

**UNITED STATES HOUSE OF REPRESENTATIVES**  
**2022 FINANCIAL DISCLOSURE STATEMENT**
**Form A**  
For Use by Members, Officers, and Employees

**LEGISLATIVE RESOURCE CENTER**  
2023 House Use Only MC

**Name:** Charles J. Fleischmann

**Daytime Telephone:** 423-413-3767

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

**A \$200** ~~SCHOLARSHIP~~ **penalty shall be imposed against any individual who files more than 30 days late.**
**PRELIMINARY INFORMATION – ANSWER EACH OF THESE QUESTIONS**

A. Did you, your spouse, or your dependent child: a. Own any reportable asset that was worth more than \$1,000 at the end of the reporting period? b. Receive more than \$200 in unearned income from any reportable asset during the reporting period?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> X <input 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?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> X
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?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> X <input 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?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> X
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?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> X	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?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> X
D. Did you, your spouse, or your dependent child have any reportable liability (more than \$10,000) at any point during the reporting period?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> X	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?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> X
E. Did you hold any reportable positions during the reporting period or in the current calendar year up through the date of filing?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> X	<b>ATTACH THE CORRESPONDING SCHEDULE IF YOU ANSWER "YES"</b>	

**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.	<input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> X
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?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> X
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.	<input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> X

## **SCHEDULE A - ASSETS & "UNEARNED INCOME"**

Name: Charles J. Fleischmann

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## SCHEDULE A - ASSETS & "UNEARNED INCOME"

Name: Charles J. Fleischmann

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**SCHEDULE B - TRANSACTIONS**

Name: Charles J. Fleischmann

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report any purchase, sale, or exchange transactions that exceeded \$1,000 in the reporting period of any security or real property held by you, your spouse, or your dependent child for investment or the production of income. Include transactions that resulted in a capital loss. Provide a brief description of an exchange transaction. Exclude transactions between you, your spouse, or dependent children, or the purchase or sale of your personal residence, unless it generated rental income. If the only a portion of an asset is sold, please choose "partial sale" as the type of transaction.

**Capital Gains:** If a sales transaction resulted in a capital gain in excess of \$200, check the "capital gains" box, unless it was an asset in a tax-deferred account, and disclose the capital gain income on Schedule A.

\* Column K is for assets safely held by your trustee or depositary client.

SP Example: Magic Corp. Stock

**SCHEDULE C – EARNED INCOME**

**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 \$23,985. The 2023 limit is \$31,815.

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

**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 \$23,985. 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.

<b>Source (include date of receipt for honoraria)</b>	<b>Type</b>	<b>Amount</b>
Karen Stoll	Approved Teaching Fee	\$8,000
State of Maryland	Legislative Pension	\$18,000
CIVI Web Roundtable (Oct. 2)	Spouse Speech	\$1,000
Ontario County Board of Education	Spouse Salary	NA

**Use additional sheets if more space is required.**

## SCHEDULE D - LIABILITIES

Name: Charles J. Fleischmann

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

Creditor	Date Liability Incurred MO/YR	Type of Liability	Amount of Liability						
			A	B	C	D	E	F	G
Example	First Bank of Wilmington, DE	6/20	Mortgage on Rental Property, Dover, DE	\$10,001-\$15,000					A
				\$15,001-\$50,000					B
				\$50,001-\$100,000					C
			X	\$100,001-\$250,000					D
				\$250,001-\$500,000					E
				\$500,001-\$1,000,000					F
				\$1,000,001-\$5,000,000					G
				\$5,000,001-\$25,000,000					H
				\$25,000,001-\$50,000,000					I
				Over \$50,000,000					J
				Over \$1,000,000* (Spouse/DC Liability)					K

## SCHEDULE E - POSITIONS

**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, or consultant of any corporation, firm, partnership, or other business enterprise, nonprofit organization, labor organization, or educational or other institution other than the United States. Exclude: Positions held in any religious, social, fraternal, or political entities (such as political parties and campaign organizations); and positions solely of an honorary nature.**

**Use additional sheets if more space is required.**

## SCHEDULE F – AGREEMENTS

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

Name: Charles J. Fleischmann

**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 \$68 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.**

**Use additional sheets if more space is required.**

## **SCHEDULE H – TRAVEL PAYMENTS and REIMBURSEMENTS**

Name: Charles J. Fleischmann

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Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totaling more than \$415 received by you, your spouse, or your dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense. Disclosure is required regardless of whether the expenses were paid directly by the sponsor or were paid by you and reimbursed by the sponsor.

**EXCLUDE:** Travel-related expenses provided by federal, state, and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (FGDA, 5 U.S.C. § 7342); political travel that is required to be reported under the Federal Election Campaign Act; travel provided to a spouse or dependent child that is totally independent of his or her relationship to the filer.

Exemptor	Source	Date(s)	City of Departure-Destination-City of Return	Lost/delayed?	Food?	(Y/N)	Family Member Included? (Y/N)
							(Y/N)
Government of China (NEEA)		Aug. 6-11	DC-BEIJING-CHINA-DC	Y	Y	Y	N
Habitat for Humanity (Charity Foundation)		Mar. 3-4	DC-Boston-DC	Y	Y	Y	

**Use additional sheets if more space is required.**

**SCHEDULE I – PAYMENTS MADE TO CHARITY IN LIEU OF HONORARIA**

Name: Charles J. Fleischmann

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**List the source, activity (i.e., speech, appearance, or article), date, and amount of any payment made by the sponsor of an event to a charitable organization in lieu of paying an honorarium to you. A separate confidential list of charities receiving such payments must be filed directly with the Committee on Ethics.**

**Use additional sheets if more space is required.**

**FILER NOTES  
(Optional)**

**Name:** Charles J. Fleischmann

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NOTE NUMBER	NOTES

**Use additional sheets if more space is required.**

# Attachment

**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	<u>1,639,331</u>	<u>26,018</u>	<u>23,072</u>	<u>6,332</u>	<u>55,421</u>	<u>189,066</u>	

# Attachment 2



**BENJAMIN F. EDWARDS & CO.**  
**INVESTMENTS for GENERATIONS**  
 One North Brentwood Blvd, Suite 800  
 Saint Louis, MO 63105  
 314-726-1800

## Account Statement

**SEP**

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

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

### Portfolio at a Glance

	This Period	Year-to-Date
<b>BEGINNING ACCOUNT VALUE</b>	<b>\$1,297,503.76</b>	<b>\$1,723,271.43</b>
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
<b>Net Change in Portfolio<sup>1</sup></b>	<b>-95,759.24</b>	<b>-516,257.11</b>
<b>ENDING ACCOUNT VALUE</b>	<b>\$1,224,925.07</b>	<b>\$1,224,925.07</b>
Estimated Annual Income	\$16,115.15	

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

### Your Financial Advisor Is:

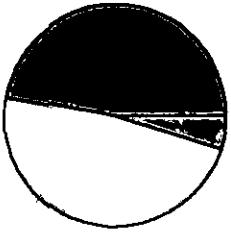
WARD PETTY  
 (423) 668-5411

**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
5%	Cash, Money Funds, and Bank Deposits	51,201.37	42,931.80	57,711.89
48%	Equities	894,161.75	636,550.00	594,199.50
47%	Mutual Funds	777,908.31	618,021.96	573,013.68
100%	<b>Account Total (Pie Chart)</b>	<b>\$1,723,271.43</b>	<b>\$1,297,503.76</b>	<b>\$1,224,925.07</b>

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		
	This Period	Year-to-Date
Short-Term Gain/Loss	0.00	-12.58
Long-Term Gain/Loss	0.00	-6,308.59
<b>Net Gain/Loss</b>	<b>0.00</b>	<b>359,464.31</b>

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

## Client Service Information

Your Financial Advisor is: 930

WARD PETTY  
1101 BROAD STREET, SUITE 105  
CHATTANOOGA TN 37402-2943

### Contact Information

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:  
Default Method for Stocks in a Dividend Reinvestment Plan:  
Default Method for all Other Securities:

### BOND AMORTIZATION ELECTIONS

Amortize premium on taxable bonds based on Constant Yield Method: Yes  
Accrual market discount method for all other bond types:  
Include market discount in income annually: No

Request Number: EPP-003890

Document ID: 50

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subsidiary of The Bank of New York Mellon  
Corporation (BNY Mellon)  
Pershing LLC, member FINRA, NYSE, SIPC



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One North Brentwood Blvd, Suite 800  
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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                    |
|-------------------------------------|----------------------------------|
| <input checked="" type="checkbox"/> | Statements and Reports           |
| <input checked="" type="checkbox"/> | Trade Confirmations              |
| <input checked="" type="checkbox"/> | Tax Documents                    |
| <input checked="" type="checkbox"/> | Notifications                    |
| <input checked="" type="checkbox"/> | Prospectus                       |
| <input checked="" type="checkbox"/> | 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 Recipient	Relationship to Account Holder(s)	Allocation Percent
BRENDA FLEISCHMANN	PRIMARY	SPOUSE	100.00

#### Disclaimers 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
<b>Sweep FDIC Insured Bank Deposits</b>				
<b>INSURED DEPOSIT PROGRAM F</b>				
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

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subsidiary of The Bank of New York Mellon  
Corporation (BNY Mellon)  
Pershing LLC, member FINRA, NYSE, SIPC

### FDIC Insured Bank Deposits (continued)

Date	Activity Type	Description	Amount	Balance
<b>Sweep FDIC Insured Bank Deposits (continued)</b>				
12/15/22	Deposit	INTEREST CREDITED APY 1.23%	41.12	43,436.42
12/16/22	Deposit	DEPOSIT NexBank A/C 12/16 \$43,646.71	270.29	43,646.71
12/19/22	Deposit	DEPOSIT DEPOSIT DEPOSIT DEPOSIT	8,498.35 5,540.46 9.50 16.87	52,145.06 57,685.52 57,695.02 57,711.89
12/20/22	Deposit			
12/22/22	Deposit			
12/23/22	Closing Balance		\$57,711.89	

#### 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	Average Income	Income This Year	30-Day Yield	Correct Yield
<b>CASH, MONEY FUNDS AND BANK DEPOSITS 5.00% of Portfolio</b>									
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
<b>Total FDIC Insured Bank Deposits</b>				\$38,190.41	\$57,711.89	\$35.29	\$132.39		
<b>TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS</b>									
EQUITIES 48.00% of Portfolio	Quantity	Unit Cost	Current Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield	
Common Stocks									
ABBOTT LABS COM	500,000	38.1700	19,085.00	Security Identifier: ABBT CUSIP: 002824100	109,7900	54,895.00	35,810.00	1,020.00	1.85%
ACTIVISION BLIZZARD INC COM	150,000	44.4050	6,660.75	Security Identifier: ATVI CUSIP: 00807V009	76,5500	11,482.50	4,821.75	70.50	0.61%

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



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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
<b>EQUITIES (continued)</b>								
<b>Common Stocks (continued)</b>								
ALPHABET INC CAP STK CL C								
Dividend Option: Cash								
12/19/14*	1,000.0000	25.3930	25,392.77	88.7300	88,730.00	63,337.23		
AMERICAN EXPRESS CO COM								
Dividend Option: Cash								
03/31/16*	150.0000	60.9680	9,145.22	147.7500	22,162.50	13,017.28	312.00	1.40%
AMGEN INC COM								
Dividend Option: Cash								
Multiple: 2.7	Total Noncovered 100.0000	170.4910	17,049.08	262.6400	26,264.00	9,214.92	852.00	3.24%
APPLE INC COM								
Dividend Option: Cash								
01/29/16*	400.0000	23.9440	9,577.65	129.9300	51,972.00	42,394.35	368.00	0.70%
C H ROBINSON WORLDWIDE INC COM NEW								
Dividend Option: Cash								
02/1/14*	300.0000	52.8400	15,852.00	91.5600	27,468.00	11,616.00	732.00	2.66%
CVS HEALTH CORP COM								
Dividend Option: Cash								
04/10/19*	100.0000	53.5960	5,359.61	93.1900	9,319.00	3,959.39	220.00	2.36%
CISCO SYS INC COM								
Dividend Option: Cash								
01/30/13*	400.0000	20.6150	8,245.80	47.6400	19,056.00	10,810.20	608.00	3.19%
DOCUSIGN INC COM								
Dividend Option: Cash								
06/10/19*	200.0000	47.9960	9,599.20	55.4200	11,084.00	1,484.80	-1,568.25	
DRAFTKINGS INC NEW CL A								
Dividend Option: Cash								
01/19/22*	150.0000	21.8450	3,276.75	11.3900	1,708.50			
ELECTRONIC ARTS INC COM								
Dividend Option: Cash								
11/07/18*	50.0000	93.0000	4,650.00	122.1800	6,109.00	1,459.00	36.00	0.62%
EURONET WORLDWIDE INC COM								
Dividend Option: Cash								
04/15/20*	200.0000	81.7500	16,350.00	94.3800	18,876.00	2,526.00		

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Clearing through Pershing LLC, a wholly owned  
 subsidiary of The Bank of New York Mellon  
 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 Gains/Loss	Estimated Annual Income	Estimated Yield
<b>Common Stocks (continued)</b>								
META PLATFORMS INC CL A								
Dividend Option: Cash								
11/07/18*	50,0000	151.5700	7,578.50	Security Identifier: META CUSIP: 30303M02	120,3400	6,017.00	-1,561.50	
METLIFE INC COM								
Dividend Option: Cash								
Multiple:*	Total Noncovered 200,0000	35,1620	7,032.35	Security Identifier: MET CUSIP: 59156R08	72,3700	14,474.00	7,441.65	400.00 2.76%
NOVO NORDISK A/S ADR FORMERLY NOVO INDUSTRIE A/S ADR								
SAME CUSIP								
Dividend Option: Cash								
12/21/16*	100,0000	35.6300	3,563.00	Security Identifier: NVO CUSIP: 670100205	135,3400	13,534.00	9,971.00	113.81 0.84%
NVIDIA CORP COM								
Dividend Option: Cash								
Multiple:*	Total Noncovered 200,0000	37,8950	7,579.00	Security Identifier: NVDA CUSIP: 67066G104	146,1400	29,228.00	21,649.00	32.00 0.10%
ORACLE CORP COM								
Dividend Option: Cash								
09/25/15*	300,0000	36.1700	10,851.00	Security Identifier: ORCL CUSIP: 68388X05	81,7400	24,522.00	13,671.00	384.00 1.56%
PAYPAL HOLDS INC COM								
Dividend Option: Cash								
09/18/15*	250,0000	32.9000	8,225.00	Security Identifier: PPL CUSIP: 70450Y03	71,2200	17,805.00	9,580.00	
PINTEREST INC CL A								
Dividend Option: Cash								
05/18/20*	225,0000	18.5780	4,180.03	Security Identifier: PLIS CUSIP: 72252106	24,2800	5,463.00	1,282.97	
SMUCKER J M CO COM NEW								
Dividend Option: Cash								
01/28/19*	100,0000	101.5900	10,159.00	Security Identifier: SLIM CUSIP: 822696405	158,4600	15,846.00	5,687.00	408.00 2.57%
STARBUCKS CORP COM								
Dividend Option: Cash								
06/20/18*	100,0000	54.8600	5,486.00	Security Identifier: TCHY CUSIP: 88032Q09	99,2000	9,920.00	4,434.00	212.00 2.13%
TENCENT HLDGS LTD ADR ISIN#US8803201094								
Dividend Option: Cash								
Multiple:*	Total Noncovered 250,0000	40,3460	10,086.50	Security Identifier: TTD CUSIP: 88339J05	42,3600	10,590.00	503.50	44.86 0.42%
THE TRADE DESK INC COM CL A								
Dividend Option: Cash								
08/22/17*	1,000,0000	5.0030	5,003.00	Security Identifier: UPWK CUSIP: 91688F04	44,830.00	39,827.00		
UPWORK INC COM								
Dividend Option: Cash								
06/17/19*	250,0000	15.4500	3,862.45	Security Identifier: UPWK CUSIP: 91688F04	10,4400	2,610.00	-1,252.45	

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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
<b>EQUITIES (continued)</b>								
<b>Common Stocks (continued)</b>								
VERIZON COMMUNICATIONS INC COM								
Dividend Option: Cash				Security Identifier: VZ				
03/10/17*	200.0000	49.1980	9,839.60	CUSIP: 92343V04	7,880.00	-1,959.60		
VISA INC COM CL A				Security Identifier: V				
Dividend Option: Cash				CUSIP: 92826C839	39,4000			
08/08/16*	150.0000	79.9770	11,996.48	Security Identifier: VZ	207,7600	31,164.00	19,167.52	270.00 0.86%
ZSCALER INC COM				Security Identifier: ZS				
Dividend Option: Cash				CUSIP: 98980G102				
09/2/19*	100.0000	50.5100	5,051.00		111,9000	11,190.00	6,139.00	\$6,607.17
Total Common Stocks								
<b>TOTAL EQUITIES</b>								
<b>MUTUAL FUNDS 47.00% of Portfolio</b>								
AMG YACKMAN FUND CLASS I				Security Identifier: YACKX				
Open End Fund				CUSIP: 00170K598				
Dividend Option: Cash; Capital Gains Option: Reinvest								
Multiple "x"	2,004,7650	18.2430	36,573.90		21,1300	42,360.68	5,786.78	661.77 1.56%
ALGER SPECTRA FUND CLASS Z				Security Identifier: ASZX				
Open End Fund				CUSIP: 015566763				
Dividend Option: Cash; Capital Gains Option: Cash								
Multiple "x"	1,342,0640	15.8910	21,326.24		15,4500	20,734.89	-591.35	
WILLIAM BLAIR LARGE-CAP GROWTH FUND CLASS I								
Open End Fund				Security Identifier: LCGFX				
Dividend Option: Cash; Capital Gains Option: Reinvest				CUSIP: 093001543				
Multiple "x"	2,480,7330	25.3790	62,958.81		17,5400	43,512.06	-19,446.75	49.88 0.11%

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## Portfolio Holdings (continued)

Date Acquired	Quantity	Unit Cost	Current Cost Basis	Market Price	Market Value	Unadjusted Gains/Losses	Estimated Annual Income	Estimated Yield
<b>MUTUAL FUNDS (continued)</b>								
DFA REAL ESTATE SECURITIES PORTFOLIO INSTITUTIONAL CLASS Open End Fund				Security Identifier: DFREX CUSIP: 233203885				
Dividend Option: Reinvest; Capital Gains Option: Reinvest Multiple: "Y"	Total Noncovered 67,1580	25,324.52	36,6600	24,677.97	646.55	642.40 2.60%		
<b>FMI INTERNATIONAL FUND INVESTOR CLASS</b>								
Open End Fund				Security Identifier: FMIX 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%
<b>FIDELITY INTERNATIONAL GROWTH FUND</b>								
Open End Fund				Security Identifier: FIGFX CUSIP: 35910315				
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%
<b>AMERICAN NEW WORLD FUND CLASS F2</b>								
Open End Fund				Security Identifier: NFIFX CUSIP: 649200023				
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%
<b>PARKASSUS MID-CAP FUND INVESTOR CLASS</b>								
Open End Fund				Security Identifier: PARKX CUSIP: 70765885				
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%
<b>T. ROWE PRICE HEALTH SCIENCES FUND</b>								
Open End Fund				Security Identifier: PRHSX CUSIP: 741480007				
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%
<b>T. ROWE PRICE GLOBAL TECHNOLOGY FUND</b>								
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		
<b>PRIMECAP ODYSSEY GROWTH FUND</b>								
Open End Fund				Security Identifier: POGRX CUSIP: 741600003				
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)**

Date Acquired	Quantity	Unit Cost	Current Cost Basis	Market Price	Market Value	Unadjusted Cost Basis	Annual Income	Estimated Dividends	Estimated Yield
<b>MUTUAL FUNDS (continued)</b>									
<b>T. ROWE PRICE BLUE CHIP GROWTH FUND</b>									
Open End Fund									
Dividend Option: Cash; Capital Gains Option: Reinvest Multiple: <sup>v</sup>									
Total Noncovered	113,5170	30,725.01		103,5100	28,016.53			29.77	0.10%
<b>VANGUARD INTERNATIONAL GROWTH FUND</b>									
Open End Fund									
Dividend Option: Cash; Capital Gains Option: Reinvest Multiple: <sup>v</sup>									
Total Noncovered	567,2030	31,8630	18,072.77	28,4400	16,131.25			221.26	1.37%
<b>VANGUARD SMALL-CAP INDEX FUND ADMIRAL SHARES</b>									
Open End Fund									
Dividend Option: Reinvest; Capital Gains Option: Reinvest Multiple: <sup>v</sup>									
Total Noncovered	60,6950	68,267.48		87,9400	98,911.13			1,520.10	1.53%
<b>TOTAL MUTUAL FUNDS</b>									
		\$547,012.13			\$573,013.68			\$9,375.59	
<b>Total Portfolio Holdings</b>									
			Current Cost Basis		Market Value				
		\$865,4160.76			\$1,224,925.07				
						Unadjusted Cost Basis	Accrued Interest	Estimated Dividends	
						\$359,464.31	\$0.00	\$16,115.15	

\* Not covered 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.

<sup>v</sup> 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.**

### 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](http://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
<b>Dividends</b>						
CH ROBINSON WORLDWIDE INC COM	12/01/22	01/03/23	300,000	0.610000	Cash	183.00
<b>NEW</b>						
<b>Total Cash Net Yet Received</b>						<b>\$183.00</b>

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 Required	Designation	Disposition Method / Transaction	Quantity	Proceeds	Cost Basis	Result
<b>Short Term</b>								
TENCENT HLDGS LTD ADR	04/14/22	04/13/22	Covered	First In First Out / REDEMPTION	250,000	340.02	352.70	-12.68
Security Identifier: PER880020								
<b>Total Short Term</b>					340.02	352.70		-12.68
<b>Long Term</b>								
TMWU INC CL A	11/26/22	09/24/19	Noncovered*	Versus Purchase / SELL	100,000	4,741.39	11,049.98	-6,308.59
Security Identifier: 90133R102								
<b>Total Long Term</b>					4,741.39	11,049.98		-6,308.59
<b>Total Short and Long Term</b>					5,081.41	11,402.58		-6,321.27

\* 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.

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.

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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
<b>Securities</b>						
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
<b>Total Securities</b>	<b>\$0.00</b>	<b>-\$8,400.46</b>	<b>-\$8,400.46</b>	<b>\$4,741.39</b>	<b>\$16,481.64</b>	<b>-\$11,740.25</b>
<b>Distributions and Interest</b>						
<b>Fees</b>						
<b>Taxes Withheld</b>						
<b>Other</b>						
<b>Cash Deposits</b>						
<b>Total Cash</b>	<b>\$0.00</b>	<b>-\$19,521.48</b>	<b>-\$19,521.48</b>	<b>\$19,157.28</b>	<b>-\$25,667.80</b>	<b>-\$6,510.52</b>
<b>FDIC Insured Bank Deposits</b>						
<b>Totals</b>	<b>\$23,533.25</b>	<b>-\$28,274.64</b>	<b>-\$4,741.39</b>	<b>\$58,534.38</b>	<b>-\$58,534.38</b>	<b>\$0.00</b>

### Transactions in Date Sequence

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

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**Transactions in Date Sequence (continued)**

Process/ Settlement Date	Date	Description	Quantity	Price	Actual Interest	Amount	Currency
12/01/22		CASH DIVIDEND RECEIVED SIM	100 SHRS SMUCKER J M CO COM NEW RD 11/11 PD 12/01/22			102.00	USD
12/02/22	V	CASH DIVIDEND RECEIVED FDIC INSURED BANK DEPOSIT US\$0.99997	150 SHRS VISA INC COM CL A RD 11/11 PD 12/01/22			67.50	USD
12/08/22		CASH DIVIDEND RECEIVED AMGN	INSURED DEPOSIT PROGRAM F			-169.50	USD
12/09/22		FDIC INSURED BANK DEPOSIT US\$0.99997	100 SHRS AMGEN INC COM RD 11/11 PD 12/08/22			194.00	USD
12/12/22		LONG TERM CAPITAL GAIN DISTRIBUTION FIGFX	INSURED DEPOSIT PROGRAM F			-194.00	USD
12/12/22		CASH DIVIDEND RECEIVED FIGFX	FIDELITY INTERNATIONAL GROWTH FUND 1886.1950 SHRS RD 12/08 PD 12/12/22			433.82	USD
12/12/22		REINVEST CASH INCOME FIGFX	FIDELITY INTERNATIONAL GROWTH FUND 1886.1950 SHRS SHRS PURCH AT \$16.49000 RD 12/08 PD 12/12/22			66.02	USD
12/12/22		REINVEST CASH INCOME FIGFX	FIDELITY INTERNATIONAL GROWTH FUND 1886.1950 SHRS SHRS PURCH AT \$16.49000 RD 12/08 PD 12/12/22			66.02	USD
12/13/22		LONG TERM CAPITAL GAIN DISTRIBUTION DFREX	26.3080			-433.82	USD
12/13/22		CASH DIVIDEND RECEIVED DFREX	DFA REAL ESTATE SECURITIES PORTFOLIO INSTITUTIONAL CLASS 638.1450 SHRS RD 12/09 PD 12/13/22			851.90	USD
12/13/22		REINVEST CASH INCOME DFREX	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
12/13/22		REINVEST CASH INCOME DFREX	22.4720			851.90	USD
						-475.44	USD

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**Transactions in Date Sequence (continued)**

Protocol/ Trade/ Settlement Date	Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
12/16/22		REINVEST CASH INCOME	AMG YACKMAN 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		525.82	USD
12/16/22		ASZX						
12/16/22		LONG TERM CAPITAL GAIN DISTRIBUTION	WILLIAM BLAIR LARGE-CAP GROWTH FUND CLASS I LCGFX	2463.5080 SHRS RD 12/14 PD 12/16/22	306.58		306.58	USD
12/16/22		CASH DIVIDEND RECEIVED	WILLIAM BLAIR LARGE-CAP GROWTH FUND CLASS I LCGFX	2486.5080 SHRS RD 12/14 PD 12/16/22	49.54		49.54	USD
12/16/22		REINVEST CASH INCOME	WILLIAM BLAIR LARGE-CAP GROWTH FUND CLASS I LCGFX	2463.5090 SHRS SHRS PURCH AT \$71.80000 RD 12/14 PD 12/16/22	-306.58		-306.58	USD
12/16/22		NFFX	AMERICAN NEW WORLD FUND CLASS F2 373.0300 SHRS RD 12/14 PD 12/16/22	297.98			297.98	USD
12/16/22		LONG TERM CAPITAL GAIN DISTRIBUTION	T. ROWE PRICE HEALTH SCIENCES FUND 459.9830 PRHSX	727.71			727.71	USD
12/16/22		SHORT TERM CAPITAL GAIN DISTRIBUTION	T. ROWE PRICE HEALTH SCIENCES FUND 459.9830 PRHSX	2.16			2.16	USD
12/16/22		POGRX	PRIMECAP ODYSSEY GROWTH FUND 1506.2740 SHRS RD 12/14 PD 12/15/22	5,837.50			5,837.50	USD
12/16/22		CASH DIVIDEND RECEIVED	PRIMECAP ODYSSEY GROWTH FUND 1506.2740 SHRS RD 12/14 PD 12/15/22	313.06			313.06	USD
12/16/22		SHORT TERM CAPITAL GAIN DISTRIBUTION	PRIMECAP ODYSSEY GROWTH FUND 1506.2740 SHRS RD 12/14 PD 12/15/22	119.28			119.28	USD
12/19/22		FDIC INSURED BANK DEPOSIT USD999997			8,498.35		8,498.35	USD
12/19/22		CASH DIVIDEND RECEIVED FMI MIX			5,540.46		5,540.46	USD
			1307.1970 SHRS RD 12/15 PD 12/16/22					

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**Transactions in Date Sequence (continued)**

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Averred Interest	Amount	Currency
12/19/22		LONG TERM CAPITAL GAIN DISTRIBUTION	T. ROWE PRICE GLOBAL TECHNOLOGY FUND 3043.5160 SHRS RD 12/15 PD 12/19/22				982.17	USD
		PRGTX					22.52	USD
12/19/22		SHORT TERM CAPITAL GAIN DISTRIBUTION	T. ROWE PRICE GLOBAL TECHNOLOGY FUND 3043.5160 SHRS RD 12/15 PD 12/19/22				-22.52	USD
		PRGTX					-982.17	USD
12/19/22		REINVEST CASH INCOME	T. ROWE PRICE GLOBAL TECHNOLOGY FUND 3043.5160 SHRS SHRS PURCH. AT \$10,4000 RD 12/15 PD 12/19/22	2,1630				
		PRGTX					982.17	USD
12/19/22		REINVEST CASH INCOME	T. ROWE PRICE GLOBAL TECHNOLOGY FUND 3043.5160 SHRS SHRS PURCH. AT \$10,4000 RD 12/15 PD 12/19/22	94.3490				
		PRGTX					-982.17	USD
12/20/22		FDIC INSURED BANK DEPOSIT	INSURED DEPOSIT PROGRAM F				-5,540.46	USD
		USD999997					9.50	USD
12/21/22		CASH DIVIDEND RECEIVED	50 SHRS ELECTRONIC ARTS INC COM RD 11/30 PD EA				-9.50	USD
			12/21/22					
12/21/22		FDIC INSURED BANK DEPOSIT	INSURED DEPOSIT PROGRAM F					
		USD999997						
12/21/22		CASH DIVIDEND RECEIVED	200 SHRS NVIDIA CORP COM RD 12/01 PD 12/21/22 NVDA				8.00	USD
12/21/22		CASH DIVIDEND RECEIVED	PARNASSUS MID-CAP FUND INVESTOR CLASS 2461.710 SHRS RD 12/20 PD 12/21/22 PARMX				8.87	USD
12/21/22		CASH DIVIDEND RECEIVED	VANGUARD SMALL-CAP INDEX FUND ADMIRAL VSMAX SHARES 118,6530 SHRS RD 12/20 PD 12/21/22				540.87	USD
12/21/22		REINVEST CASH INCOME	VANGUARD SMALL-CAP INDEX FUND ADMIRAL VSMAX SHARES 118,6530 SHRS SHRS PURCH. AT \$88,61000 RD 12/20 PD 12/21/22	6,1040			-540.87	USD
12/23/22		FDIC INSURED BANK DEPOSIT	INSURED DEPOSIT PROGRAM F				-16.87	USD
		USD999997						
12/30/22	04/13/22	FMV SPIN-OFF DOMESTIC DISTRIBUTION SECURITY PER880520	TELENT HOLDINGS LTD ADR RTS EXP 04/13/22 TENCENT HLDGS LTD ADR ISIN#US88032Q1094				352.70	USD
		PARENT SECURITY TCEHY					-352.70	USD
		<b>Total Value of Transactions</b>		\$0.00	\$4,741.39	USD		

The price and quantity displayed may have been rounded.

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

	Current Period Tax Deferred	Year-to-Date Tax Deferred
<b>Dividend Income</b>		
Equities	481.00	6,345.74
Other Dividends	8,127.83	9,225.41
<b>Interest Income</b>		
FDIC Insured Bank Deposits	41.12	132.39
<b>Total Income</b>	<b>\$8,649.95</b>	<b>\$15,708.54</b>
 <b>Expenses</b>		
Withholding Taxes	0.00	43.21
Fees(Foreign Securities)	0.00	-12.50
<b>Total Expenses</b>	<b>\$0.00</b>	<b>-\$55.71</b>
 <b>Distributions</b>		
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
<b>Total Distributions</b>	<b>\$14,177.90</b>	<b>\$17,884.75</b>

### 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](http://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)

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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](http://www.netxinvestor.com)). If you would like to see our complete fee schedule, it can be found on our public website ([www.benjaminfedwards.com](http://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. Contract 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](http://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 Trusted 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.*

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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 you 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:

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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

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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 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](http://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 07398; (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 07398; (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.

**DEBT 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 PROMOTE 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 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](http://WWW.PERSHING.COM).
- FOR BUSINESS CONTINUITY AND ADDITIONAL DISCLOSURES: [WWW.PERSHING.COM/DISCLOSURES](http://WWW.PERSHING.COM/DISCLOSURES).

- THIS STATEMENT SHOULD BE RETAINED FOR YOUR RECORDS.
- PAYMENT FOR ORDER FLOW AND ORDER ROUTING POLICY DISCLOSURES (REGULATION NMN - 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.



# Attachment



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 Saint Louis, MO 63105  
 314-728-1600

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

CHARLES J FLEISCHMANN  
 BRENTA M FLEISCHMANN JT TEN  
 8714 RAMBLING ROSE DR  
 OLTENWAH TN 37363-7118

### Portfolio at a Glance

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

	This Period	Year-to-Date
<b>BEGINNING ACCOUNT VALUE</b>	\$160,245.36	\$173,915.60
Dividends, Interest and Other Income	1,329.08	3,712.65
<b>Net Change in Portfolio<sup>1</sup></b>	-5,549.62	-21,613.43
<b>ENDING ACCOUNT VALUE</b>	<b>\$156,014.82</b>	<b>\$155,014.82</b>

Estimated Annual Income

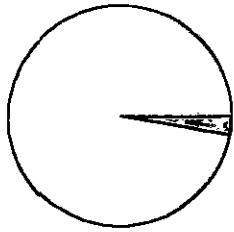
<sup>1</sup>Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.

### Asset Summary

Percent	Asset Type	Prior Year-End	Last Period	This Period
<input type="checkbox"/> 3%	Cash, Money Funds, and Bank Deposits	6,046.39	3,322.48	4,651.56
<input type="checkbox"/> 97% Exchange-Traded Products		167,869.21	156,912.88	151,363.26
<b>100% Account Total (Pie Chart)</b>		<b>\$173,915.60</b>	<b>\$160,235.36</b>	<b>\$156,014.82</b>

Please review your allocation periodically with your Financial Advisor.

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.



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 Pershing LLC, member FINRA, NYSE SIPC

## Additional Information

Description	This Period	Year-to-Date	Summary of Gains and Losses		
Securities Bought and Sold	\$0.00	\$5,107.48	Short-Term Gain/Loss	0.00	Unadjusted
WARD PETTY 1101 BROAD STREET, SUITE 105 CHATTANOOGA TN 37402-2943			Long-Term Gain/Loss	0.00	-4,109.11
			Net Gain/Loss	0.00	16,762.07

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

## Client Service Information

Your Financial Advisor is C90  
WARD PETTY  
1101 BROAD STREET, SUITE 105  
CHATTANOOGA TN 37402-2943

Contact Information  
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:  
Default Method for Stocks in a Dividend Reinvestment Plan:  
Default Method for all Other Securities:

### BOND AMORTIZATION ELECTIONS

Amortize premium on taxable bonds based on Constant Yield Method:  
Accrual market discount method for all other bond types:  
Include market discount in income annually:

### ELECTRONIC DELIVERY

Your electronic delivery selections for account communications are listed below:

Electronic Delivery	Enrollment	Communication
<input checked="" type="checkbox"/>	Enrollment	Statements and Reports
<input checked="" type="checkbox"/>	Communication	Trade Confirmations
<input checked="" type="checkbox"/>	Communication	Tax Documents
<input checked="" type="checkbox"/>	Communication	Notifications
<input checked="" type="checkbox"/>	Communication	Prospectus
<input checked="" type="checkbox"/>	Communication	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  
**CHARLES J FLEISCHMANN**

### FDIC Insured Bank Deposits

Date	Activity Type	Description	Amount	Balance
<b>Sweep FDIC Insured Bank Deposits</b>				
<b>INSURED DEPOSIT PROGRAM F</b>				
Activity Ending: 12/30/22				
12/01/22	Opening Balance		3,322.48	3,322.48
12/08/22	Deposit		245.83	3,568.31
12/15/22	Deposit		3.43	3,571.74
12/16/22				
12/20/22	Deposit			
12/22/22	Deposit			
12/23/22	Deposit			
12/27/22	Deposit			
12/30/22	Closing Balance			
<b>Total FDIC Insured Bank Deposits</b>				
\$4,651.56				

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	Annual Increase	Percent Increase	30-Day Yield	Current Yield
<b>CASH, MONEY FUNDS AND BANK DEPOSITS 3.00% of Portfolio</b>									
<b>FDIC Insured Bank Deposits</b>									
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
<b>Total FDIC Insured Bank Deposits</b>				\$3,322.48	\$4,651.56	\$2.65	\$11.60		
<b>TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS</b>									
				\$3,322.48	\$4,651.56	\$2.65	\$11.60		

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Charlottesville Retirement LLC, a wholly-owned  
subsidiary of The Bank of New York Mellon  
Corporation (BNY Mellon)  
Permittee LLC, member FINRA, NYSE SIPC

### Portfolio Holdings (continued)

Date Required	Quantity	Unit Cost	Current Cost Basis	Market Price	Unadjusted Value	Estimated Annual Income	Estimated Yield
<b>EXCHANGE-TRADED PRODUCTS 97.00% of Portfolio</b>							
INVESTCO ACTIVELY MANAGED EXCHANGE-TRADED COMMODITY FD OPTIMUM DIVERSIFIED COMMODITY STRATEGY NO KIEF							
Dividend Option: Cash; Capital Gains Option: Cash							
Multiple <sup>y</sup>	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; Capital Gains Option: Cash							
Multiple <sup>y</sup>	Total Covered	34,9300	3,328.53	34,9800	3,355.23	-23.30	
ISHARES TR 1-3 YR TREAS BD ETF							
Dividend Option: Cash; Capital Gains Option: Cash							
10/19/22	4,311.0000	80.8350	34,840.01	81.1700	34,984.27	144.26	
ISHARES TR US AEROSPACE & DEFENSE ETF							
Dividend Option: Cash; Capital Gains Option: Cash							
Multiple <sup>y</sup>	Total Covered	106,8600	1,602.90	111,8600	1,677.90	75.00	15.90 0.94%
ISHARES TR BB RATED CORP BD ETF							
Dividend Option: Cash; Capital Gains Option: Cash							
Multiple <sup>y</sup>	Total Covered	25,7480	7,672.93	24,4200	7,277.16	-395.77	
ISHARES TR BB RATED CORP BD ETF							
Dividend Option: Cash; Capital Gains Option: Cash							
Multiple <sup>y</sup>	Total Covered	45,2790	31,288.10	44,4000	30,680.40	-607.70	
PIMCO ETN TR 25+ YR ZERO CPN US TREAS INDEX							
EXCHANGE-TRADED FD							
Dividend Option: Cash; Capital Gains Option: Cash							
10/19/22	53.0000	84.4800	4,477.44	87.3200	4,627.96	150.52	
SPDR SER TR S&P 600 SMALL CAP GROWTH ETF							
Dividend Option: Cash; Capital Gains Option: Cash							
Multiple <sup>y</sup>	Total Covered	62,8230	3,203.97	72,2400	3,684.24	480.27	
SPDR SER TR S&P 600 SMALL CAP VALUE ETF							
Dividend Option: Cash; Capital Gains Option: Cash							
Multiple <sup>y</sup>	Total Covered	70,5130	6,839.80	74,2200	7,199.34	359.54	43.60 1.18%
SPDR SER TR S&P 500 GROWTH ETF							
Dividend Option: Cash; Capital Gains Option: Cash							
Multiple <sup>y</sup>	Total Covered	53,7030	2,846.25	50,6700	2,685.51	-160.74	27.52 1.02%

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December 1, 2022 - December 31, 2022  
**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
<b>EXCHANGE-TRADED PRODUCTS (continued)</b>								
SPDR SER TR S&P 500 VALUE ETF								
Dividend Option: Cash; Capital Gains Option: Cash								
Multiple*	137,000	36.1720	4,955.55	5,327.93	372.38		118.46	2.22%
SPDR SER TR S&P 400 MID CAP GROWTH ETF								
Dividend Option: Cash; Capital Gains Option: Cash								
Multiple*	Total Covered 208,000	66.6040	13,853.69	Security Identifier: MDYV CLSIP: 78464A821	65,3400	13,590.72	-262.97	157.82 1.16%
SPDR SER TR S&P 400 MID CAP VALUE ETF								
Dividend Option: Cash; Capital Gains Option: Cash								
Multiple*	Total Covered 402,000	62.9120	25,290.67	Security Identifier: XLY CLSIP: 78464A829	64,7200	26,017.44	726.77	495.17 1.90%
SELECT SECTOR SPDR TR HEALTH CARE								
Dividend Option: Cash; Capital Gains Option: Cash								
01/24/22	23,000	126.8660	2,917.92	Security Identifier: XLP CLSIP: 81360Y309	135.8500	3,124.55	45.82 1.46%	
SELECT SECTOR SPDR TR CONSUMER STAPLES								
Dividend Option: Cash; Capital Gains Option: Cash								
04/25/22	21,000	79.2860	1,663.38	Security Identifier: XLE CLSIP: 81360Y506	74.5500	1,565.55	-97.83	38.66 2.46%
SELECT SECTOR SPDR TR ENERGY								
Dividend Option: Cash; Capital Gains Option: Cash								
04/25/22	18,000	73.7390	1,327.31	Security Identifier: XLE CLSIP: 81360Y506	87.4700	1,574.46	247.15	57.97 3.68%
<b>TOTAL EXCHANGE-TRADED PRODUCTS</b>								
<b>Total Portfolio Holdings</b>		\$150,669.58		\$151,363.26	\$693.68		\$3,323.99	
		<b>Current Cost Basis</b>		<b>Market Value</b>	<b>Unrealized Gain/Loss</b>	<b>Accrued Interest</b>	<b>Estimated Annual Income</b>	
		\$156,014.82		\$693.68	\$0.00		\$3,323.99	

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  
Nonresident-00

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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](http://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  
**CHARLES J FLEISCHMANN**

**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
<b>Short Term</b>								
INVESSO ACTIVELY MANAGED TR INDEX FUND OPTIMIZED COMMODITY STRATEGY NO M DIVS	10/19/22	01/24/22	Covered	First In First Out / SELL	320,000.00	5,351.78	4,750.66	601.12
ISHARES TR BONDS DE	01/24/22	07/22/21	Covered	First In First Out / SELL	14,000.00	360.81	369.18	-8.37
M CORPORATE ETF	04/25/22	07/22/21	Covered	First In First Out / SELL	198,000.00	4,929.04	5,221.26	-292.22
Security Identifier: 46424V934					1,000.00	99.53	107.33	-7.80
<b>Total</b>					212,000.00	5,289.85	5,590.44	-300.59
ISHARES TR MSCI UTD F NEW	01/24/22	04/22/21	Covered	First In First Out / SELL	7,000.00	231.11	227.21	3.90
Security Identifier: 46435G334	04/25/22	07/22/21	Covered	First In First Out / SELL	5,000.00	162.80	160.61	2.19
<b>Total</b>					12,000.00	393.91	387.82	6.09
ISHARES TR BONDS DE M CORPORATE ETF	10/19/22	04/25/22	Covered	First In First Out / SELL	201,000.00	4,291.35	4,737.57	-446.22
Security Identifier: 46436E205	10/19/22	07/21/22	Covered	First In First Out / SELL	307,000.00	6,554.45	7,119.33	-564.88
<b>Total</b>					508,000.00	10,845.80	11,856.90	-1,011.10
ISHARES TR BONDS DE M TREAS ET	10/19/22	04/25/22	Covered	First In First Out / SELL	247,000.00	4,735.11	5,208.37	-473.26
Security Identifier: 46436E93	10/19/22	07/21/22	Covered	First In First Out / SELL	783,000.00	15,010.47	16,388.19	-1,377.72
<b>Total</b>					1,030,000.00	19,745.58	21,596.56	-1,850.98
ISHARES IBONDS DEC 2 REASURY ETF	01/24/22	04/22/21	Covered	First In First Out / SELL	23,000.00	583.51	584.80	-1.29
Security Identifier: 46436E009	01/24/22	07/22/21	Covered	First In First Out / SELL	5,000.00	126.85	127.12	-0.27
Total	01/24/22	04/25/21	Covered	First In First Out / SELL	14,000.00	355.18	355.98	-0.80
<b>Total</b>					42,000.00	1,065.54	1,067.90	-2.36

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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
<b>Short Term (continued)</b>								
ISHARES TR BONDS DE M TREASURY ETF	07/21/22 10/19/22	01/24/22 01/24/22	Covered Covered	First In First Out / SELL First In First Out / SELL First In First Out / SELL	11,0000 317,0000 16,0000	258,58 7,105,89 358,56	215,00 7,924,97 378,77	-16,42 -819,08 -20,11
Security Identifier: 464363E58	10/19/22	04/25/22	Covered					
<b>Total</b>								
ISHARES TR BONDS DE M TREASURY ETF	04/25/22	01/24/22	Covered	First In First Out / SELL	344,0000 385,0000	7,723,13 9,251,54	8,578,74 9,683,02	-855,61 -431,48
SPDR INDEX SHS FDS EVELOPED WORLD EX-US ETF	07/21/22 07/21/22	07/22/21 10/25/21	Covered Covered	First In First Out / SELL First In First Out / SELL First In First Out / SELL	8,0000 12,0000 28,0000	233,92 350,88 818,73	292,19 449,46 964,60	-58,27 -98,58 -145,87
Security Identifier: 78463K889	07/21/22	01/24/22	Covered					
<b>Total</b>								
SPDR S&P 400 EWTH ETF	04/25/22	07/22/21	Covered	First In First Out / SELL	48,0000 9,0000	1,403,53 637,45	1,706,25 689,93	-302,72 -52,48
Security Identifier: 78464AA21								
LUE ETF	04/25/22	07/22/21	Covered	First In First Out / SELL	1,0000	67,90	65,83	2,07
Security Identifier: 78464AB39								
SELECT SECTOR SPDR T ARE	04/25/22	01/24/22	Covered	First In First Out / SELL	2,0000	267,64	253,73	13,91
Security Identifier: 81369Y209								
SELECT SECTOR SPDR T L	10/19/22 04/25/22	04/25/22 01/24/22	Covered Covered	First In First Out / SELL First In First Out / SELL	5,0000 3,0000	417,84 108,36	368,70 112,37	49,14 -4,01
Security Identifier: 81369Y505								
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: 81369Y704								
WISDOMTREE TR JAPAN ITY FDI	07/21/22 10/19/22	04/25/22 04/25/22	Covered Covered	First In First Out / SELL First In First Out / SELL	13,0000 169,0000	841,26 10,699,50	821,21 10,675,73	20,05 23,77
Security Identifier: 9777WBS1								
<b>Total</b>								
<b>Total Short Term</b>								
					182,0000	11,540,76	11,496,94	43,82
					74,309,34	78,418,45		-4,109,11

Account Number: ETF-005005  
Report Date: 05-20

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December 1, 2022 - December 31, 2022  
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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
<b>Long Term</b>								
INVESTCO ACTIVELY MANAGED TR INDEX FUND OPTIMUS	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 FUND OPTIMUS	10/19/22	01/21/21	Covered	First In First Out / SELL	8,0000	133.79	127.41	6.38
M DIVERSIFIED COMMODITY STRATEGY NO. 1								
Security Identifier: 46690FT00								
<b>Total</b>					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: 464285Z04	01/24/22	10/17/19	Covered	First In First Out / SELL	166,0000	5,804.19	4,725.15	1,079.04
ISHARES TR MSCI U.S. CORP BOND INDEX FUND	04/25/22	10/17/19	Covered	First In First Out / SELL	10,0000	361.07	284.65	76.42
Security Identifier: 46434VBG4	07/21/22	10/17/19	Covered	First In First Out / SELL	103,0000	3,352.23	2,931.87	420.36
ISHARES TR BONDS DEC 2022	10/19/22	01/23/20	Covered	First In First Out / SELL	9,0000	278.07	267.79	10.28
Security Identifier: 46435G334	10/19/22	07/23/20	Covered	First In First Out / SELL	12,5000	386.21	451.51	-65.30
ISHARES TR BONDS DEC 2022	10/19/22	10/22/20	Covered	First In First Out / SELL	50,5000	1,560.29	1,826.65	-266.36
<b>Total</b>					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
M CORPORATE ETF								-10.73
Security Identifier: 46434VBG4								
ISHARES TR MSCI UTD F NEW	04/25/22	04/22/21	Covered	First In First Out / SELL	194,0000	6,316.71	6,296.99	19.72
ISHARES TR BONDS DEC 2022	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: 46436EE09								
SPDR INDEX SHS FDS SPDR S&P WORLD EX-US	04/25/22	10/22/20	Covered	First In First Out / SELL	106,0000	3,441.12	3,146.27	294.85
Security Identifier: 78463X689	07/21/22	10/22/20	Covered	First In First Out / SELL	167,0000	4,883.15	4,956.86	-73.71
EVELOPED WORLD EX-US	07/21/22	01/21/21	Covered	First In First Out / SELL	428,0000	12,514.90	15,010.86	-2,495.96
Security Identifier: 78463X689	07/21/22	04/22/21	Covered	First In First Out / SELL	16,0000	467.86	585.57	-117.72
<b>Total</b>					717,0000	21,307.02	23,699.56	-2,392.54

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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
<b>Long Term (continued)</b>								
SPDR SER TR S&P 600 GROWTH ETF Security Identifier: 784644201	01/21/22	04/01/20	Covered	First In First Out / SELL	22,0000	1,663.27	949.34	713.93
	10/19/22	04/01/20	Covered	First In First Out / SELL	36,0000	2,507.76	1,553.47	954.29
<b>Total</b>					58,0000	4,171.03	2,502.81	1,668.22
SPDR SER TR S&P 600 VALUE ETF Security Identifier: 784644300	01/21/22	04/01/20	Covered	First In First Out / SELL	39,0000	2,925.18	1,450.05	1,435.13
	10/19/22	04/01/20	Covered	First In First Out / SELL	15,0000	1,061.30	573.09	488.21
	10/19/22	07/23/20	Covered	First In First Out / SELL	52,0000	3,679.17	2,670.70	1,008.47
<b>Total</b>					106,0000	7,665.65	4,733.84	2,931.81
SPDR SER TR S&P 500 Security Identifier: 784644409	01/24/22	04/01/20	Covered	First In First Out / SELL	45,0000	2,806.45	1,547.60	1,258.85
	10/19/22	04/01/20	Covered	First In First Out / SELL	95,0000	4,815.41	3,267.16	1,548.25
<b>Total</b>					140,0000	7,621.86	4,814.76	2,807.10
SPDR SER TR S&P 500 Security Identifier: 784644508	01/24/22	04/01/20	Covered	First In First Out / SELL	137,0000	5,461.86	3,405.80	2,056.06
	10/19/22	04/01/20	Covered	First In First Out / SELL	101,0000	3,627.98	2,550.84	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
<b>Total</b>					410,0000	15,268.19	11,159.65	4,108.54
SPDR SER TR S&P 400 OWTH ETF Security Identifier: 784644621	04/25/22	04/01/20	Covered	First In First Out / SELL	50,0000	3,541.42	2,029.49	1,511.93
SPDR SER TR S&P HOME TF Security Identifier: 784644888	04/25/22	07/23/20	Covered	First In First Out / SELL	111,0000	7,536.61	4,974.99	2,561.62
SELECT SECTOR SPDR T Security Identifier: 81369Y000	04/25/22	10/22/20	Covered	First In First Out / SELL	33,0000	2,067.88	1,805.99	261.89
SELECT SECTOR SPDR T Security Identifier: 81369Y000	04/25/22	10/22/20	Covered	First In First Out / SELL	38,0000	3,243.03	2,474.76	768.27
SELECT SECTOR SPDR T Security Identifier: 81369Y005	04/25/22	01/21/21	Covered	First In First Out / SELL	85,0000	3,070.33	2,604.65	465.68
Total Long Term					30,0000	2,976.14	2,418.97	557.17
<b>Total Short and Long Term</b>					183,984.56	171,331.62	12,652.96	

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December 1, 2022 - December 31, 2022  
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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
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<b>Securities</b>						
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
<b>Total Securities</b>	\$0.00	\$0.00	\$0.00	\$183,984.58	\$-189,092.06	\$-5,107.48
<b>Dividends and Interest</b>	\$1,329.08	\$0.00	\$1,329.08	\$3,712.65	\$0.00	\$3,712.65
<b>FDIC Insured Bank Deposits</b>	\$0.00	\$1,329.08	\$1,329.08	\$5,107.48	\$4,115.09	\$992.39
<b>Totals</b>	\$1,329.08	\$1,329.08	\$0.00	\$192,804.71	\$-193,207.15	\$-402.44

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### Transactions in Date Sequence

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Averred Interest	Account Currency
12/07/22	CASH DIVIDEND RECEIVED	431 SHRS ISHARES TR 1-3 YR TREAS BD ETF RD 12/02 PD 12/07/22				71.31 USD
12/07/22	CASH DIVIDEND RECEIVED	298 SHRS ISHARES TR BONDS DEC 2024 TERM				15.11 USD
12/07/22	IBDP	CORPORATE ETF RD 12/02 PD 12/07/22				
	CASH DIVIDEND RECEIVED	691 SHRS ISHARES TR BB RATED CORP BD ETF RD 12/02 PD 12/07/22				159.41 USD
12/08/22	HYBB	INSURED DEPOSIT PROGRAM F				
12/15/22	FDIC INSURED BANK DEPOSIT	INSURED DEPOSIT INTEREST REINVESTED				-245.83 USD
	US999997					
12/15/22	FDIC INSURED BANK DEPOSITS INTEREST REINVESTED	DEPOSITS INTEREST REINVESTED				-3.43 USD
	PEN987762					
12/15/22	FDIC INSURED BANK DEPOSITS INTEREST RECEIVED	INSURED DEPOSIT INTEREST CREDITED				3.43 USD
	PER987762					
12/19/22	CASH DIVIDEND RECEIVED	15 SHRS ISHARES TR US AEROSPACE & DEFENSE ETF				
	ITA	RD 12/14 PD 12/19/22				
12/20/22	FDIC INSURED BANK DEPOSIT	INSURED DEPOSIT PROGRAM F				
	USD999997					
12/21/22	CASH DIVIDEND RECEIVED	431 SHRS ISHARES TR 1-3 YR TREAS BD ETF RD 12/16 PD 12/21/22				
	SHY					
12/21/22	IBDP	298 SHRS ISHARES TR BONDS DEC 2024 TERM				
	CASH DIVIDEND RECEIVED	CORPORATE ETF RD 12/16 PD 12/21/22				
12/21/22	HYBB	691 SHRS ISHARES TR BB RATED CORP BD ETF RD 12/16 PD 12/21/22				
12/21/22	FDIC INSURED BANK DEPOSIT	INSURED DEPOSIT PROGRAM F				
	USD999997					
12/21/22	CASH DIVIDEND RECEIVED	51 SHRS SPDR SER TR S&P 600 SMALL CAP GROWTH				
	SLYG	ETF RD 12/20 PD 12/21/22				
12/21/22	CASH DIVIDEND RECEIVED	97 SHRS SPDR SER TR S&P 600 SMALL CAP VALUE				
	SLW	ETF RD 12/20 PD 12/21/22				
12/21/22	CASH DIVIDEND RECEIVED	53 SHRS SPDR SER TR S&P 500 GROWTH ETF RD 12/20 PD 12/21/22				
	SPYG					
12/21/22	CASH DIVIDEND RECEIVED	137 SHRS SPDR SER TR S&P 500 VALUE ETF RD 12/20 PD 12/21/22				
	SPWV					
12/22/22	CASH DIVIDEND RECEIVED	208 SHRS SPDR SER TR S&P 400 MID CAP GROWTH				
	MDVG	ETF RD 12/20 PD 12/22/22				

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

Protocol/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
12/2/22	CASH DIVIDEND RECEIVED	402 SHRS SPDR S&P 400 MID CAP VALUE MDVV				132.09	USD
12/2/22	CASH DIVIDEND RECEIVED	23 SHRS SELECT SECTOR SPDR TR HEALTH CARE RD XLV		12.79		12.79	USD
12/2/22	CASH DIVIDEND RECEIVED	21 SHRS SELECT SECTOR SPDR TR CONSUMER XLP		11.19		11.19	USD
12/2/22	CASH DIVIDEND RECEIVED	STAPLES #D 12/20 PD 12/2/22					
12/2/22	CASH DIVIDEND RECEIVED	18 SHRS SELECT SECTOR SPDR TR ENERGY RD 12/20 XLE		15.47		15.47	USD
12/2/22	FDIC INSURED BANK DEPOSIT	PD 12/2/22					
12/2/22	FDIC INSURED BANK DEPOSIT	INSURED DEPOSIT PROGRAM FD USD999997		-306.66		-306.66	USD
12/2/22	CASH DIVIDEND RECEIVED	270 SHRS INVESSO ACTIVELY MANAGED EXCHANGE-TRADED COMMODITY FD OPTIMUM DIVE COMMODITY STRATEGY NO KIEF RD 12/20 PDBC					
12/2/22	CASH DIVIDEND RECEIVED	PD 12/2/22					
12/2/22	FDIC INSURED BANK DEPOSIT	INSURED DEPOSIT PROGRAM F USD999997					
				\$0.00		\$20.63	USD

**Total Value of Transactions**

The price and quantity displayed may have been rounded.

**Income and Expense Summary**

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

**Messages**

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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 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](http://www.netxinvestor.com)). If you would like to see our complete fee schedule, it can be found on our public website ([www.benjaminfoedwards.com](http://www.benjaminfoedwards.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. Contract 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.benjaminfoedwards.com/important-disclosures](http://www.benjaminfoedwards.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.

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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://benjaminsfeildwards.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 recommendations can also create a conflict. A conflict of interest also arises in connection with 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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### Messages (*continued*)

documents to you; most of them are also available for your review on <https://benjaminfiedwards.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](http://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.

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

Account Number: EFT-005005  
0000000000-00

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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 07390; (201) 413-3330.

Account Number: ETF-005005

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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 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 GENERAL INVESTORS ARE ENCOURAGED TO CONSULT THEIR TAX ADVISORS TO DETERMINE THE APPROPRIATE TAX TREATMENT OF THEIR BUSINESS.

### GENERAL INFORMATION

- WHEREVER 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 IS TO BE PROMPTLY PAID BY YOU.
- WHEREVER 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 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, DETAIL 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](http://WWW.PERSHING.COM).
- FOR BUSINESS CONTINUITY AND ADDITIONAL DISCLOSURES: [WWW.PERSHING.COM/DISCLOSURES](http://WWW.PERSHING.COM/DISCLOSURES)
- THIS STATEMENT SHOULD BE RETAINED FOR YOUR RECORDS.

### PAYMENT FOR ORDER FLOW AND ORDER ROUTING POLICY DISCLOSURES (REGULATION NMIC - RULE 607 (A)(1)-(12))

PERSHING SENDS HOURLY 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 THESE PAYMENTS, AND FEES ARE AVAILABLE UPON WRITTEN REQUEST. COMPENSATION IS GENERALLY IN THE FORM OF A PER SHARE OFFER/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 NAME OF THE PERSON FROM WHOM ANY SECURITY WAS PURCHASED OR TO WHOM IT IS 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 RATE 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".

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 07309, ATTN: LEGAL DEPT.

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# Attachment 4



**BENJAMIN F. EDWARDS & CO.**  
INVESTMENTS for GENERATIONS  
One North Broadwood Blvd, Suite 850  
Saint Louis, MO 63105  
314-726-1600

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

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

### Portfolio at a Glance

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

	This Period	Year-to-Date
<b>BEGINNING ACCOUNT VALUE</b>	<b>\$262,914.06</b>	<b>\$294,538.50</b>
Dividends, Interest and Other Income	7,227.22	11,788.49
Fees	0.00	-5,328.60
<b>Net Change in Portfolio<sup>1</sup></b>	<b>-11,750.12</b>	<b>-\$1,607.23</b>
<b>ENDING ACCOUNT VALUE</b>	<b>\$258,391.16</b>	<b>\$288,931.16</b>

Estimated Annual Income

\$6,580.75

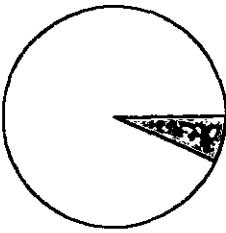
<sup>1</sup>Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.

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
<input type="checkbox"/> 7%	Cash, Money Funds, and Bank Deposits	15,622.68	13,855.35	18,505.82
<input type="checkbox"/> 93%	Mutual Funds	278,915.82	249,058.71	239,885.34
<b>100%</b>	<b>Account Total (Pie Chart)</b>	<b>\$294,538.50</b>	<b>\$262,914.06</b>	<b>\$258,391.16</b>

Please review your allocation periodically with your Financial Advisor.



## Additional Information

Description	This Period	Year-to-Date	Summary of Gains and Losses		
Securities Bought and Sold	\$2,576.75	\$2,576.75	Short-Term Gain/Loss	0.00	0.00
			Long-Term Gain/Loss	0.00	0.00
			<b>Net Gain/Loss</b>	<b>0.00</b>	<b>0.00</b>

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

## Client Service Information

Your Financial Advisor is CGO

WARD PETTY  
1101 BROAD STREET, SUITE 105  
CHATTANOOGA TN 37402-2943

Contact Information

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  
First In First Out  
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  
Constant Yield Method

Accrual market discount method for all other bond types:

No

### 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.

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INVESTMENTS FOR GENERATIONS  
One North Brentwood Blvd., Suite 800  
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
<b>Sweep FDIC Insured Bank Deposits</b>				
<b>INSURED DEPOSIT PROGRAM F</b>				
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	14.54	15,298.46
12/16/22		Citibank N.A. A/O 12/16 \$15298.46		
12/19/22	Deposit	DEPOSIT	184.88	15,483.34
12/21/22	Deposit	DEPOSIT	2,268.56	17,751.90
12/22/22	Deposit	DEPOSIT	530.10	18,282.00
12/27/22	Deposit	DEPOSIT	34.88	18,316.88
12/29/22	Deposit	DEPOSIT	188.94	18,505.82
12/30/22	Closing Balance		\$18,505.82	
<b>Total FDIC Insured Bank Deposits</b>				
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	Opening Balance	Closing Balance	Interest Income	Interest Yield	30-Day Yield	Current Yield
<b>CASH, MONEY FUNDS AND BANK DEPOSITS 7.00% of Portfolio</b>										
<b>Cash Balance</b>										
<b>FDIC Insured Bank Deposits</b>										
12/01/22	INSURED DEPOSIT PROGRAM F	18,505.8200	N/A	12/30/22	13,812.10	18,505.82	11.23	46.82	N/A	N/A
<b>Total FDIC Insured Bank Deposits</b>					<b>\$13,812.10</b>	<b>\$18,505.82</b>	<b>\$11.23</b>	<b>\$46.82</b>		
<b>TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS</b>					<b>\$13,855.35</b>	<b>\$18,505.82</b>	<b>\$11.23</b>	<b>\$46.82</b>		

Account Number: EPP-JT1605

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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
<b>MUTUAL FUNDS 93.00% of Portfolio</b>								
BLACKROCK MULTI-ASSET INCOME PORTFOLIO INSTITUTIONAL CLASS								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest Multiple <sup>y</sup>	Total Covered 1,840,3620	10.7380	19,762.42	9.5500	17,575.46	-2,186.96	896.42	5.10%
DODGE & COX GLOBAL STOCK FUND CLASS I								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest Multiple <sup>y</sup>	Total Covered 1,891,5300	12.2340	23,141.36	12.6100	23,852.19	710.83	402.89	1.68%
DODGE & COX INCOME FUND CLASS I								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest Multiple <sup>y</sup>	Total Covered 1,480,6930	13.6760	20,387.04	12.1900	18,171.55	-2,215.49	512.79	2.82%
FIDELITY FLOATING RATE HIGH INCOME FUND								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest Multiple <sup>y</sup>	Total Covered 2,051,7250	9.3530	19,190.51	8.9800	18,424.49	-766.02	816.34	4.43%
FIRST EAGLE GLOBAL FUND CLASS I								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Cash Multiple <sup>y</sup>	Total Covered 4,465,140	54.5780	24,369.99	58,2800	26,022.84	1,652.85	95.10	0.36%
HARBOR CORE PLUS FUND INSTITUTIONAL CLASS								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest Multiple <sup>y</sup>	Total Covered 1,746,1060	11.7050	20,437.30	9.9700	17,408.68	-3,028.62	592.75	3.40%
OAKMARK GLOBAL FUND INVESTOR CLASS								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest Multiple <sup>y</sup>	Total Covered 859,1270	28.8300	24,768.90	28,6400	24,605.40	-163.50	184.88	0.75%
PIMCO INCOME FUND CLASS I2								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest 04/22/19	1,824,1420	11.7440	21,422.69	10.3500	18,879.87	-2,542.82	980.79	5.19%

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**INVESTMENTS for GENERATIONS**  
 One North Brentwood Blvd, Suite 800  
 Saint Louis, MO 63105  
 314.728.1600

December 1, 2022 - December 31, 2022  
**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
<b>MUTUAL FUNDS (continued)</b>								
1. ROWE PRICE BALANCED FUND								
Open End Fund								
Dividend Option: Cash; Capital Gains Option: Reinvest Multiple <sup>y</sup>	Total Covered 1,816,0660	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								
Dividend Option: Cash; Capital Gains Option: Cash Multiple <sup>y</sup>	Total Covered 25,2090	35,651.06	24.4600	34,591.87	-1,059.19		1,096.72	3.17%
<b>TOTAL MUTUAL FUNDS</b>		<b>\$250,459.40</b>		<b>\$239,885.34</b>		<b>-\$10,574.06</b>		<b>\$6,533.93</b>
<b>Total Portfolio Holdings</b>		<b>\$268,985.22</b>		<b>\$258,391.16</b>		<b>-\$10,574.06</b>		<b>\$6,580.75</b>

Generally, securities acquired before 2001, 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.

<sup>y</sup> 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.

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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](http://www.pershing.com/disclosures) for specific details as to formulas used to calculate the figures.

### **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 or 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 U.S. currency)

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
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<b>Securities</b>						
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
<b>Dividends and Interest</b>						
Distributions	\$2,040.18	\$0.00	\$2,040.18	\$6,601.45	\$0.00	\$6,601.45
Fees	\$5,187.04	\$0.00	\$5,187.04	\$0.00	\$5,187.04	\$0.00
	\$0.00	\$0.00	\$0.00	\$6,328.60	\$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
<b>FDIC Insured Bank Deposits</b>	\$0.00	\$4,693.72	-\$4,693.72	\$6,328.60	\$9,469.52	-\$3,140.92
<b>Totals</b>	<b>\$7,227.22</b>	<b>-\$7,210.47</b>	<b>-\$13.25</b>	<b>\$18,117.08</b>	<b>-\$18,374.87</b>	<b>-\$257.78</b>

### Transactions in Date Sequence

Process/ Statement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount Currency
12/01/22	FDIC INSURED BANK DEPOSIT	INSURED DEPOSIT PROGRAM F				43.25 USD
	USD988997					
12/01/22	CASH DIVIDEND RECEIVED	BLACKROCK MULTI-ASSET INCOME PORTFOLIO INSTITUTIONAL CLASS FOR ACCRUAL PERIOD ENDING 11/30/22				76.70 USD
12/01/22	CASH DIVIDEND RECEIVED	FIDELITY FLOATING RATE HIGH INCOME FUND FOR ACCRUAL PERIOD ENDING 11/30/22				105.14 USD
12/01/22	POWFX	PIMCO INCOME FUND CLASS I2 FOR ACCRUAL PERIOD ENDING 11/30/22				98.74 USD
12/02/22	FDIC INSURED BANK DEPOSIT	INSURED DEPOSIT PROGRAM F				-280.58 USD
	USD988997	FIRST EAGLE GLOBAL FUND CLASS I 4465140 SHRS RD 11/30 PD 12/02/22				1,052.88 USD
12/02/22	SGIX	FIRST EAGLE GLOBAL FUND CLASS I 4465140 SHRS RD 11/30 PD 12/02/22				95.11 USD
12/05/22	FDIC INSURED BANK DEPOSIT	INSURED DEPOSIT PROGRAM F				-1,147.89 USD
	USD988997	INSURED DEPOSIT INTEREST REINVESTED				-14.54 USD
12/15/22	FDIC INSURED BANK DEPOSITS INTEREST RECEIVED	INSURED DEPOSIT INTEREST CREDITED		14.54	USD	
	PER988762					

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**Transactions in Date Sequence (continued)**

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
12/16/22	CASH DIVIDEND RECEIVED	OAKMARK GLOBAL FUND INVESTOR CLASS 8891270 SHRS RD 12/14 PD 12/16/22		184.88	USD		
12/19/22	FDIC INSURED BANK DEPOSIT USD999997	INSURED DEPOSIT PROGRAM F				-184.88	USD
12/20/22	SHORT TERM CAPITAL GAIN DISTRIBUTION	BLACKROCK MULTI-ASSET INCOME PORTFOLIO INSTITUTIONAL CLASS 1837.8890 SHRS RD 12/16 PD 12/19/22				23.77	USD
12/20/22	BICK						
12/20/22	REINVEST CASH INCOME BICK	BLACKROCK MULTI-ASSET INCOME PORTFOLIO INSTITUTIONAL CLASS 1837.8890 SHRS SHRS PURCH. AT \$950000 RD 12/16 PD 12/19/22	2.4730			-23.77	USD
12/20/22	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	T. ROWE PRICE BALANCED FUND 1762.3240 SHRS RD 12/16 PD 12/20/22				1,068.85	USD
12/20/22	RPRAX						
12/20/22	CASH DIVIDEND RECEIVED RPRAX	T. ROWE PRICE BALANCED FUND 1762.3240 SHRS RD 12/16 PD 12/20/22				231.75	USD
12/20/22	SHORT TERM CAPITAL GAIN DISTRIBUTION	T. ROWE PRICE BALANCED FUND 1762.3240 SHRS RD 12/16 PD 12/20/22				126.36	USD
12/20/22	RPRAX						
12/20/22	REINVEST CASH INCOME RPRAX	1. ROWE PRICE BALANCED FUND 1762.3240 SHRS SHRS PURCH. AT \$22.240000 RD 12/16 PD 12/20/22	5.6820			-126.36	USD
12/20/22	REINVEST CASH INCOME RPRAX	1. ROWE PRICE BALANCED FUND 1762.3240 SHRS SHRS PURCH. AT \$22.240000 RD 12/16 PD 12/20/22	48.0600			-1,068.85	USD
12/20/22	LONG TERM CAPITAL GAIN DISTRIBUTION	VANGUARD WELLESLEY INCOME FUND INVESTOR SHARES 1A14.2220 SHRS RD 12/16 PD 12/20/22				1,557.41	USD
12/20/22	VWINK						
12/20/22	CASH DIVIDEND RECEIVED VWINK	VANGUARD WELLESLEY INCOME FUND INVESTOR SHARES 1A14.2220 SHRS RD 12/16 PD 12/20/22				311.13	USD
12/21/22	FDIC INSURED BANK DEPOSIT USD999997	INSURED DEPOSIT PROGRAM F				-2,268.56	USD
12/21/22	LONG TERM CAPITAL GAIN DISTRIBUTION	DODGE & COX GLOBAL STOCK FUND CLASS I 1781.8860 SHRS RD 12/16 PD 12/20/22				1,357.77	USD
12/21/22	DODWX						
12/21/22	CASH DIVIDEND RECEIVED DODWX	DODGE & COX GLOBAL STOCK FUND CLASS I 1781.8860 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 1781.8860 SHRS SHRS PURCH. AT \$1238000 RD 12/16 PD 12/20/22	108.6740			-1,357.77	USD

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### Transactions in Date Sequence (continued)

Process/ Settled	Date	Activity Type	Description	Quantity	Price	Assumed Interest	Amount	Currency
	12/21/22	CASH DIVIDEND RECEIVED	DODGE & COX INCOME FUND CLASS I 1490.6830				150.56	USD
	12/22/22	FDIC INSURED BANK DEPOSIT	SHRS RD 12/16 PD 12/20/22				-530.10	USD
	12/23/22	CASH DIVIDEND RECEIVED	INSURED DEPOSIT PROGRAM F				34.88	USD
	12/27/22	FFR/HX	FIDELITY FLOATING RATE HIGH INCOME FUND				-34.88	USD
	12/28/22	FDIC INSURED BANK DEPOSIT	2051.7250 SHRS RD 12/21/PD 12/23/22				188.94	USD
	12/29/22	CASH DIVIDEND RECEIVED	INSURED DEPOSIT PROGRAM F				-188.94	USD
		POMFX	PMCO INCOME FUND CLASS I 1824.1470 SHRS RD					
		FDIC INSURED BANK DEPOSIT	12/23 PD 12/27/22					
		USD999997	INSURED DEPOSIT PROGRAM F					

### Total Value of Transactions

The price and quantity displayed may have been rounded.

### Income and Expense Summary

		Current Period	Previous Period	Current Period	Previous Period	Year-to-Date	Year-to-Date
		Taxable	Non Taxable	Taxable	Non Taxable		
<b>Dividend Income</b>							
Other Dividends		2,025.64	0.00	6,554.63	0.00		
<b>Interest Income</b>							
FDIC Insured Bank Deposits		14.54	0.00	46.82	0.00		
<b>Total Income</b>		<b>\$2,040.18</b>	<b>\$0.00</b>	<b>\$6,601.45</b>	<b>\$0.00</b>		
<b>Distributions</b>							
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		
<b>Total Distributions</b>		<b>\$5,187.04</b>	<b>\$0.00</b>	<b>\$5,187.04</b>	<b>\$0.00</b>		

### Messages

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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](http://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 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](http://www.netxinvestor.com)). If you would like to see our complete fee schedule, it can be found on our public website ([www.benjaminsedwards.com](http://www.benjaminsedwards.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. Contract 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.benjaminsedwards.com/important-disclosures](http://www.benjaminsedwards.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://beijamainfedwards.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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## Messages (continued)

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

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## 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<sup>®</sup>). 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](http://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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Received Date: 2025-03-01

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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 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

- WHEREVER 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.
- WHEREVER 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 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](http://WWW.PERSHING.COM).

- FOR BUSINESS CONTINUITY AND ADDITIONAL DISCLOSURES: [WWW.PERSHING.COM/DISCLOSURES](http://WWW.PERSHING.COM/DISCLOSURES).  
• THIS STATEMENT SHOULD BE RETAINED FOR YOUR RECORDS.

### 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.

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.

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