

ACCOUNT HOLDER

Awais Sultan

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IN THIS DOCUMENT

Investing Accounts

Health Savings Account

Advisory services provided by Betterment LLC, an SEC-registered investment adviser. Brokerage services provided to clients of Betterment LLC by Betterment Securities, an SEC-registered broker-dealer and member of FINRA and member of SIPC. Securities in your account protected up to \$500,000. For details, please see www.sipc.org.

Monthly Overview

| | |
|--------------------------------|-------------|
| Beginning Balance (Jul 1 2025) | \$54,284.70 |
| Deposits | \$1,300.00 |
| Withdrawals ¹ | \$0.00 |
| Advisory Fees | -\$21.69 |
| Earnings | \$546.16 |
| Ending Balance (Jul 31 2025) | \$56,109.17 |
| Fees Accrued ⁶ | \$23.59 |

Awais Sultan- Health Savings Account- Optum Bank Custodian

HOLDINGS

| Type | Description | Ticker | Starting | | Change | | Ending ² | |
|-------|---|--------|-------------|-------------|------------|----------|---------------------|-------------|
| | | | Shares | Value | Shares | Value | Shares | Value |
| ETFs | iShares Core Total US Bond Market ETF | AGG | 39.998 | \$3,967.83 | 1.856 | \$159.88 | 41.855 | \$4,127.71 |
| | Vanguard Total International Bond ETF | BNDX | 16.436 | \$813.74 | 0.711 | \$32.44 | 17.147 | \$846.18 |
| | iShares Emerging Markets USD Bond ETF | EMB | 7.067 | \$654.52 | 0.014 | \$3.10 | 7.081 | \$657.62 |
| | SPDR Portfolio S&P 500 ETF | SPLG | 153.966 | \$11,191.79 | 6.296 | \$722.07 | 160.262 | \$11,913.86 |
| | SPDR Portfolio S&P 400 Mid Cap | SPMD | 56.001 | \$3,045.33 | 1.270 | \$118.87 | 57.271 | \$3,164.20 |
| | SPDR Portfolio S&P 600 Small Cap ETF | SPSM | 52.801 | \$2,249.33 | 0.963 | \$61.44 | 53.764 | \$2,310.77 |
| | Vanguard FTSE Developed Markets | VEA | 243.185 | \$13,863.98 | 8.992 | \$313.41 | 252.177 | \$14,177.39 |
| | Vanguard Total Stock Market ETF | VTI | 46.343 | \$14,084.98 | 0.000 | \$322.55 | 46.343 | \$14,407.53 |
| | Vanguard FTSE Emerging Markets | VWO | 89.228 | \$4,413.20 | 0.741 | \$67.24 | 89.969 | \$4,480.44 |
| | Vanguard Emerging Markets Government Bond ETF | VWOB | 0.000 | \$0.00 | 0.358 | \$23.47 | 0.358 | \$23.47 |
| Total | | | \$54,284.70 | | \$1,824.47 | | \$56,109.17 | |

DIVIDEND PAYMENT DETAIL

| Payment Date | Ticker | Description | Amount |
|--------------|--------|---------------------------------------|---------|
| Jun 30 2025 | SPLG | SPDR Portfolio S&P 500 ETF | \$32.68 |
| Jul 2 2025 | VTI | Vanguard Total Stock Market ETF | \$42.32 |
| Jul 3 2025 | BNDX | Vanguard Total International Bond ETF | \$1.71 |
| Jul 7 2025 | AGG | iShares Core Total US Bond Market ETF | \$12.78 |
| Jul 7 2025 | EMB | iShares Emerging Markets USD Bond ETF | \$2.68 |
| Total | | | \$92.17 |

MONTHLY ACTIVITY DETAIL

| Transaction ³ | Date ⁴ | Ticker | Price | Shares | Value |
|--------------------------|-------------------|--------|---------|--------|------------|
| Advisory Fee | Jul 1 2025 | BNDX | \$49.44 | -0.439 | -\$21.69 |
| Dividend Reinvestment | Jul 2 2025 | AGG | \$98.66 | 0.252 | \$24.84 |
| | Jul 2 2025 | BNDX | \$49.30 | 0.132 | \$6.52 |
| | Jul 2 2025 | EMB | \$92.19 | 0.014 | \$1.32 |
| | | | | | \$32.68 |
| Dividend Reinvestment | Jul 7 2025 | AGG | \$98.22 | 0.342 | \$33.58 |
| | Jul 7 2025 | BNDX | \$49.29 | 0.155 | \$7.66 |
| | Jul 7 2025 | VWOB | \$65.06 | 0.043 | \$2.79 |
| | | | | | \$44.03 |
| HSA Deposit | Jul 7 2025 | AGG | \$98.14 | 0.077 | \$7.54 |
| | Jul 7 2025 | BNDX | \$49.30 | 0.350 | \$17.27 |
| | Jul 7 2025 | SPLG | \$72.98 | 0.952 | \$69.51 |
| | Jul 7 2025 | VEA | \$56.59 | 3.434 | \$194.32 |
| | Jul 7 2025 | VWO | \$49.54 | 0.203 | \$10.07 |
| | Jul 7 2025 | VWOB | \$65.00 | 0.020 | \$1.29 |
| | | | | | \$300.00 |
| Dividend Reinvestment | Jul 9 2025 | AGG | \$98.27 | 0.121 | \$11.85 |
| | Jul 9 2025 | VWOB | \$64.99 | 0.056 | \$3.61 |
| | | | | | \$15.46 |
| HSA Deposit | Jul 21 2025 | AGG | \$98.48 | 1.065 | \$104.92 |
| | Jul 21 2025 | BNDX | \$49.39 | 0.511 | \$25.26 |
| | Jul 21 2025 | SPLG | \$74.25 | 5.343 | \$396.74 |
| | Jul 21 2025 | SPMD | \$55.60 | 1.270 | \$70.59 |
| | Jul 21 2025 | SPSM | \$43.78 | 0.963 | \$42.15 |
| | Jul 21 2025 | VEA | \$57.10 | 5.558 | \$317.37 |
| | Jul 21 2025 | VWO | \$50.82 | 0.538 | \$27.33 |
| | Jul 21 2025 | VWOB | \$65.15 | 0.240 | \$15.64 |
| | | | | | \$1,000.00 |

SWEEP ACCOUNT CASH ACTIVITY (HSA)

Your uninvested cash balances are swept into and out of accounts at one or more participating banks (each a "Transfer Sweep Program Bank" or "TSP Bank"), where they are eligible for FDIC insurance.⁵ The TSP Banks are listed at <https://www.betterment.com/legal/tsp>. This is separate from the FDIC insurance applicable to your HSA funds held on deposit at Optum Bank. Below is a summary of your monthly cash activity, including end of month balances.

Bancorp Account Cash Activity (HSA)

| Date | Goal | Description | Transaction | Balance |
|-------------|----------------------------|----------------------------------|-------------|------------|
| Jul 2 2025 | Health Savings Investments | Transfer from Securities Account | \$21.69 | \$54.37 |
| Jul 2 2025 | Health Savings Investments | Transfer from Securities Account | \$42.32 | \$96.69 |
| Jul 2 2025 | Health Savings Investments | Withdrawal to Optum Bank | -\$21.69 | \$75.00 |
| Jul 3 2025 | Health Savings Investments | Transfer to Securities Account | -\$24.84 | \$50.16 |
| Jul 3 2025 | Health Savings Investments | Transfer to Securities Account | -\$1.32 | \$48.84 |
| Jul 3 2025 | Health Savings Investments | Transfer to Securities Account | -\$6.52 | \$42.32 |
| Jul 3 2025 | Health Savings Investments | Transfer from Securities Account | \$1.71 | \$44.03 |
| Jul 7 2025 | Health Savings Investments | Transfer from Securities Account | \$2.68 | \$46.71 |
| Jul 7 2025 | Health Savings Investments | Transfer from Securities Account | \$12.78 | \$59.49 |
| Jul 7 2025 | Health Savings Investments | Deposit from Optum Bank | \$300.00 | \$359.49 |
| Jul 8 2025 | Health Savings Investments | Transfer to Securities Account | -\$2.79 | \$356.70 |
| Jul 8 2025 | Health Savings Investments | Transfer to Securities Account | -\$33.58 | \$323.12 |
| Jul 8 2025 | Health Savings Investments | Transfer to Securities Account | -\$7.66 | \$315.46 |
| Jul 8 2025 | Health Savings Investments | Transfer to Securities Account | -\$17.27 | \$298.19 |
| Jul 8 2025 | Health Savings Investments | Transfer to Securities Account | -\$69.51 | \$228.68 |
| Jul 8 2025 | Health Savings Investments | Transfer to Securities Account | -\$194.32 | \$34.36 |
| Jul 8 2025 | Health Savings Investments | Transfer to Securities Account | -\$10.07 | \$24.29 |
| Jul 8 2025 | Health Savings Investments | Transfer to Securities Account | -\$7.54 | \$16.75 |
| Jul 8 2025 | Health Savings Investments | Transfer to Securities Account | -\$1.29 | \$15.46 |
| Jul 10 2025 | Health Savings Investments | Transfer to Securities Account | -\$3.61 | \$11.85 |
| Jul 10 2025 | Health Savings Investments | Transfer to Securities Account | -\$11.85 | \$0.00 |
| Jul 21 2025 | Health Savings Investments | Deposit from Optum Bank | \$1,000.00 | \$1,000.00 |
| Jul 22 2025 | Health Savings Investments | Transfer to Securities Account | -\$104.92 | \$895.08 |
| Jul 22 2025 | Health Savings Investments | Transfer to Securities Account | -\$42.15 | \$852.93 |
| Jul 22 2025 | Health Savings Investments | Transfer to Securities Account | -\$396.74 | \$456.19 |
| Jul 22 2025 | Health Savings Investments | Transfer to Securities Account | -\$15.64 | \$440.55 |
| Jul 22 2025 | Health Savings Investments | Transfer to Securities Account | -\$70.59 | \$369.96 |
| Jul 22 2025 | Health Savings Investments | Transfer to Securities Account | -\$25.26 | \$344.70 |
| Jul 22 2025 | Health Savings Investments | Transfer to Securities Account | -\$27.33 | \$317.37 |

| Date | Goal | Description | Transaction | Balance |
|-----------------------------|----------------------------|--------------------------------|-------------|---------|
| Jul 22 2025 | Health Savings Investments | Transfer to Securities Account | -\$317.37 | \$0.00 |
| Balance as of July 31, 2025 | | | | \$0.00 |

SECURITIES ACCOUNT CASH ACTIVITY (HSA)

| Date | Goal | Description | Transaction | Balance |
|------------|----------------------------|-----------------------------------|-------------|-----------|
| Jul 2 2025 | Health Savings Investments | Settlement of Securities Sale | \$21.69 | \$21.69 |
| Jul 2 2025 | Health Savings Investments | Transfer to Sweep Account | -\$21.69 | \$0.00 |
| Jul 2 2025 | Health Savings Investments | Transfer to Sweep Account | -\$42.32 | -\$42.32 |
| Jul 2 2025 | Health Savings Investments | Payment of Dividends | \$42.32 | \$0.00 |
| Jul 3 2025 | Health Savings Investments | Settlement of Securities Purchase | -\$6.52 | -\$6.52 |
| Jul 3 2025 | Health Savings Investments | Settlement of Securities Purchase | -\$1.32 | -\$7.84 |
| Jul 3 2025 | Health Savings Investments | Settlement of Securities Purchase | -\$24.84 | -\$32.68 |
| Jul 3 2025 | Health Savings Investments | Transfer from Sweep Account | \$24.84 | -\$7.84 |
| Jul 3 2025 | Health Savings Investments | Transfer from Sweep Account | \$1.32 | -\$6.52 |
| Jul 3 2025 | Health Savings Investments | Transfer from Sweep Account | \$6.52 | \$0.00 |
| Jul 3 2025 | Health Savings Investments | Transfer to Sweep Account | -\$1.71 | -\$1.71 |
| Jul 3 2025 | Health Savings Investments | Payment of Dividends | \$1.71 | \$0.00 |
| Jul 7 2025 | Health Savings Investments | Transfer to Sweep Account | -\$2.68 | -\$2.68 |
| Jul 7 2025 | Health Savings Investments | Transfer to Sweep Account | -\$12.78 | -\$15.46 |
| Jul 7 2025 | Health Savings Investments | Payment of Dividends | \$2.68 | -\$12.78 |
| Jul 7 2025 | Health Savings Investments | Payment of Dividends | \$12.78 | \$0.00 |
| Jul 8 2025 | Health Savings Investments | Settlement of Securities Purchase | -\$7.66 | -\$7.66 |
| Jul 8 2025 | Health Savings Investments | Settlement of Securities Purchase | -\$2.79 | -\$10.45 |
| Jul 8 2025 | Health Savings Investments | Settlement of Securities Purchase | -\$33.58 | -\$44.03 |
| Jul 8 2025 | Health Savings Investments | Settlement of Securities Purchase | -\$69.51 | -\$113.54 |
| Jul 8 2025 | Health Savings Investments | Settlement of Securities Purchase | -\$10.07 | -\$123.61 |
| Jul 8 2025 | Health Savings Investments | Settlement of Securities Purchase | -\$17.27 | -\$140.88 |
| Jul 8 2025 | Health Savings Investments | Settlement of Securities Purchase | -\$194.32 | -\$335.20 |
| Jul 8 2025 | Health Savings Investments | Settlement of Securities Purchase | -\$1.29 | -\$336.49 |
| Jul 8 2025 | Health Savings Investments | Settlement of Securities Purchase | -\$7.54 | -\$344.03 |
| Jul 8 2025 | Health Savings Investments | Transfer from Sweep Account | \$2.79 | -\$341.24 |
| Jul 8 2025 | Health Savings Investments | Transfer from Sweep Account | \$33.58 | -\$307.66 |
| Jul 8 2025 | Health Savings Investments | Transfer from Sweep Account | \$7.66 | -\$300.00 |
| Jul 8 2025 | Health Savings Investments | Transfer from Sweep Account | \$17.27 | -\$282.73 |

| Date | Goal | Description | Transaction | Balance |
|-----------------------------|----------------------------|-----------------------------------|-------------|-------------|
| Jul 8 2025 | Health Savings Investments | Transfer from Sweep Account | \$69.51 | -\$213.22 |
| Jul 8 2025 | Health Savings Investments | Transfer from Sweep Account | \$194.32 | -\$18.90 |
| Jul 8 2025 | Health Savings Investments | Transfer from Sweep Account | \$10.07 | -\$8.83 |
| Jul 8 2025 | Health Savings Investments | Transfer from Sweep Account | \$7.54 | -\$1.29 |
| Jul 8 2025 | Health Savings Investments | Transfer from Sweep Account | \$1.29 | \$0.00 |
| Jul 10 2025 | Health Savings Investments | Settlement of Securities Purchase | -\$3.61 | -\$3.61 |
| Jul 10 2025 | Health Savings Investments | Settlement of Securities Purchase | -\$11.85 | -\$15.46 |
| Jul 10 2025 | Health Savings Investments | Transfer from Sweep Account | \$3.61 | -\$11.85 |
| Jul 10 2025 | Health Savings Investments | Transfer from Sweep Account | \$11.85 | \$0.00 |
| Jul 22 2025 | Health Savings Investments | Settlement of Securities Purchase | -\$70.59 | -\$70.59 |
| Jul 22 2025 | Health Savings Investments | Settlement of Securities Purchase | -\$396.74 | -\$467.33 |
| Jul 22 2025 | Health Savings Investments | Settlement of Securities Purchase | -\$42.15 | -\$509.48 |
| Jul 22 2025 | Health Savings Investments | Settlement of Securities Purchase | -\$27.33 | -\$536.81 |
| Jul 22 2025 | Health Savings Investments | Settlement of Securities Purchase | -\$15.64 | -\$552.45 |
| Jul 22 2025 | Health Savings Investments | Settlement of Securities Purchase | -\$25.26 | -\$577.71 |
| Jul 22 2025 | Health Savings Investments | Settlement of Securities Purchase | -\$104.92 | -\$682.63 |
| Jul 22 2025 | Health Savings Investments | Settlement of Securities Purchase | -\$317.37 | -\$1,000.00 |
| Jul 22 2025 | Health Savings Investments | Transfer from Sweep Account | \$104.92 | -\$895.08 |
| Jul 22 2025 | Health Savings Investments | Transfer from Sweep Account | \$42.15 | -\$852.93 |
| Jul 22 2025 | Health Savings Investments | Transfer from Sweep Account | \$396.74 | -\$456.19 |
| Jul 22 2025 | Health Savings Investments | Transfer from Sweep Account | \$15.64 | -\$440.55 |
| Jul 22 2025 | Health Savings Investments | Transfer from Sweep Account | \$70.59 | -\$369.96 |
| Jul 22 2025 | Health Savings Investments | Transfer from Sweep Account | \$25.26 | -\$344.70 |
| Jul 22 2025 | Health Savings Investments | Transfer from Sweep Account | \$27.33 | -\$317.37 |
| Jul 22 2025 | Health Savings Investments | Transfer from Sweep Account | \$317.37 | \$0.00 |
| Balance as of July 31, 2025 | | | | \$0.00 |

THE FINE PRINT

¹ Amounts presented gross of withholding, if applicable.

² Closing Prices as of July 31, 2025. Your positions are shown on a trade date basis, and may reflect trades that have not yet settled. SIPC protection is available only for positions as of settlement date. Your settlement date positions are your trade date positions, minus any trades in your Monthly Activity Detail that have not yet settled, if any (see footnote 4).

³ Betterment Securities acted as an agent for you and bought or sold securities on your behalf.

⁴ Unless otherwise noted, the settlement date is one market day after the transaction date. Unsettled trades, if any, appear italicized towards the bottom of your Monthly Activity Detail.

⁵ Deposits at The Bancorp Bank ("Bancorp") or Wells Fargo Bank, N.A. ("Wells Fargo") held through the Transfer Sweep Program, together with any other deposits you may have at Bancorp or Wells Fargo, which include savings and checking accounts, money market deposit accounts, and CDs issued directly to you by Bancorp or Wells Fargo, are insured by the FDIC, an independent agency of the U.S. government, up to a standard maximum amount in accordance with the rules of the FDIC. The applicable FDIC insurance limit depends upon the ownership capacity in which you hold the deposit, and the relevant limit will be applied to all deposits (including Transfer Sweep Program deposits and non-Transfer Sweep Program deposits) held in the same ownership capacity by you at Bancorp and/or Wells Fargo. Deposits held in different ownership capacities, as provided in FDIC rules, are insured separately. Single ownership accounts are insured up to \$250,000 and each co-owner's share of joint accounts is insured up to \$250,000. See www.fdic.gov for additional account category and coverage information. At any time, you can choose to liquidate the balance of your beneficial interest at Bancorp and/or Wells Fargo and have the proceeds either returned to your securities account or remitted to you. Deposits at Bancorp and Wells Fargo are not protected by SIPC. For the purposes of SIPC protection on funds in your securities account, all your taxable goals are considered one account, and your IRA goals are treated as a separate account. A credit balance held in your securities account is protected by SIPC for up to \$250,000 per account, as part of the total \$500,000 limit that applies to securities held in the account (including \$250,000 for claims for cash).

⁶ "Fees accrued" is not inclusive of any fee adjustments, which could cause the amount of fees assessed in your next statement to diverge from the fee accrual listed here. If you have elected to assess fees from one account to another account ("cross-bill"), the "fees accrued" will be charged to the elected billing account.

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Please contact Betterment LLC, your investment adviser, at support@betterment.com, if you would like to speak with someone knowledgeable about the account.

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HSA CUSTODIAN: Optum Bank, P.O. Box 271629, Salt Lake City, UT 84127, is the custodian and the administrator of the HSA.

529 ACCOUNTS: Assets in 529 accounts are not held at Betterment. You will receive account statements from your 529 plan provider with respect to assets held in your 529 account. For information regarding assets held in your 529 account, please contact your 529 plan directly.

Any "advisory fee" transaction on your statement reflects the assessment of fees accrued for the prior statement period and is calculated as described in your Client Agreement and the Program ADV Brochure (Brochure). If you have elected to cross-bill fees between accounts, the "advisory fee" will be charged to the elected billing account where the "advisory fee" transaction will appear. No "advisory fee" transaction will appear for the account to which the "advisory fee" was accrued. The fee will typically be charged to your account on the first business day of the following month. If you initiate a full withdrawal of funds from a particular goal, your fees will be charged to your account on the date the transfer processes. Funds will be deducted from your account upon settlement of the trade(s). If your account exclusively consists of mutual funds, due to small price fluctuations in mutual funds that may occur on the transaction date, Betterment will accrue any fees over- or under-assessed and apply the difference to adjust the following period's fee. The aforementioned information regarding your account balance and current fee rate may be found in the online interface provided by Betterment LLC. Upon request, and at no charge, we will provide more detailed information regarding the calculation of the Program Fee for the billing period indicated.

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