

charles  
SCHWAB

Account of

Account Number

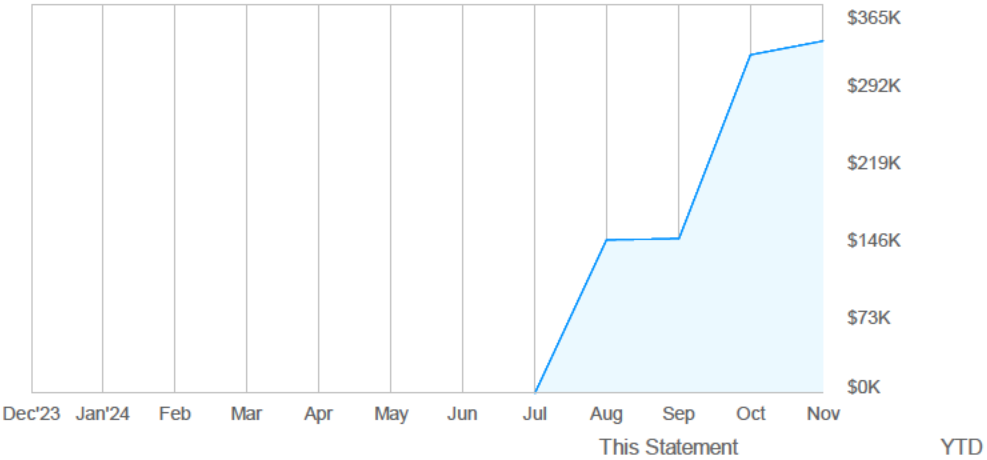
Statement Period

November 1-30, 2024



Account Summary

Ending Account Value as of 11/30	Beginning Account Value as of 11/01
\$331,902.33	\$318,154.47



Your Independent Investment Manager and/or Advisor

1 (206) 923-3474

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Visit [schwab.com/stmt](https://schwab.com/stmt) to explore the features and benefits of this statement.

Beginning Value	\$318,154.47	\$0.00
Deposits	0.00	21,361.48
Withdrawals	0.00	0.00
Dividends and Interest	501.49	682.45
Transfer of Securities	0.00	298,545.00
Market Appreciation/(Depreciation)	13,246.37	11,322.55
Expenses	0.00	(9.15)
Ending Value	\$331,902.33	\$331,902.33

Account Ending Value reflects the market value of your cash and investments. It does not include pending transactions, unpriced securities or assets held outside Schwab's custody.



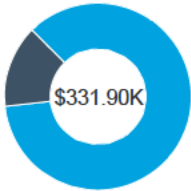
Schwab One® Account of

[Redacted Name]



Statement Period  
November 1-30, 2024

Asset Allocation



	This Period	Current Allocation
Cash and Cash Investments	2,975.95	<1%
Equities	282,020.36	85%
Exchange Traded Funds	46,906.02	14%
Total	\$331,902.33	100%

Top Account Holdings This Period

SYMBOL CUSIP	Description	Market Value	% of Accounts
MSFT	MICROSOFT CORP	88,926.60	27%
SBUX	STARBUCKS CORP	66,599.00	20%
CARR	CARRIER GLOBAL CORP	27,234.24	8%
JNJ	JOHNSON & JOHNSON	25,874.24	8%
NVR	NVR INC	18,471.16	6%

Gain or (Loss) Summary

	Short-Term (ST)			Long-Term (LT)		
	Gain	(Loss)	Net	Gain	(Loss)	Net
This Period	0.00	0.00	0.00	0.00	0.00	0.00
YTD	250.46	0.00	250.46	0.00	0.00	0.00
Unrealized	\$136,259.05					

Values may not reflect all of your gains/losses and may be rounded up to the nearest dollar; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Please login to your account at Schwab.com for real-time gain/loss information. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Income Summary

Federal Tax Status	This Period		YTD	
	Tax-Exempt	Taxable	Tax-Exempt	Taxable
Bank Sweep Interest	0.00	0.36	0.00	0.95
Cash Dividends	0.00	501.13	0.00	681.50
Total Income	\$0.00	\$501.49	\$0.00	\$682.45

Margin Loan Information

Opening Margin Loan Balance	Closing Margin Loan Balance	Funds Available to Withdraw *	Securities Buying Power *
\$0.00	\$0.00	\$167,439.95	\$334,880.90

Margin Loan Rates  
Vary by Balance  
11.00% - 12.82%

\* Values include any cash plus the amount available using margin borrowing.  
For more information about the margin feature, please visit schwab.com/margin.



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Positions - Summary

Beginning Value as of 11/01	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	Ending Value as of 11/30	Cost Basis	Unrealized Gain/(Loss)
\$318,154.47		\$0.00		\$0.00		\$501.49		\$13,246.37		\$331,902.33	\$192,667.33	\$136,259.05

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Cash and Cash Investments

Type	Symbol	Description	Quantity	Price(\$)	Beginning Balance(\$)	Ending Balance(\$)	Change in Period Balance(\$)	Pending/Unsettled Cash(\$)	Interest/ Yield Rate	% of Acct
Bank Sweep		CHARLES SCHWAB BANK <sup>X,Z</sup>			2,474.46	2,975.95	501.49		0.10%	<1%
Total Cash and Cash Investments					\$2,474.46	\$2,975.95	\$501.49			<1%

Positions - Equities

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
AAPL	APPLE INC <sup>(M)</sup>	40.0000	237.33000	9,493.20	7,184.14	2,309.06	0.42%	40.00	3%
CARR	CARRIER GLOBAL CORP <sup>(M)</sup>	352.0000	77.37000	27,234.24	28,610.56	(1,376.32)	0.98%	267.52	8%
GS	GOLDMAN SACHS GROUP INC <sup>(M)</sup>	8.0000	608.57000	4,868.56	3,443.21	1,425.35	1.97%	96.00	1%
HIG	HARTFORD FINL SVCS GROUP <sup>(M)</sup>	68.0000	123.31000	8,385.08	7,977.75	407.33	1.52%	127.84	3%
IPG	INTERPUBLIC GROUP COS IN <sup>(M)</sup>	506.0000	30.81000	15,589.86	15,863.05	(273.19)	4.28%	667.92	5%
JNJ	JOHNSON & JOHNSON <sup>(M)</sup>	166.9198	155.01000	25,874.24	16,788.61	9,085.63	3.19%	827.92	8%
META	META PLATFORMS INC <sup>(M)</sup>	10.0000	574.32000	5,743.20	5,074.21	668.99	0.34%	20.00	2%
MSFT	MICROSOFT CORP <sup>(M)</sup>	210.0000	423.46000	88,926.60	10,691.67	78,234.93	0.7%	630.00	27%
MS	MORGAN STANLEY <sup>(M)</sup>	30.0000	131.61000	3,948.30	2,698.69	1,249.61	2.81%	111.00	1%
NVR	NVR INC <sup>(M)</sup>	2.0000	9,235.5800 0	18,471.16	19,129.25	(658.09)	N/A	0.00	6%
ORCL	ORACLE CORP <sup>(M)</sup>	24.0000	184.84000	4,436.16	3,132.03	1,304.13	0.86%	38.40	1%



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Positions - Equities (continued)

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
RIO	RIO TINTO PLC F (M) SPONSORED ADR 1 ADR REPS 1 ORD SHS	39.0000	62.84000	2,450.76	2,458.34	(7.58)	5.63%	138.06	<1%
SBUX	STARBUCKS CORP (M)	650.0000	102.46000	66,599.00	27,611.19	38,987.81	2.38%	1,586.00	20%
Total Equities				\$282,020.36	\$150,662.70	\$131,357.66		\$4,550.66	85%

Positions - Exchange Traded Funds

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
KBWB	INVSC KBW BANK ETF (M)	163.0000	71.03000	11,577.89	8,512.70	3,065.19	2.38%	276.51	3%
IXJ	ISHARES GLOBAL (M)	119.0000	92.45000	11,001.55	10,937.39	64.16	1.45%	160.01	3%
EXI	ISHARES GLOBAL (M)	78.0000	151.31000	11,802.18	10,684.40	1,117.78	1.51%	178.83	4%
KXI	ISHARES GLOBAL CONSUMER (M)	123.0000	64.16000	7,891.68	7,468.99	422.69	2.05%	162.18	2%
EUFN	ISHARES MSCI EUROPE (M)	194.0000	23.88000	4,632.72	4,401.15	231.57	6.47%	300.08	1%
Total Exchange Traded Funds				\$46,906.02	\$42,004.63	\$4,901.39		\$1,077.61	14%

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.

Transactions - Summary

Beginning Cash* as of 11/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Expenses	=	Ending Cash* as of 11/30
\$2,474.46		\$0.00		\$0.00		\$0.00		\$0.00		\$501.49		\$0.00		\$2,975.95

Other Activity \$0.00      Other activity includes transactions which don't affect the cash balance such as stock transfers, splits, etc.

\*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.

Transaction Details

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
11/14	Dividend	Qual. Dividend	AAPL	APPLE INC				10.00	
11/15	Dividend	Qual. Dividend	MS	MORGAN STANLEY				27.75	
11/18	Interest	Bank Interest <sup>X,Z</sup>		BANK INT 101624-111524				0.36	
	Dividend	Qual. Dividend	CARR	CARRIER GLOBAL CORP				66.88	
11/29	Dividend	Qual. Dividend	SBUX	STARBUCKS CORP				396.50	
Total Transactions								\$501.49	\$0.00

Date column represents the Settlement/Process date for each transaction.

Bank Sweep Activity

Date	Description	Amount	Date	Description	Amount
11/01	Beginning Balance <sup>X,Z</sup>	\$2,474.46	11/18	BANK CREDIT FROM BROKERAGE <sup>X</sup>	66.88
11/14	BANK CREDIT FROM BROKERAGE <sup>X</sup>	10.00	11/29	BANK CREDIT FROM BROKERAGE <sup>X</sup>	396.50
11/15	BANK INTEREST - CHARLES SCHWAB BANK <sup>X,Z</sup>	0.36	11/30	Ending Balance <sup>X,Z</sup>	\$2,975.95
11/15	BANK CREDIT FROM BROKERAGE <sup>X</sup>	27.75	11/29	Interest Rate <sup>*Z</sup>	0.10%

\* Your interest period was 10/16/24 - 11/15/24. <sup>Z</sup>

Pending / Open Activity

Activity Type	Date	Action	Symbol/ CUSIP	Description	Quantity	Market Price/ Rate per Share(\$)	Limit Price(\$)	Settle/ Payable Date	Expiration Date	Amount(\$)
Pending	09/30	Qual Div	TM	TOYOTA MTR CORP F	14.0000	2.6008		12/06		36.41
	11/21	Qual Div	MSFT	MICROSOFT CORP	210.0000	0.8300		12/12		174.30
	11/26	Qual Div	JNJ	JOHNSON & JOHNSON	166.9198	1.2400		12/10		206.98
Total Pending Transactions										\$417.69

Pending transactions are not included in account value.



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## Endnotes For Your Account

- (M) Denotes a security that is marginable. Some mutual fund or ETF investments may not be immediately marginable.
- X Bank Sweep deposits are held at FDIC-insured Program Banks, which are listed in the Cash Features Disclosure Statement.

- Z For the Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Program Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.

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the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the Bank Sweep and Bank Sweep for Benefit Plans features, interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month. If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage Account is less than \$.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than \$.005. **Margin Account Customers:** This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by 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. Securities purchased on margin are Schwab's collateral for the loan to you. It is important that you fully understand the risks involved in trading securities on margin. These risks include: 1) You can lose more funds than you deposit in the margin account; 2) Schwab can force the sale of securities or other assets in any of your account(s) to maintain the required account equity without contacting you; 3) You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call; 4) Schwab can increase its "house" maintenance margin requirements at any time without advance written notice to you. **Market Price:** The most recent price evaluation available to Schwab on the last business day of the report period, normally the last trade price or bid as of market close. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Assets Not Held at Schwab are not held in your Account or covered by the Account's SIPC account protection and are not otherwise in Schwab's custody and are being provided as a courtesy to you. Information on Assets Not Held at Schwab, including but not limited to valuations, is reported solely based on information you provide to Schwab. Schwab can neither validate nor certify the existence of Assets Not Held at Schwab or the accuracy, completeness or timeliness of the information about Assets Not Held at Schwab, whether provided by you or otherwise. Descriptions of Assets Not Held at Schwab may be abbreviated or truncated. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as Stale Priced. Certain Limited Partnerships (direct participation programs) and unlisted Real Estate Investment Trust (REIT) securities, for which you may see a value on your monthly Account statement that reflects the issuer's appraised estimated value, are not listed on a national securities exchange, and are generally illiquid. Even if you are able to sell such securities, the price received may be less than the per share appraised estimated value provided in the account statement. **Market Value:** The Market Value is computed by multiplying the Market Price by the Quantity of Shares. This is the dollar value of your present holdings in your specified Schwab Account or a summary of the Market Value summed over multiple accounts. **Non-Publicly Traded Securities:** All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party as provided by Schwab's Account Agreement. Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests.





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## Terms and Conditions (continued)

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