



Schwab One® Account of

[Redacted]

Account Number  
[Redacted]

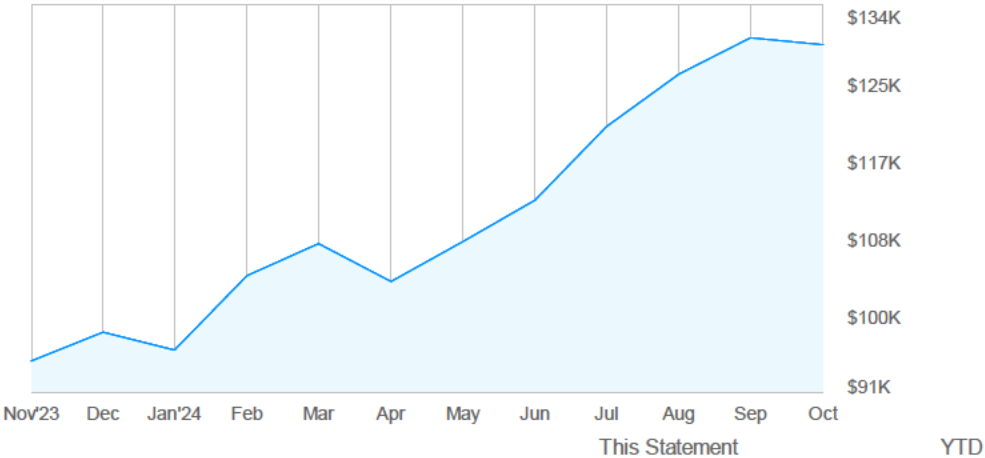
Statement Period  
October 1-31, 2024



Account Summary

Ending Account Value as of 10/31  
\$129,988.53

Beginning Account Value as of 10/01  
\$130,792.41



Your Independent Investment Manager and/or Advisor

[Redacted]

[Redacted] 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.

Online Assistance

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

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

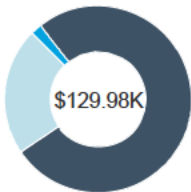
Beginning Value	\$130,792.41	\$98,646.67
Deposits	0.00	0.00
Withdrawals	0.00	0.00
Dividends and Interest	324.93	2,041.00
Transfer of Securities	0.00	0.00
Market Appreciation/(Depreciation)	(752.49)	30,375.73
Expenses	(376.32)	(1,074.87)
Ending Value	\$129,988.53	\$129,988.53

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.



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Asset Allocation



	This Period	Current 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

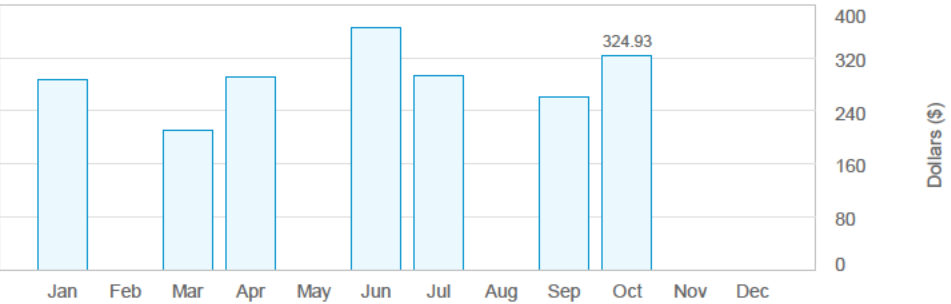
SYMBOL CUSIP	Description	Market Value	% of Accounts
SPMD	SPDR PORTFOLIO S&P 400	37,670.32	29%
IVV	ISHARES CORE S&P 500	31,989.44	25%
IRM	IRON MTN INC NEW R...	29,018.40	22%
VEA	VANGUARD FTSE DEVELOPED	17,735.40	14%
IEMG	ISHARES CORE MSCI	10,957.14	8%

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.

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](https://www.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%
Total Cash and Cash Investments					\$2,993.68	\$2,617.83	(\$375.85)			2%

## 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%
Total Exchange Traded Funds				\$98,352.30	\$89,991.56	\$8,360.74		\$1,453.59	76%

## 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),o</sup> REIT	234.5300	123.73000	29,018.40	10,917.34	18,101.06	2.31%	670.76	22%
Total Other Assets				\$29,018.40	\$10,917.34	\$18,101.06		\$670.76	22%

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 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 <sup>X,Z</sup>		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 <sup>X,Z</sup>	\$2,993.68	10/31	Ending Balance <sup>X,Z</sup>	\$2,617.83
10/10	BANK TRANSFER TO BROKERAGE	(376.32)	10/31	Interest Rate <sup>*Z</sup>	0.20%
10/15	BANK INTEREST - TD BANK NA <sup>X,Z</sup>	0.47			

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



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
Total Cost Basis Lot Details							\$127,370.69	\$100,908.90	\$26,461.79



Statement Period  
October 1-31, 2024



## 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

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Schwab One® Account of



Statement Period

October 1-31, 2024



## 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 ½ 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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