enrolled in electronic delivery for their custodial documents by June 2023 will incur a \$25 annual paper fee starting in July 2023. For clarification, custodial documents are defined as statements, trade confirmations, notifications, quarterly performance reports (for advisory accounts only), proxies, and prospectuses.

Electronic delivery of your documents is a fast, secure, and easy way to view your account information. With this capability, you have anywhere, anytime access to your important documents. By signing up to go paperless, you will avoid this per-account fee. If you have NetXInvestor online access already, simply click the "Go Paperless" button in NetXInvestor (www.netxinvestor.com). If you would like to see our complete fee schedule, it can be found on our public website (www.benjaminfedwards.com) in the "Important Disclosures" section.

As always, we are extremely grateful for the trust you have placed in us. If you need more information about our client fees or on getting signed up to go paperless, please contact your financial advisor.

The benefits of electronic delivery--speedy, convenience and safety--are clear. Electronic delivery of your client documents is a fast, secure, and easy way to view your account information. By going digital, you have anywhere, anytime access to your important documents.

At Edwards, we offer electronic delivery of account statements, trade confirmations, quarterly performance reports (for advisory accounts only), proxies, prospectuses, and more. Contact your financial advisor to get set up for e-Delivery. Enrollment is quick and you will be notified when documents are available in an online, password-protected portal.

The firm's important brokerage and advisory program disclosures, including Regulation Best Interest, are available at www.benjaminfedwards.com/important-disclosures. Please check our disclosures regularly to see the characteristics, fees and conflicts associated with our various programs. If you wish to receive a paper copy of any the firm's disclosures, please contact your Financial Advisor.

Trusted Contact

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Messages (continued)

Under FINRA Rule 4512 (Customer Account Information), Benjamin F. Edwards & Co. is required to ask our non-institutional clients to provide the name and contact information of a person or persons age 18 or older to contact about your account(s) (a "Trusted Contact Person"). The Trusted Contact Person may include family members, attorneys, accountants, Trustees or Trust Administrators, etc.

By providing the Trusted Contact Person information to us, you give your advisor and the Firm permission to contact and furnish information regarding you or your accounts to the Trusted Contact Person. The information we may provide the Trusted Contact Person may be written or oral. Contact with the Trusted Contact Person may be initiated by Benjamin F. Edwards & Co. or the Trusted Contact Person.

By choosing to provide information about a Trust Contact Person, you authorize us to contact the Trusted Contact Person and disclose information about your account(s) to that person in the following circumstances: to address possible financial exploitation; to confirm the specifics of your current contact information; your health status; or the identity of any legal guardian, executor, trustee or holder of a power of attorney, or as otherwise permitted by FINRA Rule 2165.

If you haven't already done so, and wish to designate a Trusted Contact Person, or you would like to update your previously identified Trusted Contact Person information, please contact your Financial Advisor and provide them with the following information:

Name, Mailing Address, Relationship, Home Phone #, Business Phone #, Mobile Phone #, and E-mail address.

By providing this information:

- You authorize Benjamin F. Edwards & Co., its employees, and agents, to communicate with and provide information to the Trusted Contact Person as directed above;
- You may withdraw this authorization at any time by notifying your advisor in writing via email or at the address provided on your account statements;
- Benjamin F. Edwards & Co. is not required to communicate with or share information about you or your account with the Trusted Contact Person;
- Legal documents appointing an alternate third party may supersede the designated Trusted Contact Person; and
- The Trusted Contact Person is not a power of attorney and is not authorized to give instructions to Benjamin F. Edwards & Co. or make any investment decisions for your account(s).

Department of Labor's Improving Investment Advice for Workers and Retirees Exemption (PTE 2020-02)

Our Fiduciary Status Under ERISA and/or the Internal Revenue Code

Benjamin F. Edwards & Company ("Benjamin F. Edwards & Co.", "BFE", the "Firm", "We", "Us", or "Our") is registered with the Securities and Exchange Commission (SEC) as both a broker-dealer and an investment adviser.

1. When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are "fiduciaries" for purposes of Title I of the Employee Retirement Income Security Act (ERISA) and/or the Internal Revenue Code (IRC), as applicable, which are laws governing retirement accounts. Our status as ERISA and/or IRC fiduciaries means that we are subject to special rules designed to ensure that we are acting in your best interest but does not necessarily mean that we are acting as fiduciaries as that term is understood under other laws. This acknowledgement of fiduciary status does not confer any contractual rights or obligations on you, us or the financial professional.

A. We provide fiduciary investment advice to you when we receive a fee or other compensation and:

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Messages (continued)

(i) We make individualized investment recommendations to you regarding securities or other property held in your retirement plan or individual retirement account, including recommendations about the value of, investing in, purchasing, or selling securities or other property and recommendations regarding rollovers;

(ii) You rely upon the advice for your investment decision; and

(iii) The advice is provided on a regular basis.

B. We are not a fiduciary when we provide general investment education. Which may include:

(i) General financial or investment information, such as descriptions of how an investment product works or the impact rising or falling markets have on investment products;

(ii) Hypothetical asset allocation models, questionnaires for determining your risk tolerance, or analysis of your investment objectives.

Services and Account Monitoring

In general, we can provide commission-based brokerage services and fee-based advisory services.

1. For brokerage services, we do not provide ongoing monitoring of investments held in your account unless we specifically agree to do so. We may, however, voluntarily review your account holdings for purposes of making a recommendation.
2. For fee-based advisory services, the nature and extent of monitoring provided will be specified in your advisory account agreement.

Additional information about the services we provide to you and the capacity in which we act can be found in our Form CRS, Regulation Best Interest Disclosure and Form ADV Part 2A Brochure. Your financial professional has provided applicable documents to you; they are also available for your review on <https://benjaminfranklinadvisors.com/regulationbestinterest/>.

Conflicts of Interest

The way we make money creates some conflicts with your interests. When we provide fiduciary investment advice to you, we are obligated to act in your best interest and not put our interest ahead of yours. Examples of when these conflicts occur include when we make investment recommendations to you that pay us a commission or sales charge, or the payment to us varies based on the type of product or account we recommend. In addition, payments we receive from third parties in connection with our investment recommendation can also create a conflict. A conflict of interest also arises in connection with rollover recommendations we make, as we typically earn more compensation when you roll your plan assets over to an account with our firm rather than leaving your assets in the plan as permitted by your plan rules. Fiduciary investment advice providers that avoid conflicts of interest are not required to rely on the conditions of DOL Prohibited Transaction Exemption 2020-02. Our material conflicts of interest are detailed in our Form CRS, Regulation Best Interest Disclosure, Form ADV Part 2A Brochure, and your financial professional's Form ADV Part 2B Brochure Supplement. Your financial professional has provided applicable

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December 1, 2022 - December 31, 2022
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Messages (continued)

documents to you, most of them are also available for your review on <https://benjaminfedwards.com/regulationbestinterest/>.

Important Information and Disclosures

The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions as the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial institution's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit www.pershing.com/about/strength-and-stability.
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330. Errors and Omissions excepted.

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.

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Important Information and Disclosures (continued)

Important Arbitration Disclosures (continued)

- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; (ii) the class is decertified; or (iii) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.

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TERMS AND CONDITIONS

TRANSACTIONS

- ALL ORDERS AND TRANSACTIONS SHALL BE SOLELY FOR YOUR ACCOUNT AND RISK SHALL BE SUBJECT TO THE CONSTITUTION, RULES, REGULATIONS, CUSTOMS, USAGES, RULINGS AND INTERPRETATIONS OF THE EXCHANGE OR MARKET AND THE CLEARING FACILITY, IF ANY, WHERE THE TRANSACTIONS ARE EXECUTED AND/OR SETTLED OR IF APPLICABLE, OF THE FINANCIAL INDUSTRY REGULATORY AUTHORITY AND TO ALL APPLICABLE LAWS AND REGULATIONS. TITLE TO SECURITIES SOLD TO YOU, WHERE PERSHING HAS ACTED AS PRINCIPAL, SHALL REMAIN WITH PERSHING UNTIL THE ENTIRE PURCHASE PRICE IS RECEIVED OR UNTIL THE SETTLEMENT DATE, WHICHEVER IS LATER.
- YOU MAY HAVE RECEIVED CONFIRMATIONS FOR TRANSACTIONS WHICH DO NOT APPEAR ON YOUR STATEMENT. IF SO, THE TRANSACTIONS WILL APPEAR ON YOUR NEXT PERIODIC STATEMENT. SUCH TRANSACTIONS MUST BE CONSIDERED BY YOU WHEN COMPUTING THE VALUE OF YOUR ACCOUNT. THIS IS ESPECIALLY TRUE IF YOU HAVE WRITTEN OPTIONS WHICH HAVE BEEN EXERCISED.

FREE CREDIT BALANCES. ANY FREE CREDIT BALANCE CARRIED FOR YOUR ACCOUNT REPRESENTS FUNDS PAYABLE UPON DEMAND WHICH, ALTHOUGH PROPERLY ACCOUNTED FOR ON PERSHING'S BOOKS OF RECORD, ARE NOT SEGREGATED AND MAY BE USED IN THE CONDUCT OF ITS BUSINESS.

DEBIT BALANCES. INTEREST CHARGED ON DEBIT BALANCES IN YOUR ACCOUNT APPEARS ON THE STATEMENT. THE RATE OF INTEREST AND PERIOD COVERED ARE INDICATED. THE RATE MAY CHANGE FROM TIME TO TIME DUE TO FLUCTUATIONS IN MONEY RATES OR OTHER REASONS. INTEREST IS COMPUTED AS DESCRIBED IN MATERIAL PREVIOUSLY FURNISHED TO YOU. PLEASE CONTACT YOUR FINANCIAL INSTITUTION IF YOU DESIRE ADDITIONAL COPIES.

MARGIN INFORMATION. IF YOU MAINTAIN A MARGIN ACCOUNT, THIS IS A COMBINED STATEMENT OF YOUR GENERAL ACCOUNT AND A SPECIAL MEMORANDUM ACCOUNT MAINTAINED FOR YOU UNDER REGULATION T OF 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 UPON REQUEST.

TAX INFORMATION

- AFTER YEAR END, PERSHING IS REQUIRED TO PROVIDE TAX INFORMATION TO THE INTERNAL REVENUE SERVICE AND OTHER GOVERNMENTAL AUTHORITIES. AT THAT TIME PERSHING WILL PROVIDE THAT INFORMATION ON THE ANNUAL TAX INFORMATION STATEMENT TO YOU. USE THAT STATEMENT TO PREPARE YOUR TAX RETURNS. THE TAX STATEMENT ALSO INCLUDES OTHER USEFUL INFORMATION TO ASSIST IN ACCUMULATING THE DATA TO PREPARE YOUR TAX RETURNS.
- DIVIDENDS, INTEREST AND OTHER DISTRIBUTIONS SHOWN ON THIS STATEMENT WERE CLASSIFIED AS TAXABLE OR NONTAXABLE BASED ON CERTAIN INFORMATION KNOWN AS OF THE DISTRIBUTION DATE. THIS CLASSIFICATION IS SUBJECT TO CHANGE AND IS SOLELY INTENDED FOR USE AS GENERAL INFORMATION.
- PERSHING DOES NOT PROVIDE TAX, INVESTMENT OR LEGAL ADVISORY SERVICES AND NO ONE ASSOCIATED WITH PERSHING IS AUTHORIZED TO RENDER SUCH ADVICE. DO NOT RELY UPON ANY SUCH ADVICE. IF GIVEN, INVESTORS ARE ENCOURAGED TO CONSULT THEIR TAX ADVISORS TO DETERMINE THE APPROPRIATE TAX TREATMENT OF THEIR BUSINESS.

GENERAL INFORMATION

- WHENEVER YOU ARE INDEBTED TO PERSHING LLC ("PERSHING") FOR ANY AMOUNT, ALL SECURITIES HELD BY IT FOR YOU IN ANY ACCOUNT IN WHICH YOU HAVE ANY INTEREST SHALL SECURE ALL YOUR LIABILITIES TO PERSHING, AND PERSHING MAY IN ITS DISCRETION AT ANY TIME, WITHOUT TENDER, DEMAND OR NOTICE TO YOU, CLOSE OR REDUCE ANY OR ALL OF YOUR ACCOUNTS BY PUBLIC OR PRIVATE SALE OR PURCHASE OR BOTH OF ALL OR ANY SECURITIES CARRIED IN SUCH ACCOUNTS; ANY BALANCE REMAINING DUE PERSHING TO BE PROMPTLY PAID BY YOU.
- WHENEVER YOU ARE INDEBTED TO PERSHING FOR ANY AMOUNT, ALL SECURITIES CARRIED FOR YOUR ACCOUNT ARE OR MAY BE, WITHOUT FURTHER NOTICE TO YOU, LOANED OR PLEDGED BY PERSHING, EITHER SEPARATELY OR UNDER CIRCUMSTANCES WHICH WILL PERMIT THE COMINGLING THEREOF, WITH OTHER SECURITIES FOR ANY AMOUNT LESS THAN EQUAL TO OR GREATER THAN YOUR LIABILITIES TO PERSHING, BUT NOT UNDER CIRCUMSTANCES FOR AN AMOUNT PROHIBITED BY LAW.
- PERSHING MAY TRADE FOR ITS OWN ACCOUNT AS A MARKET MAKER, SPECIALIST, ODD LOT DEALER, BLOCK POSITIONER, ARBITRAGEUR OR INVESTOR. CONSEQUENTLY, AT THE TIME OF ANY TRANSACTION YOU MAY MAKE, PERSHING MAY HAVE A POSITION IN SUCH SECURITIES, WHICH POSITION MAY BE PARTIALLY OR COMPLETELY HEDGED.
- IF AVERAGE PRICE TRANSACTION IS INDICATED ON THE FRONT OF THIS STATEMENT YOUR FINANCIAL INSTITUTION OR PERSHING MAY HAVE ACTED AS PRINCIPAL, AGENT OR BOTH. DETAILS AVAILABLE UPON REQUEST.
- A FINANCIAL STATEMENT OF PERSHING IS AVAILABLE FOR YOUR PERSONAL INSPECTION AT PERSHING'S OFFICES. A COPY OF IT WILL BE MAILED UPON YOUR WRITTEN REQUEST OR YOU CAN VIEW IT ONLINE AT WWW.PERSHING.COM.
- FOR BUSINESS CONTINUITY AND ADDITIONAL DISCLOSURES: WWW.PERSHING.COM/DISCLOSURES
- THIS STATEMENT SHOULD BE RETAINED FOR YOUR RECORDS.

IF ANY OF THE ABOVE TERMS AND CONDITIONS ARE UNACCEPTABLE TO YOU, PLEASE NOTIFY PERSHING IMMEDIATELY IN WRITING BY CERTIFIED MAIL TO ONE PERSHING PLAZA, JERSEY CITY, NJ 07399, ATTN: LEGAL DEPT

PAYMENT FOR ORDER FLOW AND ORDER ROUTING POLICY DISCLOSURES (REGULATION NMS - RULE 607 (a)(1)-(2))

PERSHING SENDS EQUITY AND OPTION ORDERS TO EXCHANGES, OR BROKER-DEALERS AS MARKET MAKERS OR AUTOMATED TRADING SYSTEMS (ATS). CERTAIN OF THESE VENUES PROVIDE PAYMENTS TO PERSHING OR CHARGE ACCESS FEES TO PERSHING DEPENDING UPON THE CHARACTERISTICS OF THE ORDER AND ANY SUBSEQUENT EXECUTION. THE DETAILS OF THESE PAYMENTS AND FEES ARE AVAILABLE UPON WRITTEN REQUEST. COMPENSATION IS GENERALLY IN THE FORM OF A PER SHARE OR PER OPTION CONTRACT CASH PAYMENT. IN ADDITION, PERSHING ROUTES CERTAIN EQUITY TO ITS AFFILIATE, BNY MELLON CAPITAL MARKETS, LLC, FOR EXECUTION AS PRINCIPAL.

BEST EXECUTION. NOTWITHSTANDING THE PREVIOUS PARAGRAPH REGARDING PAYMENT FOR ORDER FLOW, PERSHING SELECTS CERTAIN MARKET CENTERS TO PROVIDE EXECUTION OF OVER-THE-COUNTER AND EXCHANGE-LISTED SECURITIES TRANSACTIONS WHICH AGREE TO ACCEPT ORDERS, TRANSMITTED ELECTRONICALLY UP TO A SPECIFIED SIZE, AND TO EXECUTE THEM AT OR BETTER THAN THE NATIONAL BEST BID OR OFFER (NBBO). IN CERTAIN SECURITIES THAT ARE NOT ELECTRONICALLY QUOTED, PERSHING DIRECTLY CONTACTS MARKET CENTERS TO OBTAIN AN EXECUTION. THE DESIGNATED MARKET CENTERS TO WHICH ORDERS ARE AUTOMATICALLY ROUTED ARE SELECTED BASED ON THE CONSISTENT HIGH QUALITY OF THEIR EXECUTIONS AND THEIR ABILITY TO PROVIDE OPPORTUNITIES FOR EXECUTIONS AT PRICES SUPERIOR TO THE NBBO. PERSHING ALSO REGULARLY REVIEWS REPORTS FOR QUALITY OF EXECUTION PURPOSES.

WRAP ACCOUNT CUSTOMERS WHO ELECTED NOT TO RECEIVE IMMEDIATE CONFIRMATION OF TRANSACTIONS THE FOLLOWING TERMS AND CONDITIONS ARE APPLICABLE ONLY IF YOUR ACCOUNT IS AN INVESTMENT ADVISORY ACCOUNT AND THE TRANSACTION CONFIRMATIONS ARE NOT SENT TO YOU (SENT ONLY TO YOUR FIDUCIARY) PURSUANT TO YOUR INSTRUCTION:

WRAP ACCOUNT TRANSACTIONS

- THE FOLLOWING INFORMATION WILL BE FURNISHED TO YOU UPON REQUEST TO YOUR FINANCIAL INSTITUTION (INTRODUCING FIRM) WITH RESPECT TO ANY TRANSACTION FOR WHICH A CONFIRMATION WAS NOT SENT TO YOU: THE MARKET UPON WHICH ANY TRANSACTION WAS EXECUTED; THE TIME OF DAY THAT ANY TRANSACTION WAS EXECUTED; THE NAME OF THE PERSON FROM WHOM ANY SECURITY WAS PURCHASED OR TO WHOM SUCH SECURITY WAS SOLD; THE SOURCE AND AMOUNT OF OTHER COMMISSIONS RECEIVED IN CONNECTION WITH ANY TRANSACTION; AND A COPY OF THE TRANSACTION CONFIRMATION.
- YOUR INTRODUCING FIRM EFFECTED EACH TRANSACTION FOR WHICH A CONFIRMATION WAS NOT SENT TO YOU AS YOUR AGENT.
- IF ANY TRANSACTION INVOLVES AN ASSET-BACKED SECURITY, INCLUDING A MUNICIPAL COLLATERALIZED MORTGAGE OBLIGATION, WHICH REPRESENTS AN INTEREST IN OR IS SECURED BY A POOL OF RECEIVABLES OR OTHER FINANCIAL ASSETS THAT ARE SUBJECT CONTINUOUSLY TO PREPAYMENT, THEN THE ACTUAL YIELD OF SUCH SECURITY MAY VARY ACCORDING TO THE DATE AT WHICH THE UNDERLYING RECEIVABLES OR OTHER FINANCIAL ASSETS ARE PREPAID. INFORMATION CONCERNING THE FACTORS THAT AFFECT YIELD (INCLUDING AT A MINIMUM ESTIMATED YIELD, WEIGHTED AVERAGE LIFE, AND THE PREPAYMENT ASSUMPTIONS OF UNDERLYING YIELD) WILL BE FURNISHED TO YOU UPON REQUEST TO YOUR INTRODUCING FIRM.
- **WRAP ACCOUNT ORDER FLOW.** YOUR INTRODUCING FIRM DOES NOT RECEIVE ANY PAYMENT FOR ORDER FLOW FOR ANY TRANSACTION FOR WHICH A CONFIRMATION WAS NOT SENT TO YOU.
- **WRAP ACCOUNT CALL FEATURES.** CALL FEATURES MAY EXIST FOR SECURITIES. CALL FEATURES FOR FIXED INCOME SECURITIES MAY AFFECT YIELD. COMPLETE INFORMATION WILL BE PROVIDED UPON REQUEST.
- **WRAP ACCOUNT RATINGS.** THE RATINGS THAT APPEAR IN THE DESCRIPTION OF SOME FIXED INCOME SECURITIES HAVE BEEN OBTAINED FROM RATINGS SERVICES WHICH PERSHING BELIEVES TO BE RELIABLE. HOWEVER, PERSHING CANNOT GUARANTEE THEIR ACCURACY. SECURITIES FOR WHICH A RATING IS NOT AVAILABLE ARE MARKED "UNRATED".

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Attachment 4



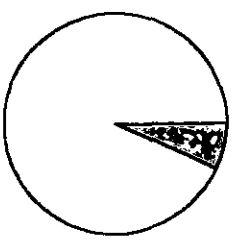
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CHARLES J FLEISCHMANN
BRENDA M FLEISCHMANN JT TEN
8714 RAMBLING ROSE DR
OOLTEWAH TN 37363-7118

Your Financial Advisor Is:
WARD PETTY
(423) 668-5411

The Bank Deposits in your account are FDIC Insured bank deposits.
FDIC insured bank deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). These bank deposits are covered by the Federal Deposit Insurance Corporation (FDIC), up to allowable limits.

Asset Summary



Percent	Asset Type	Prior Year-End	Last Period	This Period
<input checked="" type="checkbox"/> 7%	Cash, Money Funds, and Bank Deposits	15,622.68	13,855.35	18,505.82
<input checked="" type="checkbox"/> 93%	Mutual Funds	278,915.82	249,058.71	239,885.34
<input checked="" type="checkbox"/> 100%	Account Total (Pie Chart)	\$294,538.50	\$262,914.06	\$258,391.16

Please review your allocation periodically with your Financial Advisor.

December 1, 2022 - December 31, 2022
Account Number: EPP-011695

Portfolio at a Glance

	This Period	Year-to-Date
BEGINNING ACCOUNT VALUE	\$262,914.06	\$294,538.50
Dividends, Interest and Other Income	7,227.22	11,788.49
Fees	0.00	-6,328.60
Net Change in Portfolio¹	-11,750.12	-47,807.23
ENDING ACCOUNT VALUE	\$250,391.16	\$258,391.16
Estimated Annual Income	\$6,580.75	

¹ Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.

Additional Information

Description	This Period	Year-to-Date
Securities Bought and Sold	-\$2,576.75	-\$2,576.75

Summary of Gains and Losses

	Realized This Period	Realized Year-to-Date	Unrealized
Short-Term Gain/Loss	0.00	0.00	23.99
Long-Term Gain/Loss	0.00	0.00	-10,598.05
Net Gain/Loss	0.00	0.00	-10,574.06

This summary excludes transactions where cost basis information is not available.

Client Service Information

Your Financial Advisor Is:	Contact Information
WARD PETTY 1101 BROAD STREET, SUITE 105 CHATTANOOGA TN 37402-2943	Business: (423) 668-5411 Fax: (423) 668-5412

Your Account Information

INVESTMENT OBJECTIVE
Investment Objective: CONSERVATIVE INCOME
Please review your investment objective. If you wish to make a change or have any questions please contact your Financial Advisor.

TAX LOT DEFAULT DISPOSITION METHOD
Default Method for Mutual Funds: First In First Out
Default Method for Stocks in a Dividend Reinvestment Plan: First In First Out
Default Method for all Other Securities: First In First Out
BOND AMORTIZATION ELECTIONS
Amortize premium on taxable bonds based on Constant Yield Method: Yes
Accrual market discount method for all other bond types: Constant Yield Method
Include market discount in income annually: No

ELECTRONIC DELIVERY
Your electronic delivery selections for account communications are listed below:
Electronic Delivery Enrollment
☒ Statements and Reports
☒ Trade Confirmations
☒ Tax Documents
☒ Notifications
☒ Prospectus
☒ Proxy/Shareholder Communications
You have not enrolled any of the above documents for electronic delivery. Please log in to your account or contact your Financial Advisor to make any changes to your electronic delivery preferences.



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December 1, 2022 - December 31, 2022
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FDIC Insured Bank Deposits

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Insured Bank Deposits				
INSURED DEPOSIT PROGRAM F				
Activity Ending: 12/30/22				
12/01/22	Opening Balance		13,812.10	13,812.10
12/01/22	Deposit	DEPOSIT	43.25	13,855.35
12/02/22	Deposit	DEPOSIT	280.58	14,135.93
12/05/22	Deposit	DEPOSIT	1,147.99	15,283.92
12/15/22	Deposit	INTEREST CREDITED APY 1.23%	14.54	15,298.46
12/16/22		Citibank N.A.		15,298.46
12/19/22	Deposit	A/O 12/16 \$15298.46		
12/21/22	Deposit	DEPOSIT	184.88	15,483.34
12/22/22	Deposit	DEPOSIT	2,268.56	17,751.90
12/21/22	Deposit	DEPOSIT	530.10	18,282.00
12/29/22	Deposit	DEPOSIT	34.88	18,316.88
12/30/22	Closing Balance	DEPOSIT	188.94	18,505.82
Total FDIC Insured Bank Deposits				\$18,505.82

The FDIC Insured Bank Deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). The Bank Deposits at each bank are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 for each category of legal ownership including individual retirement accounts and certain other self directed retirement accounts. Please review this in connection with other deposits you may have at each respective bank.

Portfolio Holdings

Opening Date	Quantity	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
CASH, MONEY FUNDS AND BANK DEPOSITS 7.00% of Portfolio									
Cash Balance				43.25	0.00				
FDIC Insured Bank Deposits									
INSURED DEPOSIT PROGRAM F									
12/01/22	18,505.8200	N/A	12/30/22	13,812.10	18,505.82	11.23	46.82	N/A	N/A
Total FDIC Insured Bank Deposits				\$13,812.10	\$18,505.82	\$11.23	\$46.82		
TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS				\$13,855.35	\$18,505.82	\$11.23	\$46.82		

Account Number: EPP-011695

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Portfolio Holdings (continued)

Date Acquired	Quantity	Unit Cost	Current Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
MUTUAL FUNDS 93.00% of Portfolio								
BLACKROCK MULTI-ASSET INCOME PORTFOLIO INSTITUTIONAL CLASS								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
Multiple*	Total Covered	10.7380	19,762.42	9.5500	17,575.46	-2,186.96	896.42	5.10%
	1,840,3620							
DODGE & COX GLOBAL STOCK FUND CLASS I								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
Multiple*	Total Covered	12.2340	23,141.36	12.6100	23,852.19	710.83	402.89	1.68%
	1,891,5300							
DODGE & COX INCOME FUND CLASS I								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
Multiple*	Total Covered	13.6760	20,387.04	12.1900	18,171.55	-2,215.49	512.79	2.82%
	1,490,6930							
FIDELITY FLOATING RATE HIGH INCOME FUND								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
Multiple*	Total Covered	9.3530	19,190.51	8.9800	18,424.49	-766.02	816.34	4.43%
	2,051,7250							
FIRST EAGLE GLOBAL FUND CLASS I								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Cash								
Multiple*	Total Covered	54.5780	24,369.99	58.2800	26,022.84	1,652.85	95.10	0.36%
	446,5140							
HARBOR CORE PLUS FUND INSTITUTIONAL CLASS								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
Multiple*	Total Covered	11.7050	20,437.30	9.9700	17,408.68	-3,028.62	592.75	3.40%
	1,746,1060							
OAKMARK GLOBAL FUND INVESTOR CLASS								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
Multiple*	Total Covered	28.8300	24,768.90	28.6400	24,605.40	-163.50	184.88	0.75%
	859,1270							
PIWCO INCOME FUND CLASS I2								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest								
Multiple*	Total Covered	11.7440	21,422.69	10.3500	18,879.87	-2,542.82	980.79	5.19%
	1,824,1420							

Account Number: EFP-011695

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December 1, 2022 - December 31, 2022
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Portfolio Holdings (continued)

Date Acquired	Quantity	Unit Cost	Current Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Annual Income	Estimated Yield
MUTUAL FUNDS (continued)								
T. ROWE PRICE BALANCED FUND								
Open End Fund				Security Identifier: RPBAX CUSIP: 77954G108				
Dividend Option: Cash Capital Gains Option: Reinvest								
Multiple*	1,816,0680	22.7570	41,328.13	22.2200	40,352.99	-975.14	955.25	2.36%
VANGUARD WELLESLEY INCOME FUND INVESTOR SHARES								
Open End Fund				Security Identifier: VWVIX CUSIP: 921938106				
Dividend Option: Cash Capital Gains Option: Cash								
Multiple*	Total Covered 1,414,2220	25.2090	35,651.06	24.4600	34,591.87	-1,059.19	1,096.72	3.17%
TOTAL MUTUAL FUNDS			\$250,459.40		\$239,885.34	-\$10,574.06	\$6,533.93	
Total Portfolio Holdings			\$268,965.22		\$258,391.16	-\$10,574.06	\$0.00	\$6,580.75

Generally, securities acquired before 2011, in retirement accounts or held by Non-U.S. entities are not subject to the cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended by the Emergency Economic Stabilization Act of 2008, and are marked as "noncovered". Securities marked as "covered", were identified as securities potentially subject to the cost basis reporting rules and may be reported to the IRS on form 1099-B for the applicable tax year in which the securities are disposed.

Note: In the event where we cannot easily determine the taxability of an account, we may mark the account as noncovered. However, if the account does not receive a 1099B, the cost basis will not be reported to the IRS.

* This line is an aggregation of shares in this position, representing shares acquired at different times and/or dates. This summary is a sum of these shares and does not represent cost basis calculated using the average cost accounting method.

Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices, unless otherwise noted, have been obtained from independent vendor services, which we believe to be reliable. In some cases the pricing vendor may provide prices quoted by a single broker or market maker. Market prices do not constitute a bid or an offer, and may differ from the actual sale price. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

Account Number: EFP-011695

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Portfolio Holdings Disclosures (continued)

Estimated Annual Figures

The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/disclosures for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased, may be obtained. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing will execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Activity Summary (All amounts shown are in base currency)

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
Securities						
Securities Bought	0.00	-2,576.75	-2,576.75	0.00	-2,576.75	-2,576.75
Total Securities	\$0.00	-\$2,576.75	-\$2,576.75	\$0.00	-\$2,576.75	-\$2,576.75
Dividends and Interest						
	\$2,040.18	\$0.00	\$2,040.18	\$6,601.45	\$0.00	\$6,601.45
Distributions	\$5,187.04	\$0.00	\$5,187.04	\$5,187.04	\$0.00	\$5,187.04
Fees	\$0.00	\$0.00	\$0.00	\$0.00	-\$6,328.60	-\$6,328.60





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Activity Summary (continued)

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
FDIC Insured Bank Deposits	\$0.00	-\$4,693.72	-\$4,693.72	\$6,328.60	-\$9,469.52	-\$3,140.92
Totals	\$7,227.22	-\$7,270.47	-\$43.25	\$18,117.09	-\$18,374.87	-\$257.78

Transactions in Date Sequence

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
12/01/22	FDIC INSURED BANK DEPOSIT USD9899997	INSURED DEPOSIT PROGRAM F				43.25	USD
12/01/22	CASH DIVIDEND RECEIVED BLICX	BLACKROCK MULTI-ASSET INCOME PORTFOLIO INSTITUTIONAL CLASS FOR ACCRUAL PERIOD ENDING 11/30/22				76.70	USD
12/01/22	CASH DIVIDEND RECEIVED FTRHX	FIDELITY FLOATING RATE HIGH INCOME FUND FOR ACCRUAL PERIOD ENDING 11/30/22				105.14	USD
12/01/22	CASH DIVIDEND RECEIVED POMPX	PIMCO INCOME FUND CLASS I2 FOR ACCRUAL PERIOD ENDING 11/30/22				98.74	USD
12/02/22	FDIC INSURED BANK DEPOSIT USD9899997	INSURED DEPOSIT PROGRAM F				-280.58	USD
12/02/22	LONG TERM CAPITAL GAIN DISTRIBUTION	FIRST EAGLE GLOBAL FUND CLASS I 446.5140 SHRS RD 11/30 PD 12/02/22				1,052.88	USD
12/02/22	SGIX						
12/02/22	CASH DIVIDEND RECEIVED SGIX	FIRST EAGLE GLOBAL FUND CLASS I 446.5140 SHRS RD 11/30 PD 12/02/22				95.11	USD
12/05/22	FDIC INSURED BANK DEPOSIT USD9899997	INSURED DEPOSIT PROGRAM F				-1,147.99	USD
12/15/22	FDIC INSURED BANK DEPOSITS INTEREST REINVESTED	INSURED DEPOSIT INTEREST REINVESTED				-14.54	USD
12/15/22	PER987762 FDIC INSURED BANK DEPOSITS INTEREST RECEIVED	INSURED DEPOSIT INTEREST CREDITED				14.54	USD



Transactions in Date Sequence (continued)

Process/ Settlement Date	Account Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
12/16/22	CASH DIVIDEND RECEIVED OAKGX	OAKMARK GLOBAL FUND INVESTOR CLASS 8591270 SHRS RD 12/14 PD 12/16/22				184.88	USD
12/19/22	FDIC INSURED BANK DEPOSIT USD9999997	INSURED DEPOSIT PROGRAM F				-184.88	USD
12/20/22	SHORT TERM CAPITAL GAIN DISTRIBUTION BLICX	BLACKROCK MULTI-ASSET INCOME PORTFOLIO INSTITUTIONAL CLASS 1837.8890 SHRS RD 12/16 PD 12/19/22				23.77	USD
12/20/22	REINVEST CASH INCOME BLICX	BLACKROCK MULTI-ASSET INCOME PORTFOLIO INSTITUTIONAL CLASS 1837.8890 SHRS SHRS PURCH. AT \$9.61000 RD 12/16 PD 12/19/22	2.4730			-23.77	USD
12/20/22	CASH DIVIDEND RECEIVED HABDX	HARBOR CORE PLUS FUND INSTITUTIONAL CLASS 1746.1060 SHRS RD 12/16 PD 12/19/22				168.27	USD
12/20/22	LONG TERM CAPITAL GAIN DISTRIBUTION RPBAX	T. ROWE PRICE BALANCED FUND T762.3240 SHRS RD 12/16 PD 12/20/22				1,068.85	USD
12/20/22	CASH DIVIDEND RECEIVED RPBAX	T. ROWE PRICE BALANCED FUND T762.3240 SHRS RD 12/16 PD 12/20/22				231.75	USD
12/20/22	SHORT TERM CAPITAL GAIN DISTRIBUTION RPBAX	T. ROWE PRICE BALANCED FUND T762.3240 SHRS RD 12/16 PD 12/20/22				126.36	USD
12/20/22	REINVEST CASH INCOME RPBAX	T. ROWE PRICE BALANCED FUND T762.3240 SHRS SHRS PURCH. AT \$22.24000 RD 12/16 PD 12/20/22	5.6820			-126.36	USD
12/20/22	REINVEST CASH INCOME RPBAX	T. ROWE PRICE BALANCED FUND T762.3240 SHRS SHRS PURCH. AT \$22.24000 RD 12/16 PD 12/20/22	48.0600			-1,068.85	USD
12/20/22	LONG TERM CAPITAL GAIN DISTRIBUTION VMINX	VANGUARD WELLESLEY INCOME FUND INVESTOR SHARES 1414.2220 SHRS RD 12/16 PD 12/20/22				1,557.41	USD
12/20/22	CASH DIVIDEND RECEIVED VMINX	VANGUARD WELLESLEY INCOME FUND INVESTOR SHARES 1414.2220 SHRS RD 12/16 PD 12/20/22				311.13	USD
12/21/22	FDIC INSURED BANK DEPOSIT USD9999997	INSURED DEPOSIT PROGRAM F				-2,268.56	USD
12/21/22	LONG TERM CAPITAL GAIN DISTRIBUTION DODWX	DODGE & COX GLOBAL STOCK FUND CLASS I 1781.8560 SHRS RD 12/16 PD 12/20/22				1,357.77	USD
12/21/22	CASH DIVIDEND RECEIVED DODWX	DODGE & COX GLOBAL STOCK FUND CLASS I 1781.8560 SHRS RD 12/16 PD 12/20/22				379.54	USD
12/21/22	REINVEST CASH INCOME DODWX	DODGE & COX GLOBAL STOCK FUND CLASS I 1781.8560 SHRS PURCH. AT \$12.38000 RD 12/16 PD 12/20/22	109.6740			-1,357.77	USD





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December 1, 2022 - December 31, 2022
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Transactions in Date Sequence (continued)

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
12/21/22	CASH DIVIDEND RECEIVED	DODGE & COX INCOME FUND CLASS I 1490.8930				150.56	USD
	DODIX	SHRS RD 12/16 PD 12/20/22					
12/22/22	FDIC INSURED BANK DEPOSIT	INSURED DEPOSIT PROGRAM F				-530.10	USD
	USD999997						
12/23/22	CASH DIVIDEND RECEIVED	FIDELITY FLOATING RATE HIGH INCOME FUND				34.88	USD
	FFRHX	2051.7250 SHRS RD 12/21 PD 12/23/22					
12/27/22	FDIC INSURED BANK DEPOSIT	INSURED DEPOSIT PROGRAM F				-34.88	USD
	USD999997						
12/28/22	CASH DIVIDEND RECEIVED	PIMCO INCOME FUND CLASS 12 1824.1420 SHRS RD				188.94	USD
	POMPX	12/23 PD 12/27/22					
12/29/22	FDIC INSURED BANK DEPOSIT	INSURED DEPOSIT PROGRAM F				-188.94	USD
	USD999997						

Total Value of Transactions

The price and quantity displayed may have been rounded.

\$0.00 -\$43.25 USD

Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
Dividend Income				
Other Dividends	2,025.64	0.00	6,554.63	0.00
Interest Income				
FDIC Insured Bank Deposits	14.54	0.00	46.82	0.00
Total Income	\$2,040.18	\$0.00	\$6,601.45	\$0.00
Distributions				
Long - Term Capital Gain Distributions	5,036.91	0.00	5,036.91	0.00
Short - Term Capital Gain Distributions	150.13	0.00	150.13	0.00
Total Distributions	\$5,187.04	\$0.00	\$5,187.04	\$0.00

Messages

Account Number: EPP-011695

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Messages (continued)

Please note the following information for Pershing's 2022 IRS Form 1099 (B, DIV, INT, MISC and OID): Your Form 1099 will be delivered in the first few months of the year. By February 15, you will be mailed either your Form 1099 or a special Pending 1099 Notice. The Pending 1099 Notice will be sent if we have not received and processed final information from issuers and trustees of securities that you hold by the as of date of the February 15 1099 mailing. You will also be sent the notice if your information is still being reviewed and finalized. The notice will inform you of the securities that are pending final reporting and provides the anticipated mail date of your 1099. Your 1099 will be mailed no later than March 15, 2023.

THE SWEEP PRODUCT USED IN YOUR ACCOUNT AUTOMATICALLY DEPOSITS ANY AVAILABLE CASH BALANCE INTO FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC) MEMBER BANKS. FDIC-INSURED BANK DEPOSITS ARE NOT PROTECTED BY SECURITIES INVESTOR PROTECTION CORPORATION (SIPC). WITH REGARD TO PRODUCTS THAT MAY BE AVAILABLE AS SWEEP OPTIONS, YOU MAY VIEW CURRENT YIELDS ON CERTAIN MONEY MARKET FUNDS AND FDIC-INSURED BANK DEPOSIT SWEEP PRODUCTS AS WELL AS CURRENT BANK LISTS BY VISITING WWW.PERSHING.COM/RATES. PLEASE NOTE THAT WE MAY NOT OFFER ALL OF THE SWEEP OPTIONS LISTED ON THE PERSHING WEBSITE AND THE BANKS PARTICIPATING IN THESE PRODUCTS ARE SUBJECT TO CHANGE. YOUR STATEMENT WILL SHOW THE SPECIFIC BANKS TO WHICH YOUR SWEEP BALANCE HAS BEEN ALLOCATED. WHILE WE WILL ATTEMPT TO PROVIDE YOU WITH ADVANCE NOTICE OF CHANGES TO BANKS WHEN PRACTICABLE, THE WEBSITE WILL ALWAYS CONTAIN THE MOST CURRENT BANK LISTS.

Although a money market mutual fund (money fund) seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money fund. Shares of a money fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money fund's prospectus or the bank deposit product's disclosure document or contact your advisor for additional information. Pursuant to SEC Rule 10b-10(d) (1) confirmations are not sent for purchases into money funds processed on the sweep platform. Pursuant to applicable regulation, account statements will be produced monthly or quarterly. Balances in Federal Deposit Insurance Corporation (FDIC)-insured bank deposit sweep products are not protected by Securities Investor Protection Corporation (SIPC).

2023 Client Fee Update

We take very seriously our client-first commitment to you and appreciate the trust you have placed in your advisor. As the costs and lag time associated with printed, paper documents continue to increase, we want to make you aware that we are adding an annual, per-account paper fee to our Client Fee Schedule, effective July 2023.

Any client account that is not enrolled in electronic delivery for their custodial documents by June 2023 will incur a \$25 annual paper fee starting in July 2023. For clarification, custodial documents are defined as statements, trade confirmations, notifications, quarterly performance reports (for advisory accounts only), proxies, and prospectuses.

Electronic delivery of your documents is a fast, secure, and easy way to view your account information. With this capability, you have anywhere, anytime access to your important documents. By signing up to go paperless, you will avoid this per-account fee. If you have NetXInvestor online access already, simply click the 'Go Paperless' button in NetXInvestor (www.netxinvestor.com). If you would like to see our complete fee schedule, it can be found on our public website (www.benjaminfedwards.com) in the 'Important Disclosures' section.

As always, we are extremely grateful for the trust you have placed in us. If you need more information about our client fees or on getting signed up to go paperless, please contact your financial advisor.

The benefits of electronic delivery--speedy, convenience and safety--are clear. Electronic delivery of you client documents is a fast, secure, and easy way to view your account information. By going digital, you have anywhere, anytime access to your important documents.

At Edwards, we offer electronic delivery of account statements, trade confirmations, quarterly performance reports (for advisory accounts only), proxies, prospectuses, and more. Contact your financial advisor to get set up for e-Delivery. Enrollment is quick and you will be notified when documents are available in an online, password-protected portal.

The firm's important brokerage and advisory program disclosures, including Regulation Best Interest, are available at www.benjaminfedwards.com/important-disclosures. Please check our disclosures regularly to see the characteristics, fees and conflicts associated with our various programs. If you wish to receive a paper copy of any the firm's disclosures, please contact your Financial Advisor.

Trusted Contact

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One North Brentwood Blvd., Suite 850
Saint Louis, MO 63105
314-728-1800

December 1, 2022 - December 31, 2022
CHARLES J FLEISCHMANN

Messages (continued)

Under FINRA Rule 4512 (Customer Account Information), Benjamin F. Edwards & Co. is required to ask our non-institutional clients to provide the name and contact information of a person or persons age 18 or older to contact about your account(s) (a "Trusted Contact Person"). The Trusted Contact Person may include family members, attorneys, accountants, Trustees or Trust Administrators, etc.

By providing the Trusted Contact Person information to us, you give your advisor and the Firm permission to contact and furnish information regarding you or your accounts to the Trusted Contact Person. The information we may provide the Trusted Contact Person may be written or oral. Contact with the Trusted Contact Person may be initiated by Benjamin F. Edwards & Co. or the Trusted Contact Person.

By choosing to provide information about a Trust Contact Person, you authorize us to contact the Trusted Contact Person and disclose information about your account(s) to that person in the following circumstances: to address possible financial exploitation; to confirm the specifics of your current contact information; your health status; or the identity of any legal guardian, executor, trustee or holder of a power of attorney; or as otherwise permitted by FINRA Rule 2165.

If you haven't already done so, and wish to designate a Trusted Contact Person, or you would like to update your previously identified Trusted Contact Person information, please contact your Financial Advisor and provide them with the following information:

Name, Mailing Address, Relationship, Home Phone #, Business Phone #, Mobile Phone #, and E-mail address.

By providing this information:

- You authorize Benjamin F. Edwards & Co., its employees, and agents, to communicate with and provide information to the Trusted Contact Person as directed above;
- You may withdraw this authorization at any time by notifying your advisor in writing via email or at the address provided on your account statements;
- Benjamin F. Edwards & Co. is not required to communicate with or share information about you or your account with the Trusted Contact Person;
- Legal documents appointing an alternate third party may supersede the designated Trusted Contact Person; and
- The Trusted Contact Person is not a power of attorney and is not authorized to give instructions to Benjamin F. Edwards & Co. or make any investment decisions for your account(s).

Department of Labor's Improving Investment Advice for Workers and Retirees Exemption (PTE 2020-02)

Our Fiduciary Status Under ERISA and/or the Internal Revenue Code

Benjamin F. Edwards & Company ("Benjamin F. Edwards & Co.", "BFE", the "Firm", "We", "Us", or "Our") is registered with the Securities and Exchange Commission (SEC) as both a broker-dealer and an investment adviser.

1. When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are "fiduciaries" for purposes of Title I of the Employee Retirement Income Security Act (ERISA) and/or the Internal Revenue Code (IRC), as applicable, which are laws governing retirement accounts. Our status as ERISA and/or IRC fiduciaries means that we are subject to special rules designed to ensure that we are acting in your best interest but does not necessarily mean that we are acting as fiduciaries as that term is understood under other laws. This acknowledgement of fiduciary status does not confer any contractual rights or obligations on you, us or the financial professional.

A. We provide fiduciary investment advice to you when we receive a fee or other compensation and:

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Messages (continued)

(i) We make individualized investment recommendations to you regarding securities or other property held in your retirement plan or individual retirement account, including recommendations about the value of, investing in, purchasing, or selling securities or other property and recommendations regarding rollovers;

(ii) You rely upon the advice for your investment decision; and

(iii) The advice is provided on a regular basis.

B. We are not a fiduciary when we provide general investment education. Which may include:

(i) General financial or investment information, such as descriptions of how an investment product works or the impact rising or falling markets have on investment products;

(ii) Hypothetical asset allocation models, questionnaires for determining your risk tolerance, or analysis of your investment objectives.

Services and Account Monitoring

In general, we can provide commission-based brokerage services and fee-based advisory services.

1. For brokerage services, we do not provide ongoing monitoring of investments held in your account unless we specifically agree to do so. We may, however, voluntarily review your account holdings for purposes of making a recommendation.
2. For fee-based advisory services, the nature and extent of monitoring provided will be specified in your advisory account agreement.

Additional information about the services we provide to you and the capacity in which we act can be found in our Form CRS, Regulation Best Interest Disclosure and Form ADV Part 2A Brochure. Your financial professional has provided applicable documents to you; they are also available for your review on <https://benjaminfedwards.com/regulationbestinterest/>.

Conflicts of Interest

The way we make money creates some conflicts with your interests. When we provide fiduciary investment advice to you, we are obligated to act in your best interest and not put our interest ahead of yours. Examples of when these conflicts occur include when we make investment recommendations to you that pay us a commission or sales charge, or the payment to us varies based on the type of product or account we recommend. In addition, payments we receive from third parties in connection with our investment recommendation can also create a conflict. A conflict of interest also arises in connection with rollover recommendations we make, as we typically earn more compensation when you roll your plan assets over to an account with our firm rather than leaving your assets in the plan as permitted by your plan rules. Fiduciary investment advice providers that avoid conflicts of interest are not required to rely on the conditions of DOL Prohibited Transaction Exemption 2020-02. Our material conflicts of interest are detailed in our Form CRS, Regulation Best Interest Disclosure, Form ADV Part 2A Brochure, and your financial professional's Form ADV Part 2B Brochure Supplement. Your financial professional has provided applicable

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Saint Louis, MO 63105
314-726-1600

December 1, 2022 - December 31, 2022
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Messages (continued)

documents to you, most of them are also available for your review on <https://benjaminfedwards.com/regulationbestinterest/>.

Important Information and Disclosures

The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions. It processes:
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account. Its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: www.pershing.com/about/strength-and-stability.
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07309; (201) 413-3330. Errors and Omissions excepted.

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.



Important Information and Disclosures (continued)

Important Arbitration Disclosures (continued)

- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration, in some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; (ii) the class is decertified; or (iii) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.



TERMS AND CONDITIONS

TRANSACTIONS

- ALL ORDERS AND TRANSACTIONS SHALL BE SOLELY FOR YOUR ACCOUNT AND RISK SHALL BE SUBJECT TO THE CONSTITUTION, RULES, REGULATIONS, CUSTOMS, USAGES, RULINGS AND INTERPRETATIONS OF THE EXCHANGE OR MARKET OR THE CLEARING FACILITY, IF ANY, WHERE THE TRANSACTIONS ARE EXECUTED AND/OR SETTLED, OR IF APPLICABLE, OF THE FINANCIAL INDUSTRY REGULATORY AUTHORITY AND TO ALL APPLICABLE LAWS AND REGULATIONS.
- TITLE TO SECURITIES SOLD TO YOU, WHERE PERSHING HAS ACTED AS PRINCIPAL, SHALL REMAIN WITH PERSHING UNTIL THE ENTIRE PURCHASE PRICE IS RECEIVED OR UNTIL THE SETTLEMENT DATE, WHICHEVER IS LATER.
- YOU MAY HAVE RECEIVED CONFIRMATIONS FOR TRANSACTIONS WHICH DO NOT APPEAR ON YOUR STATEMENT. IF SO, THE TRANSACTIONS WILL APPEAR ON YOUR NEXT PERIODIC STATEMENT. SUCH TRANSACTIONS MUST BE CONSIDERED BY YOU WHEN COMPUTING THE VALUE OF YOUR ACCOUNT. THIS IS ESPECIALLY TRUE IF YOU HAVE WRITTEN OPTIONS WHICH HAVE BEEN EXERCISED.
- **FREE CREDIT BALANCES:** ANY FREE CREDIT BALANCE CARRIED FOR YOUR ACCOUNT REPRESENTS FUNDS PAYABLE UPON DEMAND WHICH, ALTHOUGH PROPERLY ACCOUNTED FOR ON PERSHING'S BOOKS OF RECORD, ARE NOT SEGREGATED AND MAY BE USED IN THE CONDUCT OF ITS BUSINESS.
- **DEBIT BALANCES:** INTEREST CHARGED ON DEBIT BALANCES IN YOUR ACCOUNT APPEARS ON THE STATEMENT. THE RATE OF INTEREST AND PERIOD COVERED ARE INDICATED. THE RATE MAY CHANGE FROM TIME TO TIME DUE TO FLUCTUATIONS IN MONEY RATES OR OTHER REASONS. INTEREST IS COMPUTED AS DESCRIBED IN MATERIAL PREVIOUSLY FURNISHED TO YOU. PLEASE CONTACT YOUR FINANCIAL INSTITUTION IF YOU DESIRE ADDITIONAL COPIES.
- **MARGIN INFORMATION:** IF YOU MAINTAIN A MARGIN ACCOUNT, THIS IS A COMBINED STATEMENT OF YOUR GENERAL ACCOUNT AND A SPECIAL MEMORANDUM ACCOUNT MAINTAINED FOR YOU UNDER REGULATION T OF 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 UPON REQUEST.
- **TAX INFORMATION**
 - AFTER YEAR END, PERSHING IS REQUIRED TO PROVIDE TAX INFORMATION TO THE INTERNAL REVENUE SERVICE AND OTHER GOVERNMENTAL AUTHORITIES. AT THAT TIME PERSHING WILL PROVIDE THAT INFORMATION ON THE ANNUAL TAX INFORMATION STATEMENT TO YOU. USE THAT STATEMENT TO PREPARE YOUR TAX FILINGS. THE TAX STATEMENT ALSO INCLUDES OTHER USEFUL INFORMATION TO ASSIST IN ACCUMULATING THE DATA TO PREPARE YOUR TAX RETURNS.
 - DIVIDENDS, INTEREST AND OTHER DISTRIBUTIONS SHOWN ON THIS STATEMENT WERE CLASSIFIED AS TAXABLE OR NON-TAXABLE BASED ON CERTAIN INFORMATION KNOWN AS OF THE DISTRIBUTION DATE. THIS CLASSIFICATION IS SUBJECT TO CHANGE AND IS SOLELY INTENDED FOR USE AS GENERAL INFORMATION.
 - PERSHING DOES NOT PROVIDE TAX, INVESTMENT OR LEGAL ADVISORY SERVICES AND NO ONE ASSOCIATED WITH PERSHING IS AUTHORIZED TO RENDER SUCH ADVICE. DO NOT RELY UPON ANY SUCH ADVICE. IF GIVEN, INVESTORS ARE ENCOURAGED TO CONSULT THEIR TAX ADVISORS TO DETERMINE THE APPROPRIATE TAX TREATMENT OF THEIR BUSINESS.
- **GENERAL INFORMATION**
 - WHENEVER YOU ARE INDEBTED TO PERSHING LLC ("PERSHING") FOR ANY AMOUNT, ALL SECURITIES HELD BY IT FOR YOU IN ANY ACCOUNT IN WHICH YOU HAVE ANY INTEREST SHALL SECURE ALL YOUR LIABILITIES TO PERSHING, AND PERSHING MAY IN ITS DISCRETION AT ANY TIME, WITHOUT TENDER, DEMAND OR NOTICE TO YOU, CLOSE OR REDUCE ANY OR ALL OF YOUR ACCOUNTS BY PUBLIC OR PRIVATE SALE OR PURCHASE OR BOTH OF ALL OR ANY SECURITIES CARRIED IN SUCH ACCOUNTS; ANY BALANCE REMAINING DUE PERSHING TO BE PROMPTLY PAID BY YOU.
 - WHENEVER YOU ARE INDEBTED TO PERSHING FOR ANY AMOUNT, ALL SECURITIES CARRIED FOR YOUR ACCOUNT ARE OR MAY BE, WITHOUT FURTHER NOTICE TO YOU, LOANED OR PLEDGED BY PERSHING, EITHER SEPARATELY OR UNDER CIRCUMSTANCES WHICH WILL PERMIT THE COMMINGLING THEREOF.

WITH OTHER SECURITIES FOR ANY AMOUNT LESS THAN, EQUAL TO OR GREATER THAN YOUR LIABILITIES TO PERSHING, BUT NOT UNDER CIRCUMSTANCES FOR AN AMOUNT PROHIBITED BY LAW.

- PERSHING MAY TRADE FOR ITS OWN ACCOUNT AS A MARKET MAKER, SPECIALIST, ODD LOT DEALER, BLOCK POSTIONER, ARBITRAGEUR OR INVESTOR. CONSEQUENTLY, AT THE TIME OF ANY TRANSACTION YOU MAY MAKE, PERSHING MAY HAVE A POSITION IN SUCH SECURITIES, WHICH POSITION MAY BE PARTIALLY OR COMPLETELY HEDGED.
- IF AVERAGE PRICE TRANSACTION IS INDICATED ON THE FRONT OF THIS STATEMENT YOUR FINANCIAL INSTITUTION OR PERSHING MAY HAVE ACTED AS PRINCIPAL, AGENT OR BOTH. DETAILS AVAILABLE UPON REQUEST.
- A FINANCIAL STATEMENT OF PERSHING IS AVAILABLE FOR YOUR PERSONAL INSPECTION AT PERSHING'S OFFICES. A COPY OF IT WILL BE MAILED UPON YOUR WRITTEN REQUEST OR YOU CAN VIEW IT ONLINE AT WWW.PERSHING.COM.
- FOR BUSINESS CONTINUITY AND ADDITIONAL DISCLOSURES: WWW.PERSHING.COM/DISCLOSURES.
- THIS STATEMENT SHOULD BE RETAINED FOR YOUR RECORDS.

PAYMENT FOR ORDER FLOW AND ORDER ROUTING POLICY DISCLOSURES (REGULATION NMS - RULE 607 (A) (1) - (2))

PERSHING SENDS EQUITY AND OPTION ORDERS TO EXCHANGES, OR BROKER-DEALERS AS MARKET MAKERS OR AUTOMATED TRADING SYSTEMS (ATSS). CERTAIN OF THESE VENUES PROVIDE PAYMENTS TO PERSHING OR CHARGE ACCESS FEES TO PERSHING DEPENDING UPON THE CHARACTERISTICS OF THE ORDER AND ANY SUBSEQUENT EXECUTION. THE DETAILS OF THESE PAYMENTS AND FEES ARE AVAILABLE UPON WRITTEN REQUEST. COMPENSATION IS GENERALLY IN THE FORM OF A PER SHARE OR PER OPTION CONTRACT CASH PAYMENT. IN ADDITION, PERSHING ROUTES CERTAIN EQUITY TO ITS AFFILIATE, BNY MELLON CAPITAL MARKETS, LLC, FOR EXECUTION AS PRINCIPAL.

BEST EXECUTION: NOTWITHSTANDING THE PREVIOUS PARAGRAPH REGARDING PAYMENT FOR ORDER FLOW, PERSHING SELECTS CERTAIN MARKET CENTERS TO PROVIDE EXECUTION OF OVER-THE-COUNTER AND EXCHANGE-LISTED SECURITIES TRANSACTIONS WHICH AGREE TO ACCEPT ORDERS, TRANSMITTED ELECTRONICALLY UP TO A SPECIFIED SIZE, AND TO EXECUTE THEM AT OR BETTER THAN THE NATIONAL BEST BID OR OFFER (NBBO). IN CERTAIN SECURITIES THAT ARE NOT ELECTRONICALLY QUOTED, PERSHING DIRECTLY CONTACTS MARKET CENTERS TO OBTAIN AN EXECUTION. THE DESIGNATED MARKET CENTERS TO WHICH ORDERS ARE AUTOMATICALLY ROUTED ARE SELECTED BASED ON THE CONSISTENT HIGH QUALITY OF THEIR EXECUTIONS AND THEIR ABILITY TO PROVIDE OPPORTUNITIES FOR EXECUTIONS AT PRICES SUPERIOR TO THE NBBO. PERSHING ALSO REGULARLY REVIEWS REPORTS FOR QUALITY OF EXECUTION PURPOSES.

IF ANY OF THE ABOVE TERMS AND CONDITIONS ARE UNACCEPTABLE TO YOU, PLEASE NOTIFY PERSHING IMMEDIATELY IN WRITING BY CERTIFIED MAIL TO ONE PERSHING PLAZA, JERSEY CITY, NJ 07399, ATTN: LEGAL DEPT

