



Do Not Use For Account Transactions
PO BOX 3009
MONROE, WI 53566-8309

CHRISTINE MOYER CUST
ROBERT E MOYER
WA UNIF TRNS MIN ACT
1210 KIRKLAND AVE
KIRKLAND WA 98033-6323

September 30, 2024, quarter-to-date statement
View your statements online at vanguard.com.

Client Services: 800-662-2739

**We've recently made changes to our statements.
You may notice that some information previously
included no longer appears on your statement.
For the most up-to-date information and status
of your account, visit Vanguard.com or download
our mobile app.**

Assets listed in this statement are held by Vanguard Brokerage Services® (VBS), a division of Vanguard Marketing Corporation (VMC), member FINRA and SIPC. Summary data are provided solely as a service and are for informational purposes only.

Statement overview

\$10,966.70

Total value of all accounts as of September 30, 2024

Accounts	Value on 06/30/2024	Value on 09/30/2024
CHRISTINE MOYER CUST ROBERT E MOYER		
UGMA/UTMA brokerage account	\$10,079.86	\$10,966.70

Asset mix



99.9%	Stocks	\$10,950.36
0.0%	Fixed Income	0.00
0.1%	Short-term reserves	16.34
0.0%	Other	0.00

\$10,966.70

Your asset mix percentages are based on your holdings as of the prior month-end.

UGMA/UTMA brokerage account—XXXX5817

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Account overview

\$10,966.70

Total account value as of September 30, 2024

Year-to-date income

Taxable income	\$81.20
Nontaxable income	0.00
Total	\$81.20

Balances and holdings for Vanguard Brokerage Account—XXXX5817

Your securities are held in your cash account, unless otherwise noted. This section only shows securities that were held in the account at the end of the time period indicated.

Sweep program

Name	Quantity	Price on 09/30/2024	Balance on 06/30/2024	Balance on 09/30/2024
VANGUARD FEDERAL MONEY MARKET FUND 7-day SEC Yield: 4.88%	16.3400	\$1.00	\$37.81	\$16.34
Total Sweep Balance			\$37.81	\$16.34

UGMA/UTMA brokerage account—XXXX5817

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Balances and holdings for Vanguard Brokerage Account—XXXX5817 continued

ETFs

Symbol	Name	Quantity	Price on 09/30/2024	Balance on 06/30/2024	Balance on 09/30/2024
VTI	VANGUARD TOTAL STOCK MARKET ETF	38.6720	\$283.1600	\$10,042.05	\$10,950.36
				\$10,042.05	\$10,950.36

Account activity for Vanguard Brokerage Account —XXXX5817

This section shows transactions that have settled by September 30, 2024.

Income summary

	Dividends	Interest	Tax-exempt interest	Short-term capital gains	Long-term capital gains	Other income
September	\$0.07	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Year-to-date	81.20	0.00	0.00	0.00	0.00	0.00

Completed transactions

Settlement date	Trade date	Symbol	Name	Transaction type	Account type	Quantity	Price	Commissions & fees	Amount
09/30	09/30	-	VANGUARD FEDERAL MONEY MARKET FUND	Dividend	-	-	-	-	\$0.07
09/30	09/30	-	VANGUARD FEDERAL MONEY MARKET FUND	Reinvestment	-	-	-	-	-0.07

If you had an adjustment to a dividend or interest payment from a previous month, the monthly amount shown under the Income Summary section of your brokerage statement may be overstated.

UGMA/UTMA brokerage account—XXXX5817

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Account activity for Vanguard Brokerage Account—XXXX5817 continued

Pursuant to the Securities Exchange Act of 1934, Vanguard Brokerage Services(R) must provide individual investors with certain financial information on a semiannual basis. On June 30, 2024, Vanguard Marketing Corporation's (VMC's) net capital of \$431,214,717 was 37.67% of aggregate debit balances and exceeded the minimum requirement by \$408,323,175. On July 31, 2024, VMC's net capital of \$426,545,462 was 34.11% of aggregate debit balances and exceeded the minimum requirement amount by \$401,538,900. A copy of the June 30, 2024, Statement of Financial Condition is available on [vanguard.com](https://www.vanguard.com). You may also request free printed copies by calling 800-992-8327.

Disclosures

For our brokerage clients

Your brokerage cash and/or securities are held in custody by Vanguard Brokerage Services, a division of Vanguard Marketing Corporation, member FINRA and SIPC. Vanguard funds not held through your Vanguard Brokerage Services (VBS) account are held by The Vanguard Group, Inc., and are not protected by SIPC.

I. General information and key terms

Advice. Vanguard Brokerage Services provides point-in-time recommendations for certain brokerage products, accounts and services, and relating to account transfers and rollovers. However, unless Vanguard Brokerage Services affirmatively states that it is making a recommendation, it is not providing a recommendation. Vanguard Brokerage Services doesn't provide tax or legal advisory services and no one associated with Vanguard Brokerage Services is authorized to render such advice.

Direct Participation Program (DPP) and Real Estate Investment Trust (REIT). DPP and REIT securities are generally illiquid. The value of the security will be different than its purchase price. Any estimated value on your statement may not be realized when you seek to liquidate the security.

Financial statement. A Vanguard Brokerage financial statement is available for your inspection at any time upon request to Vanguard Brokerage Services.

Free credit balance. Any free credit balance carried for your account represents funds payable on demand, which, although properly accounted for on Vanguard Brokerage's books of record, aren't segregated and may be used in the conduct of its business to the extent permitted by law. Your settlement fund may be liquidated upon your request and the proceeds remitted to you.

Dividend reinvestment. When reinvesting dividends of eligible stocks, ETFs, and closed-end funds, Vanguard Brokerage Services combines cash distributions from the accounts of all clients who have requested reinvestment in the same security, and then uses that combined total to purchase additional shares of the security in the open market. The new shares are divided proportionately among the clients' accounts, in whole and fractional shares rounded to three decimal places. If the total purchase can't be completed in one trade, clients will receive shares purchased at the weighted average price paid by Vanguard Brokerage Services. Participants in our free dividend reinvestment program should refer to the "Completed transactions" area of the "Account activity for Vanguard Brokerage Account" section of their Vanguard statements for details of transaction history and dates.

For dividend reinvestment of mutual funds held in your brokerage account, the instructions are provided to the fund and the "settlement date" and "trade date" on your statement will generally represent the day the transaction is entered in your account record. Call Vanguard Brokerage Services with any questions.

Reporting brokerage account discrepancies. Promptly report in writing any inaccuracies or discrepancies in your Vanguard Brokerage account (including unauthorized trading) to Vanguard Brokerage Services. Any oral communication must be confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.

Margin accounts. If you maintain a margin account, this is a combined statement of your general account and a special memorandum account maintained for you under 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 upon request to Vanguard Brokerage Services. All securities must be held in your margin account. Note that purchases of open-end mutual funds and Vanguard ETFs® will settle in your cash account and after 30 days be moved into your margin account.

Money market fund transactions. Vanguard Brokerage Services may elect to send a monthly statement, in lieu of an immediate confirmation, for transactions executed pursuant to a periodic plan or an investment company plan, or executed in shares of any open-end registered money market mutual fund.

Orphaned fractional share transactions. Vanguard Brokerage Services may elect to send a monthly statement, in lieu of an immediate confirmation, for transactions executed to liquidate orphaned fractional share positions. Orphaned fractional share positions are fractional share positions held without a corresponding whole share position. Liquidations of these positions are executed by Vanguard Brokerage Services on a principal basis at the previous day's closing price, and the proceeds are credited to your account. No transaction fee is charged.

Open orders. A good-till-canceled (GTC) order will remain in effect for 60 calendar days after the business day on which the order was placed. If the 60th day falls during a weekend or on a holiday, the order will be canceled on the next business day before the markets open. GTC orders are automatically entered on a "do not reduce" (DNR) basis. The limit price won't be adjusted when a stock goes "ex-dividend." Orders for securities undergoing corporate actions such as, but not limited to, stock splits, stock dividends, special cash dividends, and spin-offs may be canceled before the market opening on the ex-dividend date of the corporate action. You must maintain records of all open orders. Be sure to review your open GTC orders periodically.

Option accounts. Information regarding commissions and charges related to the execution of an options transaction is provided in the transaction confirmation sent to you at the time of the transaction. These are also available upon request. You should advise us promptly of any changes in your investment objectives or financial situation.

Tax information. After year-end, Vanguard Brokerage Services is required to provide tax information to the IRS and other governmental authorities. At that time, you'll receive necessary information on the annual tax information statement; use that statement to prepare your tax filings. Note that certain types of assets typically need corrected tax forms.

Trade execution. Vanguard Brokerage Services may have acted as principal, agent, or both in the placement of trades for your account. Details are provided upon request to Vanguard Brokerage Services.

Average pricing. If average price transaction is indicated on this statement, details regarding the actual execution prices are available upon request to Vanguard Brokerage Services.

When issued. A short form of "when, as, and if issued." The term indicates a conditional transaction in a security authorized for issuance but not as yet actually issued. All "when issued" transactions are on an "if" basis, to be settled if and when the actual security is issued.

II. Portfolio holdings

The net market value of the securities in your account, including short positions, is reflected in this statement on a trade-date basis at the close of the statement period. The market prices have been obtained from quotation services that we believe to be reliable; however, we can't guarantee their accuracy. Securities for which a price isn't available are marked " — " and are omitted from the total. Prices listed reflect quotations on the statement date. Current prices are listed to help you track your account and aren't suitable for tax purposes. Account balances provided on the statement are displayed in short-form using only two decimal places.

Please logon to your account at Vanguard.com to review your account balances. Accrued interest represents interest earned but not yet received. Fund data on vanguard.com is generally updated mid-month. Depending on when you log on, there may be a difference between the asset mix shown on your statement and the data shown online. There also may be a difference between your fund's actual asset allocation and its target allocation. For more information about your fund's target allocation, go to vanguard.com.

Estimated values on statements. Vanguard Brokerage Services relies on external vendors to provide estimated, periodic valuation and market-price information for securities listed in your account statement. From time to time, this information isn't available or isn't received in time for posting to your account statement. In this case, the valuation or market price on your statement is marked "-" and the security hasn't been valued for purposes of calculating account totals. For owners of auction-rate securities: If an estimated valuation is provided on your account statement for auction-rate securities, please note that due to market illiquidity, you may not be able to sell the security at or near the estimated valuation listed on your account statement.

Asset mix for some funds recalculated by Vanguard. If the "Asset mix" section of your "Statement overview" page has a footnote that reads "Recalculated values are included," the asset allocation breakdown of particular funds within your portfolio among stocks, bonds, and short-term reserves has been calculated using long positions, margin credit or debit balances; short positions have been excluded. Certain funds employ trading strategies, such as risk hedging, short selling, and use of leverage and derivatives, that could result in significant short positions that can't be displayed using a standard asset allocation pie chart. Exclusion of these short positions may have a significant impact on the "Asset mix" pie chart. For more information about the strategies or holdings of a particular fund, see the fund's prospectus.

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