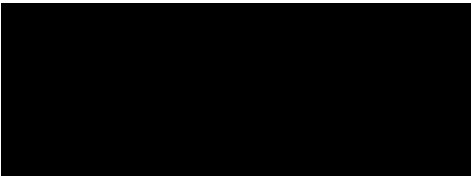




Account Number
[Redacted]

Statement Period
November 1-30, 2024



Manage Your Account

Questions about this statement

1 (800) 435-4000 - 24/7 Customer service

For the most current records on your account visit us at
schwab.com/login *Statements are archived up to 10 years online*



Commitment to Transparency

Client Relationship Summaries and Best Interest disclosures at schwab.com/transparency

charles
SCHWAB

Account Number

Statement Period

November 1-30, 2024

Conditions

GENERAL INFORMATION AND KEY TERMS:

This Account statement is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your Account at Schwab ("Account"). Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab (including balances held at a Depository Institution) you should verify its content with this statement.

AIP (Automatic Investment Plan) Customers: Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request.

Average Daily Balance: Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest.

Bank Sweep and Bank Sweep for Benefit Plans Features: Schwab acts as your agent and custodian in establishing and maintaining your Deposit Account(s) as a feature of your brokerage account(s). Deposit accounts held through bank sweep features constitute direct obligations of one of more FDIC insured banks ("Affiliated Banks") that are affiliated with Schwab and are not obligations of Schwab. Funds swept to Affiliated Banks are eligible for deposit insurance from the FDIC up to the applicable limits for each bank for funds held in the same insurable capacity. The balance in the Deposit Accounts can be withdrawn on your order and the proceeds returned to your brokerage account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the bank sweep feature(s) in your account, please refer to the Cash Features Disclosure Statement available online or from a Schwab representative.

Cash: Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business.

Dividend Reinvestment Customers: Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. Further information on these transactions will be furnished upon written request.

Interest: For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that may differ from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Affiliated 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. For the Schwab One Interest feature, interest accrues daily from 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 feature(s), 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:

- You can lose more funds than you deposit in the margin account.
- 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.
- You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call.
- Schwab can increase both its "house" maintenance margin requirements and the maintenance margin requirements for your Account 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 Partnership (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.

Schwab Sweep Money Funds: Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary. If on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than 1/2 of 1 cent (\$.0005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower.

Securities Products and Services: Securities products and services

are offered by Charles Schwab & Co., Inc., Member SIPC. Securities products and services, including unswept intraday funds and net credit balances held in brokerage accounts are not deposits or other obligations of, or guaranteed by, any bank, are not FDIC insured, and are subject to investment risk and may lose value. SIPC does not cover balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features. Please see your Cash Feature Disclosure Statement for more information on insurance coverage. **Yield to Maturity:** This is the actual average annual return on a note if held to maturity.

Gain (or Loss): Unrealized Gain or (Loss) and Realized Gain or (Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information has been provided on this statement at the request of your Advisor, if applicable. This information is not a solicitation or a recommendation to buy or sell. Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS.

Accrued Income: Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your Account, but the interest and/or dividends have not been received into your account. Schwab makes no representation that the amounts shown (or any other amount) will be received. Accrued amounts are not covered by SIPC account protection until actually received and held in the Account.

IN CASE OF ERRORS OR DISCREPANCIES: If you find an error or discrepancy relating to your brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately.

You may call us at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) If you're a client of an independent investment advisor, call us at 800-515-2157. Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions.

IN CASE OF COMPLAINTS: If you have a complaint regarding your Schwab statement, products or services, please write to the Client Advocacy Team at Charles Schwab & Co., Inc., Attention: Client Advocacy Team, 211 Main St., San Francisco, CA 94105, USA, or call Schwab Signature Alliance at 800-515-2157.

Address Changes: If you fail to notify Schwab in writing of any change of address or phone number, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account.

Additional Information:

We are required by law to report to the Internal Revenue Service adjusted cost basis information (if applicable), certain payments to you and credits to your Account during the calendar year. Retain this statement for income tax purposes. A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request. Any third party trademarks appearing herein are the property of their respective owners. Schwab and Charles Schwab Bank are affiliates of each other and subsidiaries of the Charles Schwab Corporation.

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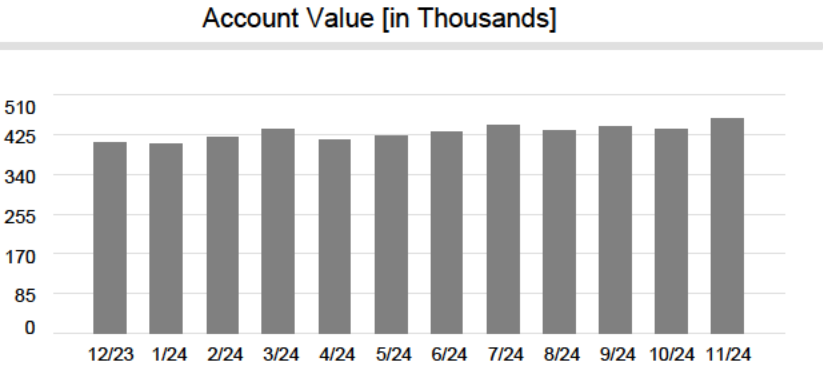
Schwab One® Account of

Account Number

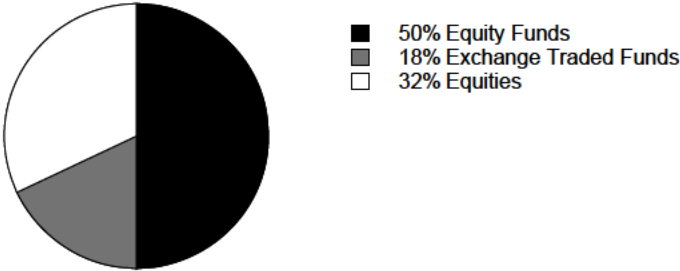
Statement Period
November 1-30, 2024

Account Value as of 11/30/2024:\$ 462,469.83

Change in Account Value	This Period	Year to Date
Starting Value	\$ 437,593.57	\$ 407,964.48
Credits	210.83	47,253.72
Debits	0.00	(64,558.05)
Transfer of Securities (In/Out)	0.00	0.00
Income Reinvested	(45.42)	(2,051.67)
Change in Value of Investments	24,710.85	73,861.35
Ending Value on 11/30/2024	\$ 462,469.83	\$ 462,469.83
Accrued Income ^d	367.59	
Ending Value with Accrued Income ^d	\$ 462,837.42	
Total Change in Account Value	\$ 24,876.26	\$ 54,505.35
	5.68%	13.36%
Total Change with Accrued Income ^d	\$ 25,243.85	



Asset Composition	Market Value	% of Account Assets
Bank Sweep ^{x,z}	\$ 194.34	<1%
Equities	148,687.70	32%
Equity Funds	230,431.80	50%
Exchange Traded Funds	83,155.99	18%
Total Assets Long	\$ 462,469.83	
Total Account Value	\$ 462,469.83	100%





Schwab One® Account of

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Gain or (Loss) Summary	Realized Gain or (Loss) This Period		Unrealized Gain or (Loss)
	Short Term	Long Term	
All Investments	\$0.00	\$5.84	\$86,652.70

Values may not reflect all of your gains/losses; 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. 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	This Period		Year to Date	
	Federally Tax-Exempt	Federally Taxable	Federally Tax-Exempt	Federally Taxable
Bank Sweep Interest	0.00	0.27	0.00	7.20
Cash Dividends	0.00	210.56	0.00	5,241.56
Total Income	0.00	210.83	0.00	5,248.76

Cash Transactions Summary	This Period	Year to Date
Starting Cash *	\$ 15.57	\$ 3,987.96
Deposits and other Cash Credits	0.00	42,000.00
Investments Sold	13.36	66,886.69
Dividends and Interest	210.83	5,253.72
Withdrawals and other Debits	0.00	(64,558.05)
Investments Purchased	(45.42)	(53,375.98)
Fees and Charges	0.00	0.00
Total Cash Transaction Detail	178.77	(3,793.62)
Ending Cash *	\$ 194.34	\$ 194.34

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



Schwab One® Account of

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Investment Detail - Cash and Bank Sweep

Cash	Starting Balance	Ending Balance	% of Account Assets
Cash	15.57	0.00	
Total Cash	15.57	0.00	

Bank Sweep	Starting Balance	Ending Balance	% of Account Assets
Bank Sweep ^{X,Z}	0.00	194.34	<1%
Total Bank Sweep	0.00	194.34	<1%

Total Cash and Bank Sweep		194.34	<1%
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Investment Detail - Equities

Equities	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
	Units Purchased	Cost Per Share	Cost Basis	Acquired		Holding Days	Holding Period
ABBOTT LABS	160.0000	118.77000	19,003.20	4%	2,137.60	1.85%	352.00
SYMBOL: ABT	160.0000	105.4100	16,865.60	12/05/22	2,137.60	725	Long-Term
ARCHER-DANIELS MIDLAND C	159.0000	54.60000	8,681.40	2%	(5,751.03)	3.66%	318.00
SYMBOL: ADM	159.0000	90.7700	14,432.43	12/05/22	(5,751.03)	725	Long-Term
							Accrued Dividend: 79.50
BLACK HILLS CORP	45.0000	64.07000	2,883.15	<1%	(273.60)	4.05%	117.00
SYMBOL: BKH	45.0000	70.1500	3,156.75	12/05/22	(273.60)	725	Long-Term
							Accrued Dividend: 29.25



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Investment Detail - Equities (continued)

	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
Equities (continued)	Units Purchased	Cost Per Share	Cost Basis	Acquired		Holding Days	Holding Period
CHARLES SCHWAB CORP [◊]	182.2400	82.76000	15,082.18	3%	5,869.21	1.20%	182.24
SYMBOL: SCHW	2.5680	70.3582 ^r	180.68		31.85		Short-Term
	5.6720	68.3938 ^r	387.93		81.48		Long-Term
	100.0000	36.2995	3,629.95	09/14/00	4,646.05	8842	Long-Term
	74.0000	67.7622	5,014.41	04/12/21	1,109.83	1327	Long-Term
<i>Cost Basis</i>			9,212.97				
CVS HEALTH CORP	116.0000	59.85000	6,942.60	2%	(1,100.89)	4.44%	308.56
SYMBOL: CVS	116.0000	69.3404	8,043.49	06/13/18	(1,100.89)	2361	Long-Term
EVERUS CONSTR GROUP INC	81.0000	63.66000	5,156.46	1%	2,376.01	N/A	N/A
SYMBOL: ECG	43.0000	30.0941	1,294.05	08/23/16	1,443.33	3020	Long-Term
	38.0000	39.1157	1,486.40	12/05/22	932.68	725	Long-Term
<i>Cost Basis</i>			2,780.45				
EXPEDITORS INTL WASH INC	50.0000	121.64000	6,082.00	1%	491.00	1.20%	73.00
CLASS A	50.0000	111.8200	5,591.00	12/05/22	491.00	725	Long-Term
SYMBOL: EXPD							
FEDEX CORP	70.0000	302.67000	21,186.90	5%	9,385.60	1.82%	386.40
SYMBOL: FDX	70.0000	168.5900	11,801.30	08/23/16	9,385.60	3020	Long-Term
GREEN THUMB INDS INC ^F	36.0000	9.29000	334.44	<1%	(710.07)	N/A	N/A
SYMBOL: GTBIF	1.0000	28.8100	28.81	04/13/21	(19.52)	1326	Long-Term
	35.0000	29.0200	1,015.70	04/16/21	(690.55)	1323	Long-Term
<i>Cost Basis</i>			1,044.51				
JOHNSON & JOHNSON	180.0000	155.01000	27,901.80	6%	(4,278.60)	3.19%	892.80
SYMBOL: JNJ	180.0000	178.7800	32,180.40	12/05/22	(4,278.60)	725	Long-Term
							Accrued Dividend: 223.20



Schwab One® Account of

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Investment Detail - Equities (continued)

	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
Equities (continued)	Units Purchased	Cost Per Share	Cost Basis	Acquired		Holding Days	Holding Period
KNIFE RIV CORP	81.0000	103.50000	8,383.50	2%	5,725.64	N/A	N/A
SYMBOL: KNF	43.1169	28.7780	1,240.82	08/23/16	3,221.78	3020	Long-Term
	37.8831	37.4055	1,417.04	12/05/22	2,503.86	725	Long-Term
<i>Cost Basis</i>			2,657.86				
MDU RES GROUP INC	325.0000	20.04000	6,513.00	1%	3,240.16	2.59%	169.00
SYMBOL: MDU	173.0000	8.8319	1,527.93	08/23/16	1,938.99	3020	Long-Term
	152.0000	11.4796	1,744.91	12/05/22	1,301.17	725	Long-Term
<i>Cost Basis</i>			3,272.84				
SMUCKER J M CO	33.0000	117.79000	3,887.07	<1%	(1,195.59)	3.66%	142.56
SYMBOL: SJM	33.0000	154.0200	5,082.66	12/05/22	(1,195.59)	725	Long-Term
							<i>Accrued Dividend: 35.64</i>
WALMART INC	180.0000	92.50000	16,650.00	4%	7,551.00	0.89%	149.40
SYMBOL: WMT	180.0000	50.5500	9,099.00	12/05/22	7,551.00	725	Long-Term
Total Equities	1,698.2400		148,687.70	32%	23,466.44		3,090.96
		<i>Total Cost Basis:</i>	125,221.26				

Total Accrued Dividend for Equities: 367.59



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Investment Detail - Exchange Traded Funds

	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
Exchange Traded Funds	Units Purchased	Cost Per Share	Cost Basis	Acquired		Holding Days	Holding Period
SCHWAB US DIVIDEND [◇]	1,507.7030	29.53000	44,522.47	10%	8,809.07	10.22%	4,550.25
EQUITY ETF	54.2421	26.1671 ^r	1,419.36		182.41		Short-Term
SYMBOL: SCHD	70.8669	24.1032 ^r	1,708.12		384.58		Long-Term
	56.5940	17.0700	966.06	03/11/19	705.16	2090	Long-Term
	195.0000	22.2966	4,347.85	02/09/21	1,410.50	1389	Long-Term
	300.0000	22.2950	6,688.50	02/09/21	2,170.50	1389	Long-Term
	132.0000	25.9766	3,428.92	12/20/21	469.04	1075	Long-Term
	612.0000	24.4333	14,953.20	09/07/23	3,119.16	449	Long-Term
	87.0000	25.3033	2,201.39	01/19/24	367.72	315	Short-Term
<i>Cost Basis</i>			35,713.40				
SCHWAB US LARGE CAP [◇]	813.3545	27.79000	22,603.12	5%	9,452.22	1.58%	357.88
GROWTH ETF	3.8528	23.2584 ^r	89.61		17.46		Short-Term
SYMBOL: SCHG	12.1704	16.3799 ^r	199.35		138.87		Long-Term
	93.3313	9.5574	892.01	03/11/19	1,701.67	2090	Long-Term
	648.0000	16.9750	10,999.80	02/09/21	7,008.12	1389	Long-Term
	56.0000	17.3237	970.13	04/13/21	586.11	1326	Long-Term
<i>Cost Basis</i>			13,150.90				
SCHWAB US SMALL CAP ETF [◇]	566.6143	28.20000	15,978.52	3%	1,736.81	2.48%	396.86
SYMBOL: SCHA	8.0576	23.5839 ^r	190.03		37.19		Short-Term
	17.1674	21.8879 ^r	375.76		108.36		Long-Term
	429.3893	25.5062	10,952.11	02/09/21	1,156.67	1389	Long-Term
	80.0000	25.0682	2,005.46	04/12/21	250.54	1327	Long-Term
	20.0000	23.0475	460.95	04/12/22	103.05	962	Long-Term
	12.0000	21.4500	257.40	05/31/22	81.00	913	Long-Term
<i>Cost Basis</i>			14,241.71				



Statement Period
November 1-30, 2024

Investment Detail - Exchange Traded Funds (continued)

	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
Exchange Traded Funds (continued)	Units Purchased	Cost Per Share	Cost Basis	Acquired		Holding Days	Holding Period
SPDR PORTFOLIO S&P 600 ^o	1.0549	49.18000	51.88	<1%	6.97	1.61%	0.84
SMALL CAP ETF	0.0209	42.5837 ^r	0.89		0.14		Short-Term
SYMBOL: SPSM	0.0340	38.8235 ^r	1.32		0.35		Long-Term
	1.0000	42.7000	42.70	07/26/21	6.48	1222	Long-Term
<i>Cost Basis</i>			44.91				
Total Exchange Traded Funds	2,888.7267		83,155.99	18%	20,005.07		5,305.83
		<i>Total Cost Basis:</i>	63,150.92				

Investment Detail - Mutual Funds

Equity Funds	Quantity	Market Price	Market Value	Cost Basis	Unrealized Gain or (Loss)	% of Account Assets
AMERICAN FUNDS 2060 TRGT ^o	1,603.2580	18.72000	30,012.99	26,522.75	3,490.24	6%
DATE RETIRE F1						
SYMBOL: FAWTX						
COHEN & STEERS REAL ESTA	264.4060	17.70000	4,679.99	3,933.25	746.74	1%
TE SECURITIES A						
SYMBOL: CSEIX						
DF DENT MIDCAP GROWTH IN ^o	309.2080	39.63000	12,253.91	11,415.27	838.64	3%
VESTOR						
SYMBOL: DFDMX						
FIRST EAGLE GLOBAL A	500.0000	73.54000	36,770.00	30,065.05	6,704.95	8%
SYMBOL: SGENX						



Account Number

Statement Period
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Investment Detail - Mutual Funds (continued)

Equity Funds (continued)	Quantity	Market Price	Market Value	Cost Basis	Unrealized Gain or (Loss)	% of Account Assets
FRANKLIN RISING DIVIDEND A SYMBOL: FRDPX	350.0000	102.34000	35,819.00	27,161.19	8,657.81	8%
INVESCO DIVERSIFIED DIVIDEND A SYMBOL: LCEAX	750.0000	20.79000	15,592.50	13,320.00	2,272.50	3%
JPMORGAN GROWTH ADVANTAGE A SYMBOL: VHIAx	1,000.0000	40.53000	40,530.00	30,730.85	9,799.15	9%
PARNASSUS CORE EQUITY INVESTOR ° SYMBOL: PRBLX	339.9630	67.45000	22,930.50	18,978.55	3,951.95	5%
RYDEX NASDAQ-100 INDEX ° SYMBOL: RYOCX	275.7530	87.80000	24,211.11	18,000.78	6,210.33	5%
SCHWAB S&P 500 INDEX SYMBOL: SWPPX	81.5450	93.59000	7,631.80	7,122.92	508.88	2%
Total Equity Funds	5,474.1330		230,431.80	187,250.61	43,181.19	50%
Total Mutual Funds	5,474.1330		230,431.80	187,250.61	43,181.19	50%

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only and are derived from information provided by outside parties. Schwab cannot guarantee the accuracy of such information. Since the interest and dividends are subject to change at any time, they should not be relied upon exclusively for making investment decisions. 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.



[Redacted]

[Redacted]r

Statement Period
November 1-30, 2024

Total Investment Detail	462,469.83
Total Account Value	462,469.83
Total Cost Basis	375,622.79

Realized Gain or (Loss)

Long Term	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
EVERUS CONSTR GROUP INC: ECG	0.2500	08/23/16	11/01/24	13.36	7.52	5.84
Total Long Term				13.36	7.52	5.84
Total Realized Gain or (Loss)				13.36	7.52	5.84

Schwab has provided accurate realized gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. If all data for a given investment is not available, the investment will not be listed here.
Option Customers: Realized gain/loss of underlying securities is adjusted to reflect the premiums of assigned or exercised options. Please consult IRS publication 550, Investment Income and Expenses, for additional information on Options.

Transaction Detail - Purchases & Sales

Equities Activity

Settle Date	Trade Dat	Transaction	Description	Quantity	Unit Price	Charges and Interest	Total Amount
11/01/24	10/31/24	Spin-off	EVERUS CONSTR GROUP INC: ECG	81.0000		0.00	
11/04/24	10/31/24	Cash-In-Lieu	EVERUS CONSTR GROUP INC: ECG			0.00	13.36



[Redacted]

Account Number
[Redacted]

Statement Period
November 1-30, 2024

Transaction Detail - Purchases & Sales (continued)

Equities Activity (continued)

Settle Date	Trade Dat	Transaction	Description	Quantity	Unit Price	Charges and Interest	Total Amount
11/22/24	11/22/24	Reinvested Shares	CHARLES SCHWAB CORP: SCHW	0.5568	81.5783	0.00	(45.42)

Total Equities Activity	(32.06)
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Total Purchases & Sales	(32.06)
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Transaction Detail - Dividends & Interest (including Money Market Fund dividends reinvested)

Transaction Process				Credit/(Debit)
Date	Date	Activity	Description	
11/01/24	11/01/24	Qualified Dividend	CVS HEALTH CORP: CVS	77.14
11/15/24	11/15/24	Qualified Dividend	ABBOTT LABS: ABT	88.00
11/15/24	11/18/24	Bank Interest ^{X,Z}	BANK INT 101624-111524	0.27
11/22/24	11/22/24	Qual Div Reinvest	CHARLES SCHWAB CORP: SCHW	45.42

Total Dividends & Interest	210.83
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Total Transaction Detail	178.77
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Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.



Schwab One® Account of

Account

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Bank Sweep Activity

Transaction		Description	Withdrawal	Deposit	Balance ^{x,z}
Date	Transaction				
Opening Balance ^{x,z}					0.00
11/01/24	Auto Transfer	BANK CREDIT FROM BROKERAGE ^x		92.71	92.71
11/05/24	Auto Transfer	BANK CREDIT FROM BROKERAGE ^x		13.36	106.07
11/15/24	Interest Paid ^{x,z}	BANK INTEREST		0.27	106.34
11/15/24	Auto Transfer	BANK CREDIT FROM BROKERAGE ^x		88.00	194.34
Total Activity			0.00	194.34	
Ending Balance ^{x,z}					194.34

Bank Sweep: Interest Rate as of 11/29/24 was 0.10%. Your interest period was 10/16/24 - 11/15/24. ^z

Pending Corporate Actions

	Transaction	Quantity	Payable Date	Rate per Share	Share Distribution	Cash Distribution
BLACK HILLS CORP	Qual Div	45.0000	12/01/24	0.6500		29.25
SMUCKER J M CO	Qual Div	33.0000	12/02/24	1.0800		35.64
JOHNSON & JOHNSON	Qual Div	180.0000	12/10/24	1.2400		223.20
ARCHER-DANIELS MIDLAND C	Qual Div	159.0000	12/12/24	0.5000		79.50
Total Pending Corporate Actions						367.59

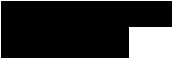
Pending transactions are not included in account value.

Endnotes For Your Account

Symbol	Endnote Legend
◇	Dividends paid on this security will be automatically reinvested.



Schwab One® Account of
[Redacted]



Statement Period
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Endnotes For Your Account (continued)

Symbol	Endnote Legend
d	Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your brokerage account, but the income and/or dividends have not been received into your account and Schwab makes no representation that they will. Accrued amounts are not covered by SIPC account protection until actually received and held in the account.
r	Reinvested dividends are summarized and the cost per share is averaged.
X	Bank Sweep deposits are held at FDIC-insured bank(s) ("Banks") that are affiliated with Charles Schwab & Co., Inc.
Z	For 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 affiliated 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.

For information on how Schwab pays its representatives, go to <http://www.schwab.com/transparency>.