



Schwab One® Account of  
[REDACTED]

Account Number  
[REDACTED]

Statement Period  
October 1-31, 2024



## Account Summary

Ending Account Value as of 10/31

\$129,988.53

Beginning Account Value as of 10/01

\$130,792.41



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### Your Independent Investment Manager and/or Advisor



[REDACTED] it is:  
Charles Schwab & Co., Inc. Member SIPC. Your independent Investment Advisor is not affiliated with or an agent of Schwab and Schwab does not supervise or endorse your Advisor.

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### Online Assistance

Visit us online at [schwab.com](http://schwab.com)

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

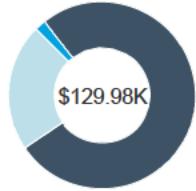
	This Statement	YTD
Beginning Value	\$130,792.41	\$98,646.67
Deposits	0.00	0.00
Withdrawals	0.00	0.00
Dividends and Interest	324.93	2,041.00
Transfer of Securities	0.00	0.00
Market Appreciation/(Depreciation)	(752.49)	30,375.73
Expenses	(376.32)	(1,074.87)
<b>Ending Value</b>	<b>\$129,988.53</b>	<b>\$129,988.53</b>

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]

### Asset Allocation



	This Period	Allocation
Cash and Cash Investments	2,617.83	2%
Exchange Traded Funds	98,352.30	76%
Other Assets	29,018.40	22%
<b>Total</b>	<b>\$129,988.53</b>	<b>100%</b>

### Top Account Holdings This Period

SYMBOL CUSIP	Description	Market Value	% of Accounts
SPMD	SPDR PORTFOLIO S&P 400	37,670.32	29%
IVV	ISHARES CORE S&P 500	31,989.44	25%
IRM	IRON MTN INC NEW R...	29,018.40	22%
VEA	VANGUARD FTSE DEVELOPED	17,735.40	14%
IEMG	ISHARES CORE MSCI	10,957.14	8%

### Gain or (Loss) Summary

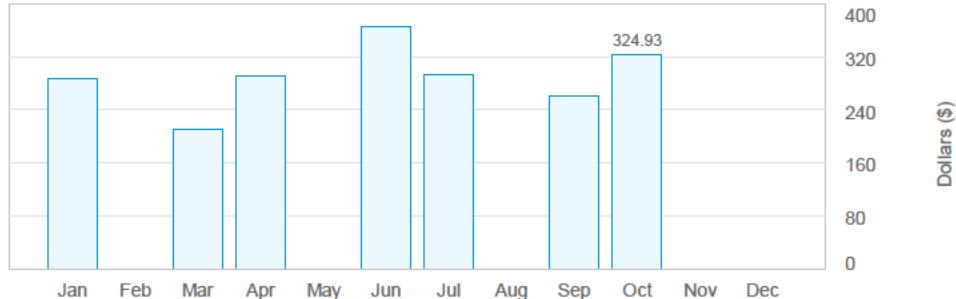
	Short-Term (ST)		Long-Term (LT)			
	Gain	(Loss)	Net	Gain	(Loss)	Net
This Period	0.00	0.00	0.00	0.00	0.00	0.00
YTD	1.61	0.00	1.61	28,621.39	0.00	28,621.39
<b>Unrealized</b>						<b>\$26,461.80</b>

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.

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### Income Summary



Federal Tax Status	This Period		YTD	
	Tax-Exempt	Taxable	Tax-Exempt	Taxable
Bank Sweep Interest	0.00	0.47	0.00	7.06
Cash Dividends	0.00	324.46	0.00	2,033.94
<b>Total Income</b>	<b>\$0.00</b>	<b>\$324.93</b>	<b>\$0.00</b>	<b>\$2,041.00</b>

### Margin Loan Information

Opening Margin Loan Balance	Closing Margin Loan Balance	Funds Available to Withdraw *	Securities Buying Power *
<b>\$0.00</b>	<b>\$0.00</b>	<b>\$68,082.83</b>	<b>\$136,165.66</b>

Margin Loan Rates  
Vary by Balance

**11.25% - 13.07%**

\* 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 10/01	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	Ending Value as of 10/31	Cost Basis	Unrealized Gain/(Loss)
\$130,792.41		\$0.00		(\$324.46)		(\$51.39)		(\$428.03)		\$129,988.53	\$100,908.90	\$26,461.80

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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		TD BANK NA <sup>X,Z</sup>			2,993.68	2,617.83	(375.85)		0.20%	2%
<b>Total Cash and Cash Investments</b>					<b>\$2,993.68</b>	<b>\$2,617.83</b>	<b>(\$375.85)</b>			<b>2%</b>

## Positions - Exchange Traded Funds

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
IEMG	ISHARES CORE MSCI <sup>(M)</sup>	197.0000	55.62000	10,957.14	9,974.07	983.07	1.83%	200.74	8%
IVV	ISHARES CORE S&P 500 <sup>(M)</sup>	56.0000	571.24000	31,989.44	27,673.40	4,316.04	1.56%	500.55	25%
SPMD	SPDR PORTFOLIO S&P 400 <sup>(M)</sup>	694.0000	54.28000	37,670.32	34,868.66	2,801.66	1.45%	547.83	29%
VEA	VANGUARD FTSE DEVELOPED <sup>(M)</sup>	354.0000	50.10000	17,735.40	17,475.43	259.97	1.15%	204.47	14%
<b>Total Exchange Traded Funds</b>				<b>\$98,352.30</b>	<b>\$89,991.56</b>	<b>\$8,360.74</b>		<b>\$1,453.59</b>	<b>76%</b>

## Positions - Other Assets

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
IRM	IRON MTN INC NEW <sup>(M),0</sup>	234.5300	123.73000	29,018.40	10,917.34	18,101.06	2.31%	670.76	22%
<b>Total Other Assets</b>				<b>\$29,018.40</b>	<b>\$10,917.34</b>	<b>\$18,101.06</b>		<b>\$670.76</b>	<b>22%</b>

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.

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## Transactions - Summary

Beginning Cash* as of 10/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Expenses	= Ending Cash* as of 10/31
\$2,993.68		\$0.00		\$0.00		(\$324.46)		\$0.00		\$324.93		(\$376.32)	\$2,617.83

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)(\$)
10/03	Purchase	Reinvested Shares	IRM	IRON MTN INC NEW REIT	2.7335	118.6968		(324.46)	
	Dividend	Non-Qualified Div	IRM	IRON MTN INC NEW				324.46	
10/09	Expense	Advisor Fee *		MGMTFEE TO ADVISOR				(376.32)	
10/16	Interest	Bank Interest	X,Z	BANK INT 091624-101524				0.47	
<b>Total Transactions</b>								<b>(\$375.85)</b>	<b>\$0.00</b>

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

## Bank Sweep Activity

Date	Description	Amount	Date	Description	Amount
10/01	Beginning Balance X,Z	\$2,993.68	10/31	Ending Balance X,Z	\$2,617.83
10/10	BANK TRANSFER TO BROKERAGE	(376.32)	10/31	Interest Rate *Z	0.20%
10/15	BANK INTEREST - TD BANK NA X,Z	0.47			

\* Your interest period was 09/16/24 - 10/15/24. Z



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## Cost Basis Lot Details

Security Type	Symbol	Description	Acquired Date	Quantity/Par	Price(\$)	Unit Cost Per Share(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)
ETF	IEMG	ISHARES CORE MSCI EMERGING ETF	12/19/23	197.0000	55.62000	50.6297	10,957.14	9,974.07	983.07
	IVV	ISHARES CORE S&P 500 ETF	12/19/23	4.0000	571.24000	478.5800	2,284.96	1,914.32	370.64
			01/03/24	40.0000	571.24000	471.8100	22,849.60	18,872.40	3,977.20
			09/23/24	12.0000	571.24000	573.8900	6,854.88	6,886.68	(31.80)
	SPMD	SPDR PORTFOLIO S&P 400 MID CAP ETF	12/19/23	513.0000	54.28000	48.7599	27,845.64	25,013.83	2,831.81
			09/23/24	181.0000	54.28000	54.4465	9,824.68	9,854.83	(30.15)
	VEA	VANGUARD FTSE DEVELOPED MARKETS ETF	12/19/23	191.0000	50.10000	47.1100	9,569.10	8,998.01	571.09
			09/16/24	49.0000	50.10000	51.7500	2,454.90	2,535.75	(80.85)
			09/23/24	114.0000	50.10000	52.1199	5,711.40	5,941.67	(230.27)
Other Assets	IRM	IRON MTN INC NEW REIT		4.9791	123.73000 ↗	57.1368 ↗	616.06	284.49 ↗	331.57
				13.8689	123.73000 ↗	86.2065 ↗	1,716.00	1,195.59 ↗	520.41
			07/22/21	200.0000	123.73000	43.7233	24,746.00	8,744.66	16,001.34
			09/20/21	12.1460	123.73000	44.2935	1,502.82	537.99	964.83
			10/06/21	3.5360	123.73000	43.7245	437.51	154.61	282.90
<b>Total Cost Basis Lot Details</b>							<b>\$127,370.69</b>	<b>\$100,908.90</b>	<b>\$26,461.79</b>



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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.
- ◊ Dividends paid on this security will be automatically reinvested.
- \* You authorize Schwab to debit your account to pay investment management fees per the authorization you granted in your Account Application. Schwab does not review or monitor these fee payments. Contact your Investment Manager if you have questions.
- r Reinvested dividends are summarized and the cost per share is averaged.

- 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.

## Terms and 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.

**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. **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 these bank sweep features constitute direct obligations of one or more FDIC insured banks ("Program Banks") that are not obligations of Schwab. Funds swept to Program 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(s), 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. **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.**

**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 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. 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 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.



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[REDACTED]

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## Terms and Conditions (continued)

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 (\$0.005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$0.01 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 Program Banks 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.

**IN CASE OF ERRORS OR DISCREPANCIES: If you find an error or discrepancy relating to your**

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