

**LEGISLATIVE ETHICS COMMISSION**

**STATE OF NEW YORK**

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**RECEIVED**

APR 07 2025

BY MA  
LEG. ETHICS COMM.

**ANNUAL STATEMENT OF FINANCIAL DISCLOSURE**

For Calendar Year 2024

1. Name John T McDonald III

2. (a) Title of Position Assemblymember

(b) Department, Agency or other Governmental Entity NYS Assembly

(c) Address of Present Office LOB 625 Albany NY 12247

(d) Office Telephone Number 518-455-4474

3. (a) Marital Status Married. If married, please give spouse's full name.

Renee M McDonald

(b) Full name of domestic partner (if applicable).

(c) List the names of all unemancipated children.

[REDACTED]

Answer each of the following questions completely, with respect to calendar year 2024, unless another period or date is otherwise specified. If additional space is needed, attach additional pages.

Whenever a "value" or "amount" is required to be reported herein, such value or amount shall be reported as being within one of the following Categories in Table I or Table II of this subdivision as called for in the question: A reporting individual shall indicate the Category by letter only.

Whenever "income" is required to be reported herein, the term "income" shall mean the aggregate net income before taxes from the source identified.

The term "calendar year" shall mean the year ending the December 31st preceding the date of filing of the annual statement.

4. (a) List any office, trusteeship, directorship, partnership, or position of any nature, whether compensated or not, held by the reporting individual with any firm, corporation, association, partnership, or other organization other than the State of New York. Include compensated honorary positions; do NOT list membership or uncompensated honorary positions. If the listed entity was licensed by any state or local agency, was regulated by any state regulatory agency or local agency, or, as a regular and significant part of the business or activity of said entity, did business with, or had matters other than ministerial matters before, any state or local agency, list the name of any such agency.

Position	Organization	State or Local Agency
<u>President</u>	Marra's Pharmacy	SED
<u>Pharmacist</u>	Marra's Pharma	SED
<u>Board Member</u>	Albany Convention Center	ABO
<u>Board Member</u>	NYS Drug Utilization Board	DFS
<u>Board Member</u>	Lack to Locks Passage	NYS Parks

- (b) List any office, trusteeship, directorship, partnership, or position of any nature, whether compensated or not, held by the spouse, domestic partner or unemancipated child of the reporting individual, with any firm, corporation, association, partnership, or other organization other than the State of New York. Include compensated honorary positions; do NOT list membership or uncompensated honorary positions. If the listed entity was licensed by any state or local agency, was regulated by any state regulatory agency or local agency, or, as a regular and significant part of the business or activity of said entity, did business with, or had matters other than ministerial matters before, any state or local agency, list the name of any such agency.

Position	Organization	State or Local Agency
<u>Teacher</u>	Lansingburgh Schools	SED

5. (a) List the name, address and description of any occupation, employment (other than the employment listed under Item 2 above), trade, business or profession engaged in by the reporting individual. If such activity was licensed by any state or local agency, was regulated by any state regulatory agency or local agency, or, as a regular and significant part of the business or activity of said entity, did business with, or had matters other than ministerial matters before, any state or local agency, list the name of any such agency.

Position	Name & Address of Organization	Description	State or Local Agency
President	Marra's Pharmacy*	President	SED
Pharmacist	Marra's Pharma*	Pharmacist	SED

\* Location - 217 Remsent St Cohoes NY 12047

- (b) If the spouse, domestic partner or unemancipated child of the reporting individual was engaged in any occupation, employment, trade, business or profession which activity was licensed by any state or local agency, was regulated by any state regulatory agency or local agency, or, as a regular and significant part of the business or activity of said entity, did business with, or had matters other than ministerial matters before, any state or local agency, list the name, address and description of such occupation, employment, trade, business or profession and the name of any such agency.

Position	Name & Address of Organization	Description	State or Local Agency
Teacher	Lansingburgh Schools 55 Turnpike Drive Troy NY 12182	Teacher	SED

6. List any interest, in EXCESS of \$1,000, held by the reporting individual, such individual's spouse, domestic partner or unemancipated child, or partnership of which any such person is a member, or corporation, 10% or more of the stock of which is owned or controlled by any such person, whether vested or contingent, in any contract made or executed by a state or local agency and include the name of the entity which holds such interest and the relationship of the reporting individual or such child to such entity and the interest in such contract. Do NOT include bonds and notes. Do NOT list any interest in any such contract on which final payment has been made and all obligations under the contract except for guarantees and warranties have been performed, provided, however, that such an interest must be listed if there has been an ongoing dispute during the calendar year for which this statement is filed

with respect to any such guarantees or warranties. Do NOT list any interest in a contract made or executed by a local agency after public notice and pursuant to a process for competitive bidding or a process for competitive requests for proposals.

Self, Spouse, Domestic Partner or Child	Entity Which Held Interest in Contract	Relationship to Entity and Interest in Contract	Contracting State or Local Agency	Category of Value of Contract (In Table II)
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NA

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7. List any position the reporting individual held as an officer of any political party or political organization, as a member of any political party committee, or as a political party district leader. The term "party" shall have the same meaning as "party" in the election law. The term "political organization" means any party or independent body as defined in the election law or any organization that is affiliated with or a subsidiary of a party or independent body.

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8. (a) If the reporting individual practices law, is licensed by the department of state as a real estate broker or agent or practices a profession licensed by the department of education, or works as a member or employee of a firm required to register pursuant to section one-e of the legislative law as a lobbyist, describe the services rendered for which compensation was paid including a general description of the principal subject areas of matters undertaken by such individual and principal duties performed. Specifically state whether the reporting individual provides services directly to clients. Additionally, if such an individual practices with a firm or corporation and is a partner or shareholder of the firm or corporation, give a general description of principal subject areas of matters undertaken by such firm or corporation.

Pharmacist - Role is to fill prescriptions and engage community RE :

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(b) APPLICABLE ONLY TO NEW CLIENTS OR CUSTOMERS FOR WHOM SERVICES ARE PROVIDED ON OR AFTER JULY FIRST, TWO THOUSAND TWELVE AND BEFORE DECEMBER THIRTY-FIRST, TWO THOUSAND FIFTEEN, OR FOR NEW MATTERS FOR EXISTING CLIENTS OR CUSTOMERS WITH RESPECT TO THOSE SERVICES THAT

ARE PROVIDED ON OR AFTER JULY FIRST, TWO THOUSAND TWELVE AND BEFORE DECEMBER THIRTY-FIRST, TWO THOUSAND FIFTEEN:

If the reporting individual personally provides services to any person or entity, or works as a member or employee of a partnership or corporation that provides such services (referred to hereinafter as a "firm"), then identify each client or customer to whom the reporting individual personally provided services, or who was referred to the firm by the reporting individual, and from whom the reporting individual or his or her firm earned fees in excess of \$10,000 during the reporting period for such services rendered in direct connection with:

- (i) A contract in an amount totaling \$50,000 or more from the state or any state agency for services, materials, or property;
- (ii) A grant of \$25,000 or more from the state or any state agency during the reporting period;
- (iii) A grant obtained through a legislative initiative during the reporting period; or
- (iv) A case, proceeding, application or other matter that is not a ministerial matter before a state agency during the reporting period.

For purposes of this question, "referred to the firm" shall mean: having intentionally and knowingly taken a specific act or series of acts to intentionally procure for the reporting individual's firm or knowingly solicit or direct to the reporting individual's firm in whole or substantial part, a person or entity that becomes a client of that firm for the purposes of representation for a matter as defined in subparagraphs (i) through (iv) of this paragraph, as the result of such procurement, solicitation or direction of the reporting individual. A reporting individual need not disclose activities performed while lawfully acting pursuant to paragraphs (c), (d), (e) and (f) of subdivision seven of section seventy-three of this article.

The disclosure requirement in this question shall not require disclosure of clients or customers receiving medical or dental services, mental health services, residential real estate brokering services, or insurance brokering services from the reporting individual or his or her firm. The reporting individual need not identify any client to whom he or she or his or her firm provided legal representation with respect to investigation or prosecution by law enforcement authorities, bankruptcy, or domestic relations matters. With respect to clients represented in other matters, where disclosure of a client's identity is likely to cause harm, the reporting individual shall request an exemption from the commission on ethics and lobbying in government pursuant to section ninety-four of the executive law, provided, however, that a reporting individual who first enters public office after July first, two thousand twelve, need not report clients or customers with respect to matters for which the reporting individual or his or her firm was retained prior to entering public office.

Client	Nature of Services Provided
	<u>NOT APPLICABLE</u>

(b-1) APPLICABLE ONLY TO NEW CLIENTS OR CUSTOMERS FOR WHOM SERVICES ARE PROVIDED ON OR AFTER DECEMBER THIRTY-FIRST, TWO THOUSAND FIFTEEN, OR FOR NEW MATTERS FOR EXISTING CLIENTS OR CUSTOMERS WITH RESPECT TO THOSE SERVICES THAT ARE PROVIDED ON OR AFTER DECEMBER THIRTY-FIRST, TWO THOUSAND FIFTEEN (FOR PURPOSES OF THIS QUESTION, "SERVICES" SHALL MEAN CONSULTATION, REPRESENTATION, ADVICE OR OTHER SERVICES):

If the reporting individual receives income from employment reportable in question 8(a) and personally provides services to any person or entity, or works as a member or employee of a partnership or corporation that provides such services (referred to hereinafter as a "firm"), the reporting individual shall identify each client or customer to whom the reporting individual personally provided services, or who was referred to the firm by the reporting individual, and from whom the reporting individual or his or her firm earned fees in excess of \$10,000 during the reporting period in direct connection with:

- (i) A contract in an amount totaling \$10,000 or more from the state or any state agency for services, materials, or property;
- (ii) A grant of \$10,000 or more from the state or any state agency during the reporting period;
- (iii) A grant obtained through a legislative initiative during the reporting period; or
- (iv) A case, proceeding, application or other matter that is not a ministerial matter before a state agency during the reporting period.

For such services rendered by the reporting individual directly to each such client, describe each matter that was the subject of such representation, the services actually provided and the payment received.

For payments received from clients referred to the firm by the reporting individual, if the reporting individual directly received a referral fee or fees for such referral, identify the client and the payment so received.

For purposes of this question, "referred to the firm" shall mean: having intentionally and knowingly taken a specific act or series of acts to intentionally procure for the reporting individual's firm or having knowingly solicited or directed to the reporting individual's firm in whole or substantial part, a person or entity that becomes a client of that firm for the purposes of representation for a matter as defined in clauses (i) through (iv) of this subparagraph, as the result of such procurement, solicitation or direction of the reporting

individual. A reporting individual need not disclose activities performed while lawfully acting in his or her capacity as provided in paragraphs (c), (d), (e) and (f) of subdivision seven of section seventy-three of this article.

Client	Matter	Nature of Services Provided	Category of Amount (In Table I)
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NA

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(b-2) APPLICABLE ONLY TO NEW CLIENTS OR CUSTOMERS FOR WHOM SERVICES ARE PROVIDED ON OR AFTER DECEMBER THIRTY-FIRST, TWO THOUSAND FIFTEEN, OR FOR NEW MATTERS FOR EXISTING CLIENTS OR CUSTOMERS WITH RESPECT TO THOSE SERVICES THAT ARE PROVIDED ON OR AFTER DECEMBER THIRTY-FIRST, TWO THOUSAND FIFTEEN (FOR PURPOSES OF THIS QUESTION, "SERVICES" SHALL MEAN CONSULTATION, REPRESENTATION, ADVICE OR OTHER SERVICES):

(i) With respect to reporting individuals who receive ten thousand dollars or more from employment or activity reportable under question 8(a), for each client or customer NOT otherwise disclosed or exempted in question 8 or 13, disclose the name of each client or customer known to the reporting individual to whom the reporting individual provided services: (A) who paid the reporting individual in excess of five thousand dollars for such services; or (B) who had been billed with the knowledge of the reporting individual in excess of five thousand dollars by the firm or other entity named in question 8(a) for the reporting individual's services.

Client	Services Actually Provided	Category of Amount (In Table I)
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NA

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FOLLOWING IS AN ILLUSTRATIVE, NON-EXCLUSIVE LIST OF EXAMPLES OF DESCRIPTIONS OF "SERVICES ACTUALLY PROVIDED":

- \* REVIEWED DOCUMENTS AND CORRESPONDENCE;
- \* REPRESENTED CLIENT (IDENTIFY CLIENT BY NAME) IN LEGAL PROCEEDING;
- \* PROVIDED LEGAL ADVICE ON CLIENT MATTER (IDENTIFY CLIENT BY NAME);
- \* CONSULTED WITH CLIENT OR CONSULTED WITH LAW PARTNERS/ASSOCIATES/MEMBERS OF FIRM ON CLIENT MATTER (IDENTIFY CLIENT BY NAME);
- \* PREPARED CERTIFIED FINANCIAL STATEMENT FOR CLIENT (IDENTIFY CLIENT BY NAME);

- \* REFERRED INDIVIDUAL OR ENTITY (IDENTIFY CLIENT BY NAME) FOR REPRESENTATION OR CONSULTATION;
- \* COMMERCIAL BROKERING SERVICES (IDENTIFY CUSTOMER BY NAME);
- \* PREPARED CERTIFIED ARCHITECTURAL OR ENGINEERING RENDERINGS FOR CLIENT (IDENTIFY CUSTOMER BY NAME);
- \* COURT APPOINTED GUARDIAN OR EVALUATOR (IDENTIFY COURT NOT CLIENT).

(ii) With respect to reporting individuals who disclosed in question 8(a) that the reporting individual did not provide services to a client but provided services to a firm or business, identify the category of amount received for providing such services and describe the services rendered.

Services Actually Provided	Category of Amount (Table I)
NA	

A reporting individual need not disclose activities performed while lawfully acting in his or her capacity as provided in paragraphs (c), (d), (e) and (f) of subdivision seven of section seventy-three of this article.

The disclosure requirement in questions (b-1) and (b-2) shall not require disclosing clients or customers receiving medical, pharmaceutical or dental services, mental health services, or residential real estate brokering services from the reporting individual or his or her firm or if federal law prohibits or limits disclosure. The reporting individual need not identify any client to whom he or she or his or her firm provided legal representation with respect to investigation or prosecution by law enforcement authorities, bankruptcy, family court, estate planning, or domestic relations matters, nor shall the reporting individual identify individuals represented pursuant to an insurance policy but the reporting individual shall in such circumstances only report the entity that provides compensation to the reporting individual; with respect to matters in which the client's name is required by law to be kept confidential (such as matters governed by the family court act) or in matters in which the reporting individual represents or provides services to minors, the client's name may be replaced with initials. To the extent that the reporting individual, or his or her firm, provided legal representation with respect to an initial public offering, and professional disciplinary rules, federal law or regulations restrict the disclosure of information relating to such work, the reporting individual shall (i) disclose the identity of the client and the services provided relating to the initial public offering to the office of court administration, who will maintain such information confidentially in a locked box; and (ii) include in his or her response to questions (b-1) and (b-2) that pursuant to this paragraph, a disclosure to the office of court administration has been made. Upon such time that the disclosure

of information maintained in the locked box is no longer restricted by professional disciplinary rules, federal law or regulation, the reporting individual shall disclose such information in an amended disclosure statement in response to the disclosure requirements in questions (b-1) and (b-2). The office of court administration shall develop and maintain a secure portal through which information submitted to it pursuant to this paragraph can be safely and confidentially stored. With respect to clients represented in other matters not otherwise exempt, the reporting individual may request an exemption to publicly disclosing the name of that client from the commission on ethics and lobbying in government pursuant to section ninety-four of the executive law, or from the office of court administration. In such application, the reporting individual shall state the following: "My client is not currently receiving my services or seeking my services in connection with:

- (i) A proposed bill or resolution in the senate or assembly during the reporting period;
- (ii) A contract in an amount totaling \$10,000 or more from the state or any state agency for services, materials, or property;
- (iii) A grant of \$10,000 or more from the state or any state agency during the reporting period;
- (iv) A grant obtained through a legislative initiative during the reporting period; or
- (v) A case, proceeding, application or other matter that is not a ministerial matter before a state agency during the reporting period."

In reviewing the request for an exemption, the commission on ethics and lobbying in government or the office of court administration may consult with bar or other professional associations and the legislative ethics commission for individuals subject to its jurisdiction and may consider the rules of professional conduct. In making its determination, the commission on ethics and lobbying in government or the office of court administration shall conduct its own inquiry and shall consider factors including, but not limited to: (i) the nature and the size of the client; (ii) whether the client has any business before the state; and if so, how significant the business is; and whether the client has any particularized interest in pending legislation and if so how significant the interest is; (iii) whether disclosure may reveal trade secrets; (iv) whether disclosure could reasonably result in retaliation against the client; (v) whether disclosure may cause undue harm to the client; (vi) whether disclosure may result in undue harm to the attorney-client relationship; and (vii) whether disclosure may result in an unnecessary invasion of privacy to the client.

The commission on ethics and lobbying in government or, as the case may be, the office of court administration shall promptly make a final determination in response to such request, which shall include an explanation for its determination. The office of court administration shall issue its final determination within three days

of receiving the request. Notwithstanding any other provision of law or any professional disciplinary rule to the contrary, the disclosure of the identity of any client or customer in response to this question shall not constitute professional misconduct or a ground for disciplinary action of any kind, or form the basis for any civil or criminal cause of action or proceeding. A reporting individual who first enters public office after January first, two thousand sixteen, need not report clients or customers with respect to matters for which the reporting individual or his or her firm was retained prior to entering public office.

(c) APPLICABLE ONLY TO NEW CLIENTS OR CUSTOMERS FOR WHOM SERVICES ARE PROVIDED ON OR AFTER DECEMBER THIRTY-FIRST, TWO THOUSAND FIFTEEN, OR FOR NEW MATTERS FOR EXISTING CLIENTS OR CUSTOMERS WITH RESPECT TO THOSE SERVICES THAT ARE PROVIDED ON OR AFTER DECEMBER THIRTY-FIRST, TWO THOUSAND FIFTEEN:

If the reporting individual receives income of ten thousand dollars or greater from any employment or activity reportable under question 8(a), identify each registered lobbyist who has directly referred to such individual a client who was successfully referred to the reporting individual's business and from whom the reporting individual or firm received a fee for services in excess of five thousand dollars. Report only those referrals that were made to a reporting individual by direct communication from a person known to such reporting individual to be a registered lobbyist at the time the referral is made. With respect to each such referral, the reporting individual shall identify the client, the registered lobbyist who has made the referral, the category of value of the compensation received and a general description of the type of matter so referred. A reporting individual need not disclose activities performed while lawfully acting pursuant to paragraphs (c), (d), (e) and (f) of subdivision seven of section seventy-three of this article. The disclosure requirements in this question shall not require disclosing clients or customers receiving medical, pharmaceutical or dental services, mental health services, or residential real estate brokering services from the reporting individual or his or her firm or if federal law prohibits or limits disclosure. The reporting individual need not identify any client to whom he or she or his or her firm provided legal representation with respect to investigation or prosecution by law enforcement authorities, bankruptcy, family court, estate planning, or domestic relations matters, nor shall the reporting individual identify individuals represented pursuant to an insurance policy but the reporting individual shall in such circumstances only report the entity that provides compensation to the reporting individual; with respect to matters in which the client's name is required by law to be kept confidential (such as matters governed by the family court act) or in matters in which the reporting individual represents or provides services to minors, the client's name may be replaced with initials. To the extent that the reporting individual, or his or her firm, provided legal representation with respect to an initial public offering, and federal law or regulations restricts the disclosure of information relating to such work, the reporting individual shall (i) disclose the identity of the client and the services provided relating to the initial public offering to the office of

court administration, who will maintain such information confidentially in a locked box; and (ii) include in his or her response a statement that pursuant to this paragraph, a disclosure to the office of court administration has been made. Upon such time that the disclosure of information maintained in the locked box is no longer restricted by federal law or regulation, the reporting individual shall disclose such information in an amended disclosure statement in response to the disclosure requirements of this paragraph. The office of court administration shall develop and maintain a secure portal through which information submitted to it pursuant to this paragraph can be safely and confidentially stored. With respect to clients represented in other matters not otherwise exempt, the reporting individual may request an exemption to publicly disclosing the name of that client from the commission on ethics and lobbying in government pursuant to section ninety-four of the executive law, or from the office of court administration. In such application, the reporting individual shall state the following: "My client is not currently receiving my services or seeking my services in connection with:

- (i) A proposed bill or resolution in the senate or assembly during the reporting period;
- (ii) A contract in an amount totaling \$10,000 or more from the state or any state agency for services, materials, or property;
- (iii) A grant of \$10,000 or more from the state or any state agency during the reporting period;
- (iv) A grant obtained through a legislative initiative during the reporting period; or
- (v) A case, proceeding, application or other matter that is not a ministerial matter before a state agency during the reporting period."

In reviewing the request for an exemption, the commission on ethics and lobbying in government or the office of court administration may consult with bar or other professional associations and the legislative ethics commission for individuals subject to its jurisdiction and may consider the rules of professional conduct. In making its determination, the commission on ethics in lobbying in government or the office of court administration shall conduct its own inquiry and shall consider factors including, but not limited to: (i) the nature and the size of the client; (ii) whether the client has any business before the state; and if so, how significant the business is; and whether the client has any particularized interest in pending legislation and if so how significant the interest is; (iii) whether disclosure may reveal trade secrets; (iv) whether disclosure could reasonably result in retaliation against the client; (v) whether disclosure may cause undue harm to the client; (vi) whether disclosure may result in undue harm to the attorney-client relationship; and (vii) whether disclosure may result in an unnecessary invasion of privacy to the client.

The commission on ethics in lobbying in government or, as the case may be, the office of court administration shall promptly make a final determination in response to such request, which shall include an explanation for its determination. The office of court

administration shall issue its final determination within three days of receiving the request. Notwithstanding any other provision of law or any professional disciplinary rule to the contrary, the disclosure of the identity of any client or customer in response to this question shall not constitute professional misconduct or a ground for disciplinary action of any kind, or form the basis for any civil or criminal cause of action or proceeding. A reporting individual who first enters public office after December thirty-first, two thousand fifteen, need not report clients or customers with respect to matters for which the reporting individual or his or her firm was retained prior to entering public office.

Client	Name of Lobbyist	Description of Matter	Category of Amount (In Table 1)
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NA

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(d) List the name, principal address and general description or the nature of the business activity of any entity in which the reporting individual or such individual's spouse or domestic partner had an investment in excess of \$1,000 excluding investments in securities and interests in real property.

NA

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9. List each source of gifts, EXCLUDING campaign contributions, in EXCESS of \$1,000, received during the reporting period for which this statement is filed by the reporting individual or such individual's spouse, domestic partner or unemancipated child from the same donor, EXCLUDING gifts from a relative. INCLUDE the name and address of the donor. The term "gifts" does not include reimbursements, which term is defined in item 10. Indicate the value and nature of each such gift.

Self, Spouse, Domestic Partner Or Child	Name of Donor	Address	Nature of Gift	Category of Value of Gift (In Table I)
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NA

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10. Identify and briefly describe the source of any reimbursements for expenditures, EXCLUDING campaign expenditures and expenditures in connection with official duties reimbursed by the state, in EXCESS of \$1,000 from each such source. For purposes of this item, the term "reimbursements" shall mean any travel-related expenses provided by nongovernmental sources and for activities related to the reporting individual's official duties such as, speaking engagements, conferences, or factfinding events. The term "reimbursements" does NOT include gifts reported under item 9.

Source	Description
NA	

11. List the identity and value, if reasonably ascertainable, of each interest in a trust, estate or other beneficial interest, including retirement plans (other than retirement plans of the state of New York or the city of New York), and deferred compensation plans (e.g., 401, 403(b), 457, etc.) established in accordance with the internal revenue code, in which the REPORTING INDIVIDUAL held a beneficial interest in EXCESS of \$1,000 at any time during the preceding year. Do NOT report interests in a trust, estate or other beneficial interest established by or for, or the estate of, a relative.

Identity	Category of Value* (In Table II)
See Attached	

\* The value of such interest shall be reported only if reasonably ascertainable.

12. (a) Describe the terms of, and the parties to, any contract, promise, or other agreement between the reporting individual and any person, firm, or corporation with respect to the employment of such individual after leaving office or position (other than a leave of absence).

NA

(b) Describe the parties to and the terms of any agreement providing for continuation of payments or benefits to the REPORTING INDIVIDUAL in EXCESS of \$1,000 from a prior employer OTHER THAN the State. (This includes interests in or contributions to a pension fund, profit-sharing plan, or life or health insurance; buy-out agreements; severance payments; etc.)

NA

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13. List below the nature and amount of any income in EXCESS of \$1,000 from EACH SOURCE for the reporting individual and such individual's spouse or domestic partner for the taxable year last occurring prior to the date of filing. Each such source must be described with particularity. Nature of income includes, but is not limited to, all income (other than that received from the employment listed under Item 2 above) from compensated employment whether public or private, directorships and other fiduciary positions, contractual arrangements, teaching income, partnerships, honorariums, lecture fees, consultant fees, bank and bond interest, dividends, income derived from a trust, real estate rents, and recognized gains from the sale or exchange of real or other property. Income from a business or profession and real estate rents shall be reported with the source identified by the building address in the case of real estate rents and otherwise by the name of the entity and not by the name of the individual customers, clients or tenants, with the aggregate net income before taxes for each building address or entity. The receipt of maintenance received in connection with a matrimonial action, alimony and child support payments shall not be listed.

Self/ Spouse or Domestic Partner	Source	Nature	Category of Amount (In Table I)
Self	217 Remsen St LLC	Property Management	D
Self	Marra's Pharmacy Inc	Salary	G
Self	Marra's Pharma Corp	Salary	E
Spouse	Lansingburgh School	Salary	G

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14. List the sources of any deferred income (not retirement income) in EXCESS of \$1,000 from each source to be paid to the reporting individual following the close of the calendar year for which this disclosure statement is filed, other than deferred compensation reported in item 11 hereinabove. Deferred income derived from the practice of a profession shall be listed in the aggregate and shall identify as the source, the name of the firm, corporation, partnership or association through which the income was derived, but shall not identify individual clients.

Source	Category of Amount (In Table I)
NA	

15. List each assignment of income in EXCESS of \$1,000, and each transfer other than to a relative during the reporting period for which this statement is filed for less than fair consideration of an interest in a trust, estate or other beneficial interest, securities or real property, by the reporting individual, in excess of \$1,000, which would otherwise be required to be reported herein and is not or has not been so reported.

Item Assigned or Transferred	Assigned or Transferred to	Category of Value (In Table I)
NA		

16. List below the type and market value of securities held by the reporting individual or such individual's spouse or domestic partner from each issuing entity in EXCESS of \$1,000 at the close of the taxable year last occurring prior to the date of filing, including the name of the issuing entity exclusive of securities held by the reporting individual issued by a professional corporation. Whenever an interest in securities exists through a beneficial interest in a trust, the securities held in such trust shall be listed ONLY IF the reporting individual has knowledge thereof except where the reporting individual or the reporting individual's spouse or domestic partner has transferred assets to such trust for his or her benefit in which event such securities shall be listed unless they are not ascertainable by the reporting individual because the trustee is under an obligation or has been instructed in writing not to disclose the contents of the trust to the reporting individual. Securities of which the reporting individual or the reporting individual's spouse or domestic partner is the owner of record but in which such

individual or the reporting individual's spouse or domestic partner has no beneficial interest shall not be listed. Indicate percentage of ownership ONLY if the reporting person or the reporting person's spouse or domestic partner holds more than five percent (5%) of the stock of a corporation in which the stock is publicly traded or more than ten percent (10%) of the stock of a corporation in which the stock is NOT publicly traded. Also list securities owned for investment purposes by a corporation more than fifty percent (50%) of the stock of which is owned or controlled by the reporting individual or such individual's spouse or domestic partner. For the purpose of this item the term "securities" shall mean mutual funds, bonds, mortgages, notes, obligations, warrants and stocks of any class, investment interests in limited or general partnerships and certificates of deposits (CDs) and such other evidences of indebtedness and certificates of interest as are usually referred to as securities. The market value for such securities shall be reported only if reasonably ascertainable and shall not be reported if the security is an interest in a general partnership that was listed in item 8 (a) or if the security is corporate stock, NOT publicly traded, in a trade or business of a reporting individual or a reporting individual's spouse or domestic partner.

Self/ Spouse Domestic Partner	Issuing Entity	Type of Security	Percentage of corporate stock owned or controlled (if more than 5% of publicly traded stock, or more than 10% if stock not publicly traded, is held)	Category of Market Value as of the close of the taxable year last occurring prior to the filing of this statement (In Table II)
		<u>Marra's Pharmacy</u>		<u>Stock</u>

16-a. List below the name and market value of digital assets held by the reporting individual or such individual's spouse or domestic partner in EXCESS of \$1,000 at the close of the taxable year last occurring prior to the date of filing. Whenever an interest in digital assets exists through a beneficial interest in a trust, the digital assets held in such trust shall be listed ONLY IF the reporting individual has knowledge thereof except where the reporting individual or the reporting individual's spouse or domestic partner has transferred assets to such trust for his or her benefit in which event such digital assets shall be listed unless they are not ascertainable by the reporting individual because the trustee is under an obligation or has been instructed in writing not to disclose the contents of the trust to the reporting individual. The digital assets of which the reporting individual or the reporting individual's spouse or domestic partner is the owner of record but in which such individual or the reporting individual's spouse or domestic partner has no beneficial interest shall not be listed. Also list digital assets owned for investment purposes by a corporation more than fifty percent (50%) of the stock of which is owned or controlled by the reporting individual or such individual's spouse or domestic partner. For purposes of this subdivision, the following terms shall have the following meanings:

(a) "Digital asset" shall mean an asset that is issued, transferred, or both, using distributed ledger or blockchain technology, including, but not limited to, digital currencies, digital coins, digital non-fungible tokens or other similar assets.

(b) "Digital currency" shall mean any type of digital unit that is used as a medium of exchange or a form of digitally stored value. Virtual currency shall be broadly construed to include digital units of exchange that: (i) have a centralized repository or administrator; (ii) are decentralized and have no centralized repository or administrator; or (iii) may be created or obtained by computing, manufacturing, or other similar effort.

(c) "Distributed ledger or blockchain technology" shall mean a ledger or database that stores shared state by maintaining it across a multiplicity of devices belonging to different entities and securing it through a combination of cryptographic and consensus protocols, where the shared state serves to authenticate, record, share, and/or synchronize transactions involving digital assets or virtual currencies.

Self/ Spouse or Domestic Partner	Type of Digital Asset	Category of Market Value as of the close of the taxable year last occurring prior to the filing of this statement (In Table II)
NA		

17. List below the location, size, general nature, acquisition date, market value and percentage of ownership of any real property in which any vested or contingent interest in EXCESS of \$1,000 is held by the reporting individual or the reporting individual's spouse or domestic partner. Also list real property owned for investment purposes by a corporation more than fifty percent (50%) of the stock of which is owned or controlled by the reporting individual or such individual's spouse or domestic partner. Do NOT list any real property which is the primary or secondary personal residence of the reporting individual or the reporting individual's spouse or domestic partner, except where there is a co-owner who is other than a relative.

Self/ Spouse/ Domestic Partner/ Corporation	Location	Size	General Nature	Acquisition Date	Percentage of Ownership	Category of Market Value In Table II)
---------------------------------------------------------	----------	------	-------------------	---------------------	-------------------------------	---------------------------------------------------

<u>Self/Spouse</u>	<u>Palmetto Floria</u>	<u>Vacation Home</u>	<u>Oct 2023</u>	<u>100%</u>	<u>K</u>

18. List below all notes and accounts receivable, other than from goods or services sold, held by the reporting individual at the close of the taxable year last occurring prior to the date of filing and other debts owed to such individual at the close of the taxable year last occurring prior to the date of filing, in EXCESS of \$1,000, including the name of the debtor, type of obligation, date due and the nature of the collateral securing payment of each, if any, excluding securities reported in item 16 hereinabove. Debts, notes and accounts receivable owed to the individual by a relative shall not be reported.

Name of Debtor	Type of Obligation, Date Due, and Nature of Collateral, if any	Category of Amount (In Table II)
----------------	----------------------------------------------------------------------	-------------------------------------------

<u>Marra's Pharma Corp</u>	<u>Note for Sale of Marra's Pharmacy</u>	<u>E</u>
	<u>\$1978.75/mo until 2/19/2028</u>	

19. List below all liabilities of the reporting individual and such individual's spouse or domestic partner, in EXCESS of \$10,000 as of the date of filing of this statement, other than liabilities to a relative. Do NOT list liabilities incurred by, or guarantees made by, the reporting individual or such individual's spouse or

domestic partner or by any proprietorship, partnership or corporation in which the reporting individual or such individual's spouse or domestic partner has an interest, when incurred or made in the ordinary course of the trade, business or professional practice of the reporting individual or such individual's spouse or domestic partner. Include the name of the creditor and any collateral pledged by such individual to secure payment of any such liability. A reporting individual shall not list any obligation to pay maintenance in connection with a matrimonial action, alimony or child support payments. Any loan issued in the ordinary course of business by a financial institution to finance educational costs, the cost of home purchase or improvements for a primary or secondary residence, or purchase of a personally owned motor vehicle, household furniture or appliances shall be excluded. If any such reportable liability has been guaranteed by any third person, list the liability and name the guarantor.

Name of Creditor or Guarantor	Type of Liability and Collateral, if any	Category of Amount (In Table II)
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NA

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The requirements of law relating to the reporting of financial interests are in the public interest and no adverse inference of unethical or illegal conduct or behavior will be drawn merely from compliance with these requirements.

April 6th, 2025  
Date (month/day/year)

[CATEGORY OF INCOME TABLES]

TABLE I

Category A		none	
Category B	\$	1 to under \$	1,000
Category C	\$	1,000 to under \$	5,000
Category D	\$	5,000 to under \$	20,000
Category E	\$	20,000 to under \$	50,000
Category F	\$	50,000 to under \$	75,000
Category G	\$	75,000 to under \$	100,000
Category H	\$	100,000 to under \$	150,000
Category I	\$	150,000 to under \$	250,000
Category J	\$	250,000 to under \$	350,000
Category K	\$	350,000 to under \$	450,000
Category L	\$	450,000 to under \$	550,000
Category M	\$	550,000 to under \$	650,000
Category N	\$	650,000 to under \$	750,000
Category O	\$	750,000 to under \$	850,000
Category P	\$	850,000 to under \$	950,000
Category Q	\$	950,000 to under \$	1,050,000
Category R	\$	1,050,000 to under \$	1,150,000
Category S	\$	1,150,000 to under \$	1,250,000
Category T	\$	1,250,000 to under \$	1,350,000
Category U	\$	1,350,000 to under \$	1,450,000
Category V	\$	1,450,000 to under \$	1,550,000
Category W	\$	1,550,000 to under \$	1,650,000
Category X	\$	1,650,000 to under \$	1,750,000
Category Y	\$	1,750,000 to under \$	1,850,000
Category Z	\$	1,850,000 to under \$	1,950,000
Category AA	\$	1,950,000 to under \$	2,050,000
Category BB	\$	2,050,000 to under \$	2,150,000
Category CC	\$	2,150,000 to under \$	2,250,000
Category DD	\$	2,250,000 to under \$	2,350,000
Category EE	\$	2,350,000 to under \$	2,450,000
Category FF	\$	2,450,000 to under \$	2,550,000
Category GG	\$	2,550,000 to under \$	2,650,000
Category HH	\$	2,650,000 to under \$	2,750,000
Category II	\$	2,750,000 to under \$	2,850,000
Category JJ	\$	2,850,000 to under \$	2,950,000
Category KK	\$	2,950,000 to under \$	3,050,000
Category LL	\$	3,050,000 to under \$	3,150,000
Category MM	\$	3,150,000 to under \$	3,250,000
Category NN	\$	3,250,000 to under \$	3,350,000
Category OO	\$	3,350,000 to under \$	3,450,000
Category PP	\$	3,450,000 to under \$	3,550,000
Category QQ	\$	3,550,000 to under \$	3,650,000
Category RR	\$	3,650,000 to under \$	3,750,000
Category SS	\$	3,750,000 to under \$	3,850,000
Category TT	\$	3,850,000 to under \$	3,950,000
Category UU	\$	3,950,000 to under \$	4,050,000
Category VV	\$	4,050,000 to under \$	4,150,000
Category WW	\$	4,150,000 to under \$	4,250,000
Category XX	\$	4,250,000 to under \$	4,350,000
Category YY	\$	4,350,000 to under \$	4,450,000
Category ZZ	\$	4,450,000 to under \$	4,550,000

Category AAA	\$4,550,000 to under \$4,650,000
Category BBB	\$4,650,000 to under \$4,750,000
Category CCC	\$4,750,000 to under \$4,850,000
Category DDD	\$4,850,000 to under \$4,950,000
Category EEE	\$4,950,000 to under \$5,050,000
Category FFF	\$5,050,000 to under \$5,150,000
Category GGG	\$5,150,000 to under \$5,250,000
Category HHH	\$5,250,000 to under \$5,350,000
Category III	\$5,350,000 to under \$5,450,000
Category JJJ	\$5,450,000 to under \$5,550,000
Category KKK	\$5,550,000 to under \$5,650,000
Category LLL	\$5,650,000 to under \$5,750,000
Category MMM	\$5,750,000 to under \$5,850,000
Category NNN	\$5,850,000 to under \$5,950,000
Category OOO	\$5,950,000 to under \$6,050,000
Category PPP	\$6,050,000 to under \$6,150,000
Category QQQ	\$6,150,000 to under \$6,250,000
Category RRR	\$6,250,000 to under \$6,350,000
Category SSS	\$6,350,000 to under \$6,450,000
Category TTT	\$6,450,000 to under \$6,550,000
Category UUU	\$6,550,000 to under \$6,650,000
Category VVV	\$6,650,000 to under \$6,750,000
Category WWW	\$6,750,000 to under \$6,850,000
Category XXX	\$6,850,000 to under \$6,950,000
Category YYY	\$6,950,000 to under \$7,050,000
Category ZZZ	\$7,050,000 to under \$7,150,000
Category AAAA	\$7,150,000 to under \$7,250,000
Category BBBB	\$7,250,000 to under \$7,350,000
Category CCCC	\$7,350,000 to under \$7,450,000
Category DDDD	\$7,450,000 to under \$7,550,000
Category EEEE	\$7,550,000 to under \$7,650,000
Category FFFF	\$7,650,000 to under \$7,750,000
Category GGGG	\$7,750,000 to under \$7,850,000
Category HHHH	\$7,850,000 to under \$7,950,000
Category IIII	\$7,950,000 to under \$8,050,000
Category JJJJ	\$8,050,000 to under \$8,150,000
Category KKKK	\$8,150,000 to under \$8,250,000
Category LLLL	\$8,250,000 to under \$8,350,000
Category MMMM	\$8,350,000 to under \$8,450,000
Category NNNN	\$8,450,000 to under \$8,550,000
Category OOOO	\$8,550,000 to under \$8,650,000
Category PPPP	\$8,650,000 to under \$8,750,000
Category QQQQ	\$8,750,000 to under \$8,850,000
Category RRRR	\$8,850,000 to under \$8,950,000
Category SSSS	\$8,950,000 to under \$9,050,000
Category TTTT	\$9,050,000 to under \$9,150,000
Category UUUU	\$9,150,000 to under \$9,250,000
Category VVVV	\$9,250,000 to under \$9,350,000
Category WWWW	\$9,350,000 to under \$9,450,000
Category XXXX	\$9,450,000 to under \$9,550,000
Category YYYY	\$9,550,000 to under \$9,650,000
Category ZZZZ	\$9,650,000 to under \$9,750,000
Category AAAAA	\$9,750,000 to under \$9,850,000
Category BBBBB	\$9,850,000 to under \$9,950,000
Category CCCCC	\$9,950,000 to under \$10,000,000
Category DDDDD	\$10,000,000 or over

TABLE II

Category A		none
Category B	\$ 1	to under \$ 1,000
Category C	\$ 1,000	to under \$ 5,000
Category D	\$ 5,000	to under \$ 20,000
Category E	\$ 20,000	to under \$ 50,000
Category F	\$ 50,000	to under \$ 75,000
Category G	\$ 75,000	to under \$ 100,000
Category H	\$ 100,000	to under \$ 150,000
Category I	\$ 150,000	to under \$ 250,000
Category J	\$ 250,000	to under \$ 500,000
Category K	\$ 500,000	to under \$ 750,000
Category L	\$ 750,000	to under \$1,000,000
Category M	\$1,000,000	to under \$1,250,000
Category N	\$1,250,000	to under \$1,500,000
Category O	\$1,500,000	to under \$1,750,000
Category P	\$1,750,000	to under \$2,000,000
Category Q	\$2,000,000	to under \$2,250,000
Category R	\$2,250,000	to under \$2,500,000
Category S	\$2,500,000	to under \$2,750,000
Category T	\$2,750,000	to under \$3,000,000
Category U	\$3,000,000	to under \$3,250,000
Category V	\$3,250,000	to under \$3,500,000
Category W	\$3,500,000	to under \$3,750,000
Category X	\$3,750,000	to under \$4,000,000
Category Y	\$4,000,000	to under \$4,250,000
Category Z	\$4,250,000	to under \$4,500,000
Category AA	\$4,500,000	to under \$4,750,000
Category BB	\$4,750,000	to under \$5,000,000
Category CC	\$5,000,000	to under \$5,250,000
Category DD	\$5,250,000	to under \$5,500,000
Category EE	\$5,500,000	to under \$5,750,000
Category FF	\$5,750,000	to under \$6,000,000
Category GG	\$6,000,000	to under \$6,250,000
Category HH	\$6,250,000	to under \$6,500,000
Category II	\$6,500,000	to under \$6,750,000
Category JJ	\$6,750,000	to under \$7,000,000
Category KK	\$7,000,000	to under \$7,250,000
Category LL	\$7,250,000	to under \$7,500,000
Category MM	\$7,500,000	to under \$7,750,000
Category NN	\$7,750,000	to under \$8,000,000
Category OO	\$8,000,000	to under \$8,250,000
Category PP	\$8,250,000	to under \$8,500,000
Category QQ	\$8,500,000	to under \$8,750,000
Category RR	\$8,750,000	to under \$9,000,000
Category SS	\$9,000,000	to under \$9,250,000
Category TT	\$9,250,000	to under \$9,500,000
Category UU	\$9,500,000	or over

## Addendum

Use the lines below for additional space. Please clearly indicate the question number in your response.

Answer To Question 11:

NYS Deferred Comp M

Schwab One Account F

Schwab Contrib IRA P

Fidelity K

Paychex 401K F

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NEW YORK STATE DEFERRED COMPENSATION PLAN  
[www.nysdcp.com](http://www.nysdcp.com)  
 1-800-422-8463



JOHN T MCDONALD III

Please review your statement carefully. Corrections may not be accepted more than 45 days after the closing date of the statement.

Account statement  
 Account number [REDACTED] Plan(s): 457(b)  
 Dates: 10/1/2024 - 12/31/2024

Balance and performance

**Total account balance** **\$1,131,199.49**

Personal rate of return

Quarterly	1-year
457(b) Plan	0.36%      16.77%

Personal rate of return is an estimate for your account. For the period shown, the calculation considers deposits, withdrawals and performance of the investments (net of fees) in your core account. Past performance is not a guarantee of future success.

Quarterly activity

Previous quarter ending balance	\$1,122,188.11
Contributions	\$4,915.38
Rollovers/Transfers In	\$0.00
Dividends*	\$12,166.41
Investment gain/loss and interest	-\$8,032.91
Fees/Charges	-\$37.50
Withdrawals/Transfers Out	\$0.00
<b>Current quarter ending balance</b>	<b>\$1,131,199.49</b>

\* May include dividends, fund reimbursements and/or capital gains

Current investments by asset class

This chart shows how the money in your account is divided among the different asset classes.

Note: Due to rounding, percentages may not equal 100%.



Large cap	44.66%
Short term	25.27%
Mid cap	20.10%
International	9.98%



Account balances are rounded to the nearest dollar and are the balances at the time your original statement was produced.

Retirement readiness

Based on your information, you're on track to receive

**\$15,647/mo**

in retirement starting at age 65!

Results are hypothetical and based on your most recent inputs in the My Interactive Retirement Planner™ including, but not limited to 30 years in retirement; a rate of return that is an index average based on your investment type; 2.25% annual inflation; 85% of income needed at retirement, and a 2.5% average annual salary increase. Visit your account for more information. Please note future retirement income is not guaranteed.

You may have a surplus of —————  
**\$7,159/mo**

Log in to your account at  
[www.nysdcp.com](http://www.nysdcp.com) to see how  
 you can change your retirement  
 outlook.

You're on track to  
 get **\$15,647/mo**      You might need  
**\$8,488/mo**

Employer number [REDACTED]

## Contributions and withdrawals

	Contributions				Withdrawals	
	YTD contributions	Contributions this period*	Last paycheck amount*	Contribution rate/amount	YTD withdrawals	Last withdrawal amount
Pre-Tax Contribution	\$19,661.52	\$4,915.38	\$819.23	15.00%	\$0.00	\$0.00

\*Contributions are only shown if made during this statement period

## Total contributions and benefits since joining

	Contributions since joining	Benefits received
457(b) Plan	\$184,019.79	\$0.00

The Benefits received total does not include withdrawals prior to March 25, 2003.  
The Contributions total includes all deferrals since joining.

## Investment election

Your **investment election** is how future contributions are distributed among different investments.

457(b) Plan	Pre-Tax Contribution
Fid Gibl exUS Indx	5.00%
MSIF Emrg Mkt IS	5.00%
NYSDCB Equity Indx U/A	35.00%
NYSDCB Russ 2500 Indx U/A	20.00%
Stable Income Fund	25.00%
TRowePr Blue Chip Gr T7	10.00%
<b>Total</b>	<b>100%</b>

## Beneficiaries

Primary	Contingent
RENEE MCDONALD	100%



If no person, entity, or trust is listed as a beneficiary, a beneficiary designation may still exist on file. Please note that the Administrative Service Agency does not guarantee the accuracy or completeness of any beneficiary designation(s).

Make sure your beneficiaries are the ones you want named. If you need to review and/or update, log into your account.

## Investment activity

### Pre-Tax Contribution

Investment option	Previous quarter balance	Contributions/Transfers In	Exchanges	Dividends*	Investment gain/loss & interest*	Fees/Charges	Withdrawals/Transfers Out	Units/Shares	Units/Shares price	Current quarter balance
<b>Small cap</b>										
TRowePr QM US SmCap Eq I	\$106,985.28	\$491.52	-\$105,841.45	\$7,799.22	-\$9,431.02	-\$3.55	\$0.00	0.0000	43.4900	\$0.00
<b>International</b>										
Fid Gibl exUS Indx	\$6,029.25	\$491.52	\$51,050.75	\$169.04	-\$851.52	-\$0.20	\$0.00	3,945.1346	14.4200	\$56,888.84
MSIF Emrg Mkt IS	\$47,889.80	\$245.76	\$11,345.96	\$579.99	-\$4,091.59	-\$1.61	\$0.00	2,630.0897	21.2800	\$55,968.31
Pax GiblEnvir Mkt Inst	\$95,809.27	\$0.00	-\$89,100.89	\$3,618.16	-\$10,323.39	-\$3.15	\$0.00	0.0000	22.7800	\$0.00
<b>Mid cap</b>										
NYSDCB Russ 2500 Indx U/A	\$104,506.44	\$491.52	\$122,317.24	\$0.00	\$47.59	-\$3.45	\$0.00	11,721.5477	19.3967	\$227,359.34
<b>Large cap</b>										
BosPtnrs LgCapValEq D	\$123,389.82	\$491.52	-\$123,499.64	\$0.00	-\$377.55	-\$4.15	\$0.00	0.0000	40.2700	\$0.00

**Investment activity (continued)**

**Pre-Tax Contribution (continued)**

NYSDCB Equity Indx U/A	\$366,809.75	\$1,474.74	\$16,953.52	\$0.00	\$8,572.74	-\$12.30	\$0.00	14,259.8447	27,6159	\$393,798.45
TRowePr Blue Chip Gr T7	\$115,725.62	\$491.52	-\$12,068.10	\$0.00	\$7,203.39	-\$3.91	\$0.00	1,129.4098	98,5900	\$111,348.52
<b>Short term Stable Income Fund</b>	<b>\$155,042.88</b>	<b>\$737.28</b>	<b>\$128,842.61</b>	<b>\$0.00</b>	<b>\$1,218.44</b>	<b>-\$5.18</b>	<b>\$0.00</b>	<b>156,021.3106</b>	<b>N/A</b>	<b>\$285,836.03</b>
<b>Total</b>	<b>\$1,122,188.11</b>	<b>\$4,915.38</b>	<b>\$0.00</b>	<b>\$12,166.41</b>	<b>-\$8,032.91</b>	<b>-\$37.50</b>	<b>\$0.00</b>			<b>\$1,131,199.49</b>

**Transaction details**

Pay date	Effective date	Total amount	Transaction type	Money source	Investment option	Price	Units/Shares	Amount per fund
10/9/2024	10/9/2024	\$819.23	Deferral	Pre-Tax Contribution	BosPtnrs LgCapValEq D Fid Gbl exUS Indx MSIF Emrg Mkt IS NYSDCB Equity Indx U/A NYSDCB Russ 2500 Indx U/A Stable Income Fund TRowePr Blue Chip Gr T7 TRowePr QM US SmCap Eq I	40.9600 15.8200 23.1300 27.1146 19.1400 N/A 93.9800 47.9000	2.0000 5.1783 1.7709 9.0649 4.2800 N/A 0.8717 1.7102	\$81.92 \$81.92 \$40.96 \$245.79 \$81.92 \$122.88 \$81.92 \$81.92
	10/10/2024	-\$10.00	Administrative Charge	Pre-Tax Contribution	BosPtnrs LgCapValEq D Fid Gbl exUS Indx MSIF Emrg Mkt IS NYSDCB Equity Indx U/A NYSDCB Russ 2500 Indx U/A Pax GblEnvir Mkt Inst Stable Income Fund TRowePr Blue Chip Gr T7 TRowePr QM US SmCap Eq I	40.8900 15.8100 23.2000 27.0626 19.0572 25.4300 N/A 94.0300 47.6000	-0.0271 -0.0032 -0.0185 -0.1212 -0.0483 -0.0330 N/A -0.0111 -0.0200	-\$1.11 -\$0.05 -\$0.43 -\$3.28 -\$0.92 -\$0.84 -\$1.38 -\$1.04 -\$0.95
	10/10/2024	-\$27.50	Asset Fee	Pre-Tax Contribution	BosPtnrs LgCapValEq D Fid Gbl exUS Indx MSIF Emrg Mkt IS NYSDCB Equity Indx U/A NYSDCB Russ 2500 Indx U/A Pax GblEnvir Mkt Inst Stable Income Fund TRowePr Blue Chip Gr T7 TRowePr QM US SmCap Eq I	40.8900 15.8100 23.2000 27.0626 19.0572 25.4300 N/A 94.0300 47.6000	-0.0743 -0.0095 -0.0509 -0.3333 -0.1328 -0.0908 N/A -0.0305 -0.0546	-\$3.04 -\$0.15 -\$1.18 -\$9.02 -\$2.53 -\$2.31 -\$3.80 -\$2.87 -\$2.60
10/23/2024	10/23/2024	\$819.23	Deferral	Pre-Tax Contribution	BosPtnrs LgCapValEq D Fid Gbl exUS Indx MSIF Emrg Mkt IS NYSDCB Equity Indx U/A NYSDCB Russ 2500 Indx U/A Stable Income Fund TRowePr Blue Chip Gr T7 TRowePr QM US SmCap Eq I	41.0800 15.4800 22.7500 27.1503 19.2119 25.4300 N/A 94.1700 47.4300	1.9942 5.2920 1.8004 9.0529 4.2640 0.8699 N/A 0.8699 1.7272	\$81.92 \$81.92 \$40.96 \$245.79 \$81.92 \$122.88 \$81.92 \$81.92
	10/30/2024	\$37.48	Fund Reimbursement	Pre-Tax Contribution	Pax GblEnvir Mkt Inst	24.9900	1.4998	\$37.48
11/6/2024	11/6/2024	\$819.23	Deferral	Pre-Tax Contribution	BosPtnrs LgCapValEq D Fid Gbl exUS Indx MSIF Emrg Mkt IS NYSDCB Equity Indx U/A NYSDCB Russ 2500 Indx U/A Stable Income Fund TRowePr Blue Chip Gr T7 TRowePr QM US SmCap Eq I	42.8900 15.3600 22.7600 27.7725 20.3971 N/A 97.1300 50.3700	1.9100 5.3333 1.7996 8.8501 4.0163 N/A 0.8434 1.6264	\$81.92 \$81.92 \$40.96 \$245.79 \$81.92 \$122.88 \$81.92 \$81.92
11/20/2024	11/20/2024	\$819.23	Deferral	Pre-Tax Contribution	BosPtnrs LgCapValEq D Fid Gbl exUS Indx MSIF Emrg Mkt IS NYSDCB Equity Indx U/A NYSDCB Russ 2500 Indx U/A Stable Income Fund TRowePr Blue Chip Gr T7 TRowePr QM US SmCap Eq I	42.2900 15.0100 21.9000 27.7380 20.0783 N/A 97.6300 49.2800	1.9371 5.4577 1.8703 8.8611 4.0800 N/A 0.8391 1.6623	\$81.92 \$81.92 \$40.96 \$245.79 \$81.92 \$122.88 \$81.92 \$81.92
12/4/2024	12/4/2024	\$819.23	Deferral	Pre-Tax Contribution	BosPtnrs LgCapValEq D Fid Gbl exUS Indx MSIF Emrg Mkt IS	42.8900 15.3600 22.1400	1.9100 5.3333 1.8500	\$81.92 \$81.92 \$40.96

**Transaction details (continued)**

Pay date	Effective date	Total amount	Transaction type	Money source	Investment option	Price	Units/Shares	Amount per fund
					NYSDCB Equity Indx U/A NYSDCB Russ 2500 Indx U/A Stable Income Fund TRowePr Blue Chip Gr T7 TRowePr QM US SmCap Eq I	28.5486 20.9337 N/A 101.7600 51.2900	8.6095 3.9133 N/A 0.8050 1.5972	\$245.79 \$81.92 \$122.88 \$81.92 \$81.92
12/13/2024		\$169.04	Reinvested Dividend	Pre-Tax Contribution	Fid Gbl exUS Indx	14.8600	11.3753	\$169.04
12/16/2024		\$7,583.83	Capital Gain	Pre-Tax Contribution	MSIF Emrg Mkt IS TRowePr QM US SmCap Eq I	22.0300 46.1400	5.5182 161.7307	\$121.57 \$7,462.26
12/16/2024		\$795.38	Reinvested Dividend	Pre-Tax Contribution	MSIF Emrg Mkt IS TRowePr QM US SmCap Eq I	22.0300 46.1400	20.8091 7.3031	\$458.42 \$336.96
12/18/2024	12/18/2024	\$819.23	Deferral	Pre-Tax Contribution	BosPtnrs LgCapValEq D Fid Gbl exUS Indx MSIF Emrg Mkt IS NYSDCB Equity Indx U/A NYSDCB Russ 2500 Indx U/A Stable Income Fund TRowePr Blue Chip Gr T7 TRowePr QM US SmCap Eq I	40.0200 14.4100 21.5100 27.5610 19.3615 N/A 99.1000 43.8600	2.0470 5.6849 1.9042 8.9180 4.2311 N/A 0.8266 1.8678	\$81.92 \$81.92 \$40.96 \$245.79 \$81.92 \$122.88 \$81.92 \$81.92
12/20/2024		\$3,580.68	Capital Gain	Pre-Tax Contribution	Pax GblEnvir Mkt Inst	22.9300	156.1571	\$3,580.68
12/23/2024		\$0.00	Exchange	Pre-Tax Contribution	BosPtnrs LgCapValEq D Pax GblEnvir Mkt Inst TRowePr Blue Chip Gr T7 TRowePr QM US SmCap Eq I Fid Gbl exUS Indx MSIF Emrg Mkt IS NYSDCB Equity Indx U/A NYSDCB Russ 2500 Indx U/A Stable Income Fund	40.5300 23.0000 101.1600 43.9200 14.4800 21.7200 28.0423 19.4942 N/A	-3,047.1167 -3,873.9515 -19.2972 -2,409.8692 3,525.6042 522.3738 604.5695 6,274.5451 N/A	-\$123,499.64 -\$89,100.89 -\$12,068.10 -\$105,841.45 \$55,050.75 \$11,345.96 \$16,953.52 \$122,317.24 \$128,842.61

**Important disclosures**

Account Executives are registered representatives of Nationwide Investment Services Corporation, member FINRA.

Distributions of contributions and earnings from the Roth account are tax free if contributions have been in the Roth elective deferral account for a period of at least five (5) tax years and the participant is at least 59½ years old at the time of the distribution.

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## Schwab One® Account of

JOHN T MC DONALD &  
RENEE M MC DONALD JT TEN

Account Number  
[REDACTED]

Statement Period  
December 1-31, 2024

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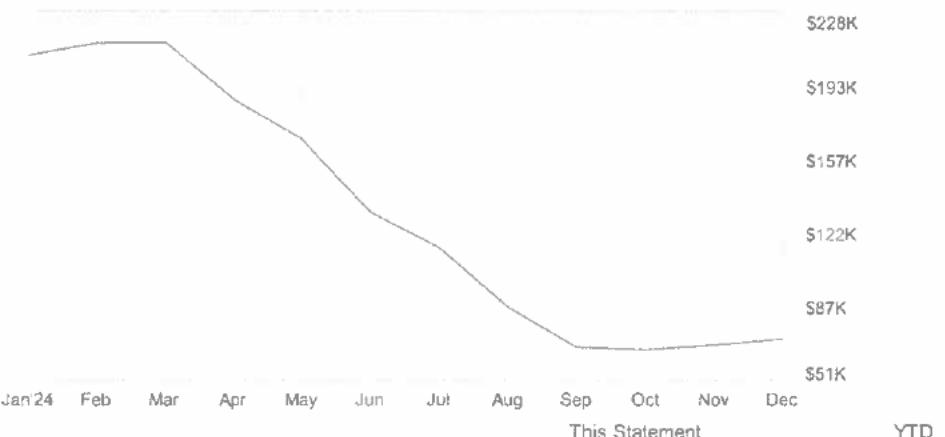
## Account Summary

Ending Account Value as of 12/31

**\$71,373.69**

Beginning Account Value as of 12/01

**\$68,766.96**



Jan 24 Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec This Statement YTD

Beginning Value	<b>\$68,766.96</b>	<b>\$208,185.48</b>
Deposits	0.00	0.00
Withdrawals	0.00	(160,000.00)
Dividends and Interest	304.74	3,042.93
Transfer of Securities	0.00	0.00
Market Appreciation/(Depreciation)	2,301.99	21,840.28
Expenses	0.00	(1,695.00)
<b>Ending Value</b>	<b>\$71,373.69</b>	<b>\$71,373.69</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.

## Your Independent Investment Manager and/or Advisor

BOUCHEY FINANCIAL GROUP LTD  
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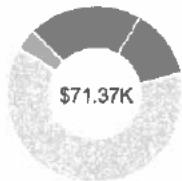
JOHN T MC DONALD &  
RENEE M MC DONALD JT TEN  
[REDACTED]  
12047-4013



## Schwab One® Account of

JOHN T MC DONALD &  
RENEE M MC DONALD JT TEN

### Asset Allocation



		This Period	Current Allocation
Cash and Cash Investments	14,807.31	21%	
Fixed Income	8,949.38	13%	
Equities	45,075.60	63%	
Exchange Traded Funds	2,541.40	4%	
<b>Total</b>	<b>\$71,373.69</b>	<b>100%</b>	

### Top Account Holdings This Period

SYMBOL CUSIP	Description	Market Value	% of Accounts
AAPL	APPLE INC	45,075.60	63%
	CHARLES SCHWAB BANK	14,807.31	21%
91282CEQ0	US TREASUR NT	8,949.38	13%
SCHB	SCHWAB US BROAD MARKET	839.90	1%
QQQ	INVSC QQQ TRUST SRS 1	511.23	<1%

### 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 <sup>b</sup>
YTD	8,318.63	0.00	8,318.63	23,174.36	0.00	23,174.36
<b>Unrealized</b>	<b>\$44,739.81</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.

Statement Period

December 1-31, 2024

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### Income Summary

Federal Tax Status	This Period		YTD	
	Tax-Exempt	Taxable	Tax-Exempt	Taxable
Bank Sweep Interest	0.00	0.04	0.00	7.89
Cash Dividends	0.00	7.20	0.00	1,858.55
Treasury Bond Interest	0.00	297.50	0.00	1,175.63
Treasury Bill Interest	0.00	0.00	0.00	504.26
<b>Total Income</b>	<b>\$0.00</b>	<b>\$304.74</b>	<b>\$0.00</b>	<b>\$3,546.33</b>
Accrued Interest Paid <sup>4</sup>	0.00	0.00	0.00	(117.02)

<sup>4</sup> Certain accrued interest paid on taxable bonds may be deductible; consult your tax advisor



## Schwab One® Account of

JOHN T MC DONALD &  
RENEE M MC DONALD JT TEN

Statement Period

December 1-31, 2024



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### A Message About Your Account

#### CALIFORNIA RESIDENTS

If your total payments of interest and interest dividends on federally tax-exempt non-California municipal bonds were \$10 or greater and you or your Partnership had a California address as of 12/31, Schwab will report this information to the California Franchise Tax Board each tax year, per state statute. (1223-3LZ0)

### Positions - Summary

Beginning Value as of 12/01	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	Ending Value as of 12/31	Cost Basis	Unrealized Gain/(Loss)
\$68,766.96		\$0.00		\$0.00		\$304.74		\$2,301.99		\$71,373.69	\$11,826.57	\$44,739.81

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.

### 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>			502.57	14,807.31	14,304.74		0.05%	21%
<b>Total Cash and Cash Investments</b>					<b>\$502.57</b>	<b>\$14,807.31</b>	<b>\$14,304.74</b>			<b>21%</b>

### Positions - Fixed Income

Symbol/ CUSIP	Description	Maturity Coupon Date	Quantity/Par	Price(\$)	Market Value(\$)	Adj Cost Basis/ Orig Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Yield to Maturity	Est. Annual Income(\$)	Accrued Income(\$)	% of Acct
91282CEQ0	US TREASUR NT	2.75% 05/15/25	9,000.0000	99.43750	8,949.38	8,922.55 8,922.55	26.83	4.42%	247.50	32.13	13%
<b>Total Fixed Income</b>			<b>9,000.0000</b>		<b>\$8,949.38</b>		<b>\$26.83</b>		<b>\$247.50</b>	<b>\$32.13</b>	<b>13%</b>

Accrued Income represents the interest that would be received if the fixed income investment was sold prior to the coupon payment.  
Yield to Maturity is the annualized rate of return earned if held until maturity date.



Schwab One® Account of

JOHN T MC DONALD &  
RENEE M MC DONALD JT TEN

Statement Period

December 1-31, 2024

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## Positions - Equities

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
AAPL	APPLE INC	180.0000	250.42000	45,075.60	590.07 <sup>a</sup>	44,485.53	0.39%	180.00	63%
<b>Total Equities</b>				<b>\$45,075.60</b>	<b>\$590.07</b>	<b>\$44,485.53</b>		<b>\$180.00</b>	<b>63%</b>

## Positions - Exchange Traded Funds

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
DFAS	DIMENSIONAL U S SMALL	1.0000	65.08000	65.08	51.41	13.67	1.09%	0.71	<1%
DUHP	DIMENSIONAL US HIGH	1.0000	33.79000	33.79	26.16	7.63	1.18%	0.40	<1%
GMAR	FT VEST US EQTY BUFFER	9.0000	37.46080	337.15	305.91	31.24	N/A	N/A	<1%
QQQ	INVSC QQQ TRUST SRS 1	1.0000	511.23000	511.23	495.53	15.70	0.65%	3.34	<1%
RSPT	INVSC SP 500 EQUAL	1.0000	37.42000	37.42	28.05	9.37	0.4%	0.15	<1%
SCHB	SCHWAB US BROAD MARKET	37.0000	22.70000	839.90	859.87	(19.97)	1.46%	12.28	1%
SCHD	SCHWAB US DIVIDEND	3.0000	27.32000	81.96	83.68	(1.72)	3.86%	3.17	<1%
VO	VANGUARD MID CAP ETF	1.0000	264.13000	264.13	206.56	57.57	1.65%	4.37	<1%
VTI	VANGUARD TOTAL STOCK	1.0000	289.81000	289.81	191.82	97.99	1.29%	3.76	<1%
DGRW	WISDOMTREE US QLT DIV	1.0000	80.93000	80.93	64.96	15.97	2.29%	1.86	<1%
<b>Total Exchange Traded Funds</b>				<b>\$2,541.40</b>	<b>\$2,313.95</b>	<b>\$227.45</b>		<b>\$30.04</b>	<b>4%</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.



## Schwab One® Account of

JOHN T MC DONALD &  
RENEE M MC DONALD JT TEN

Statement Period

December 1-31, 2024



## Transactions - Summary

Beginning Cash* as of 12/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Expenses	= Ending Cash* as of 12/31
<b>\$502.57</b>		<b>\$0.00</b>		<b>\$0.00</b>		<b>\$0.00</b>		<b>\$14,000.00</b>		<b>\$304.74</b>		<b>\$0.00</b>	<b>\$14,807.31</b>

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)(\$)
12/16	Interest	Bank Interest X.Z		BANK INT 111624-121524				0.04	
	Dividend	Cash Dividend	SCHB	SCHWAB US BROAD MARKET				3.07	
	Dividend	Cash Dividend	SCHD	SCHWAB US DIVIDEND				0.79	
12/19	Dividend	Cash Dividend	DFAS	DIMENSIONAL U S SMALL				0.18	
	Dividend	Cash Dividend	DUHP	DIMENSIONAL US HIGH				0.10	
12/26	Dividend	Cash Dividend	VO	VANGUARD MID CAP ETF				1.09	
	Dividend	Cash Dividend	VTI	VANGUARD TOTAL STOCK				0.94	
12/27	Dividend	Cash Dividend	RSPT	INVSC SP 500 EQUAL				0.04	
12/30	Dividend	Cash Dividend	DGRW	WISDOMTREE US QLT DIV				0.16	
12/31	Redemption	Full Redemption	91282CGD7	US TREASUR NT 4.25%12XXX **MATURED**				14,000.00	
	Other Activity	Redemption	91282CGD7	US TREASUR NT 4.25%12XXX **MATURED**	(14,000.0000)				
	Interest	Bond Interest	91282CGD7	US TREASUR NT 4.25%12XXX				297.50	
	Dividend	Cash Dividend	QQQ	INVSC QQQ TRUST SRS 1				0.83	
<b>Total Transactions</b>								<b>\$14,304.74</b>	<b>\$0.00</b>

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



## Schwab One® Account of

JOHN T MC DONALD &  
RENEE M MC DONALD JT TEN

### Bank Sweep Activity

Date	Description	Amount
12/01	<b>Beginning Balance <sup>x,z</sup></b>	<b>\$502.57</b>
12/15	BANK INTEREST - CHARLES SCHWAB BANK <sup>x,z</sup>	0.04
12/16	BANK CREDIT FROM BROKERAGE <sup>x</sup>	3.86
12/19	BANK CREDIT FROM BROKERAGE <sup>x</sup>	0.18
12/20	BANK CREDIT FROM BROKERAGE <sup>x</sup>	0.10
12/26	BANK CREDIT FROM BROKERAGE <sup>x</sup>	2.03

\* Your interest period was 11/16/24 - 12/15/24. <sup>z</sup>

### Endnotes For Your Account

- a Data for this holding has been edited or provided by the advisor.
- X Bank Sweep deposits are held at FDIC-insured Program Banks, which are listed in the Cash Features Disclosure Statement.

Statement Period

December 1-31, 2024



Date	Description	Amount
12/27	BANK CREDIT FROM BROKERAGE <sup>x</sup>	0.04
12/30	BANK CREDIT FROM BROKERAGE <sup>x</sup>	0.16
12/31	BANK CREDIT FROM BROKERAGE <sup>x</sup>	14,298.33
12/31	<b>Ending Balance <sup>x,z</sup></b>	<b>\$14,807.31</b>
12/31	<b>Interest Rate <sup>*z</sup></b>	<b>0.05%</b>

- 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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**Contributory IRA or**

JOHN T MC DONALD  
CHARLES SCHWAB & CO INC CUST  
IRA CONTRIBUTORY

Account Number

[REDACTED]

Statement Period

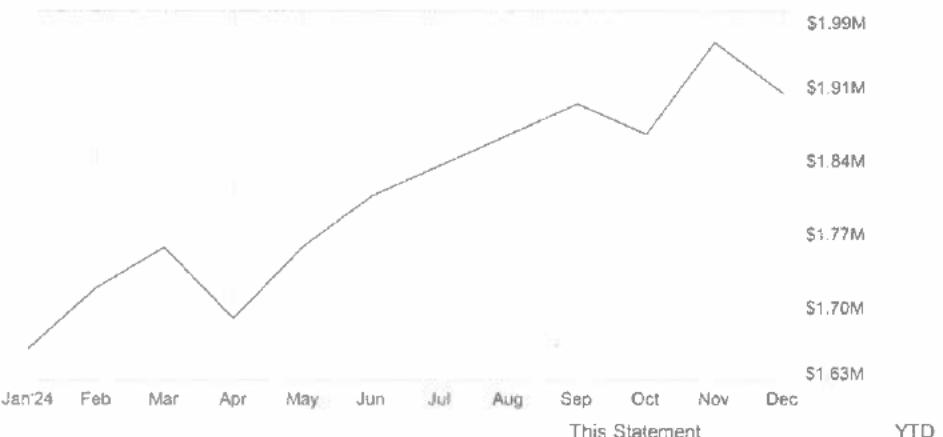
December 1-31, 2024

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FINANCIAL GROUP, Ltd.WEALTH.  
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Ending Account Value as of 12/31

**\$1,914,079.08**

Beginning Account Value as of 12/01

**\$1,958,137.39**

	This Statement	YTD
Beginning Value	\$1,958,137.39	\$1,654,877.35
Deposits	0.00	0.00
Withdrawals	0.00	0.00
Dividends and Interest	5,697.09	28,916.29
Transfer of Securities	0.00	0.00
Market Appreciation/(Depreciation)	(49,755.40)	247,866.44
Expenses	0.00	(17,581.00)
<b>Ending Value</b>	<b>\$1,914,079.08</b>	<b>\$1,914,079.08</b>

	This Statement	YTD
Beginning Value	\$1,958,137.39	\$1,654,877.35
Deposits	0.00	0.00
Withdrawals	0.00	0.00
Dividends and Interest	5,697.09	28,916.29
Transfer of Securities	0.00	0.00
Market Appreciation/(Depreciation)	(49,755.40)	247,866.44
Expenses	0.00	(17,581.00)
<b>Ending Value</b>	<b>\$1,914,079.08</b>	<b>\$1,914,079.08</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.

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IRA CONTRIBUTORY  
[REDACTED]  
12047-4013



## Contributory IRA of

JOHN T MC DONALD  
CHARLES SCHWAB & CO INC CUST  
IRA CONTRIBUTORY

### Asset Allocation



		This Period	Current Allocation
Cash and Cash Investments	15,793.95	<1%	
Fixed Income	48,375.63	3%	
Equities	188,043.76	10%	
Exchange Traded Funds	1,661,865.74	87%	
<b>Total</b>	<b>\$1,914,079.08</b>	<b>100%</b>	

### Top Account Holdings This Period

SYMBOL CUSIP	Description	Market Value	% of Accounts
SCHB	SCHWAB US BROAD MARKET	334,779.60	17%
QQQ	INVSC QQQ TRUST SRS 1	316,451.37	17%
XLV	SELECT SECTOR HEALTH	129,040.66	7%
DGRW	WISDOMTREE US QLT DIV	115,568.04	6%
DUHP	DIMENSIONAL US HIGH	115,426.64	6%

### Gain or (Loss) Summary

	All Positions		
	Gain	(Loss)	Nel
This Period	3,315.14	0.00	3,315.14
YTD	20,924.94	0.00	20,924.94
<b>Unrealized</b>	<b>\$551,699.81</b>		

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. 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.

Statement Period

December 1-31, 2024



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### Income Summary

	This Period	YTD
Bank Sweep Interest	0.84	65.91
Cash Dividends	5,696.25	26,545.71
Treasury Bond Interest	0.00	1,678.76
<b>Total Income</b>	<b>\$5,697.09</b>	<b>\$28,290.38</b>

### Retirement Details

	2023	2024
<b>Total YTD (\$)</b>	<b>0.00</b>	<b>0.00</b>



Contributory IRA of

JOHN T MC DONALD  
CHARLES SCHWAB & CO INC CUST  
IRA CONTRIBUTORY

Statement Period

December 1-31, 2024



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## A Message About Your Account

## CALIFORNIA RESIDENTS

If your total payments of interest and interest dividends on federally tax-exempt non-California municipal bonds were \$10 or greater and you or your Partnership had a California address as of 12/31, Schwab will report this information to the California Franchise Tax Board each tax year, per state statute. (1223-3LZ0)

## Positions - Summary

Beginning Value as of 12/01	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	Ending Value as of 12/31	Cost Basis	Unrealized Gain/(Loss)
\$1,958,137.39		\$0.00		\$0.00		\$5,697.09		(\$49,755.40)		\$1,914,079.08	\$1,346,585.32	\$551,699.81

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.

## 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>			10,009.87	15,793.95	5,784.08		0.05%	<1%
<b>Total Cash and Cash Investments</b>					<b>\$10,009.87</b>	<b>\$15,793.95</b>	<b>\$5,784.08</b>			<b>&lt;1%</b>

## Positions - Fixed Income

Symbol/ CUSIP	Description	Maturity Coupon Date	Quantity/Par	Price(\$)	Market Value(\$)	Adj Cost Basis/ Orig Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Yield to Maturity	Est. Annual Income(\$)	Accrued Income(\$)	% of Acct
9128284N7	US TREASUR NT	2.875% 05/15/28	17,000.0000	95.53125	16,240.31	15,966.06 15,966.06	274.25	4.28%	488.75	63.46	<1%
91282CGJ4	US TREASUR NT	3.5% 01/31/30	17,000.0000	95.96875	16,314.69	16,362.50 16,362.50	(47.81)	4.16%	595.00	248.99	<1%
91282CGM7	US TREASUR NT	3.5% 02/15/33	17,000.0000	93.06250	15,820.63	16,338.53 16,338.53	(517.90)	3.99%	595.00	224.74	<1%
<b>Total Fixed Income</b>				<b>51,000.0000</b>	<b>\$48,375.63</b>		<b>(\$291.46)</b>		<b>\$1,678.75</b>	<b>\$537.19</b>	<b>3%</b>

Accrued Income represents the interest that would be received if the fixed income investment was sold prior to the coupon payment.  
Yield to Maturity is the annualized rate of return earned if held until maturity date.



Contributory IRA of

JOHN T MC DONALD  
CHARLES SCHWAB & CO INC CUST  
IRA CONTRIBUTORY

Statement Period

December 1-31, 2024

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## Positions - Equities

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
AMZN	AMAZON.COM INC	380.0000	219.39000	83,368.20	61,459.16	21,909.04	N/A	0.00	4%
AAPL	APPLE INC	418.0000	250.42000	104,675.56	66,602.28	38,073.28	0.39%	418.00	5%
<b>Total Equities</b>				<b>\$188,043.76</b>	<b>\$128,061.44</b>	<b>\$59,982.32</b>		<b>\$418.00</b>	<b>10%</b>

## Positions - Exchange Traded Funds

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
DFAS	DIMENSIONAL U S SMALL	956.0000	65.08000	62,216.48	56,862.88	5,353.60	1.09%	682.34	3%
DUHP	DIMENSIONAL US HIGH	3,416.0000	33.79000	115,426.64	84,056.43	31,370.21	1.19%	1,375.14	6%
FDEC	FT VEST US EQUITY BUFFER	822.0000	44.57500	36,640.65	36,776.28	(135.63)	N/A	N/A	2%
XDEC	FT VST US EQY ENH AND	2,664.0000	37.30000	99,367.20	80,171.64	19,195.56	N/A	N/A	5%
QQQ	INVSC QQQ TRUST SRS 1	619.0000	511.23000	316,451.37	102,755.48	213,695.89	0.65%	2,066.62	17%
RSPT	INVSC SP 500 EQUAL	2,100.0000	37.42000	78,582.00	49,674.51	28,907.49	0.4%	315.76	4%
AGG	ISHARES CORE US	733.0000	96.90000	71,027.70	73,481.07	(2,453.37)	3.91%	2,781.95	4%
JEPI	JPMORGAN EQUITY PREMIUM	928.0000	57.53000	53,387.84	54,449.89	(1,062.05)	8.38%	4,474.11	3%
SCHO	SCHWAB SHORT TERM US	654.0000	24.06000	15,735.24	15,761.40	(26.16)	3.98%	627.06	<1%
SCHB	SCHWAB US BROAD MARKET	14,748.0000	22.70000	334,779.60	204,595.80	130,183.80	1.46%	4,896.34	17%
SCHD	SCHWAB US DIVIDEND	3,858.0000	27.32000	105,400.56	88,888.07	16,512.49	3.87%	4,081.76	6%
SCHI	SCHWAB 5 10 YEAR CORP	802.0000	22.07000	17,700.14	16,617.44	1,082.70	4.7%	832.48	<1%
XLV	SELECT SECTOR HEALTH	938.0000	137.57000	129,040.66	119,569.40	9,471.26	1.8%	2,332.45	7%
SPY	SPDR S&P 500 ETF IV	50.0000	586.08000	29,304.00	3,887.69 *	25,416.31	1.19%	349.11	2%
ULST	SPDR SSGA ULTRA SHORT	451.0000	40.41000	18,224.91	18,143.73	81.18	4.81%	877.69	<1%
VO	VANGUARD MID CAP ETF	173.0000	264.13000	45,694.49	35,181.28	10,513.21	1.65%	756.22	2%
VCSH	VANGUARD SHORT TERM COR	222.0000	78.01000	17,318.22	16,614.48	703.74	4.3%	745.39	<1%



## Contributory IRA of

JOHN T MC DONALD  
CHARLES SCHWAB & CO INC CUST  
IRA CONTRIBUTORY

Statement Period

December 1-31, 2024



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## Positions - Exchange Traded Funds (continued)

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
DGRW	WISDOMTREE US QLT DIV	1,428.0000	80.93000	115,568.04	112,369.32	3,198.72	2.3%	2,660.36	6%
<b>Total Exchange Traded Funds</b>				<b>\$1,661,865.74</b>	<b>\$1,169,856.79</b>	<b>\$492,008.95</b>		<b>\$29,854.78</b>	<b>87%</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.

## Transactions - Summary

Beginning Cash* as of 12/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Expenses	= Ending Cash* as of 12/31
<b>\$10,009.87</b>		<b>\$0.00</b>		<b>\$0.00</b>		<b>(\$36,776.28)</b>		<b>\$36,863.27</b>		<b>\$5,697.09</b>		<b>\$0.00</b>	<b>\$15,793.95</b>

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)(\$)
12/04	Dividend	Cash Dividend	JEPI	JPMORGAN EQUITY PREMIUM				372.84	
	Dividend	Cash Dividend	VCSH	VANGUARD SHORT TERM COR				60.58	
12/05	Dividend	Cash Dividend	AGG	ISHARES CORE US				228.35	
	Dividend	Cash Dividend	ULST	SPDR SSGA ULTRA SHORT				71.00	
12/06	Dividend	Cash Dividend	SCHO	SCHWAB SHORT TERM US				53.04	
	Dividend	Cash Dividend	SCHI	SCHWAB 5 10 YEAR CORP				73.38	
12/16	Interest	Bank Interest X,Z		BANK INT [REDACTED]				0.84	
	Dividend	Cash Dividend	SCHB	SCHWAB US BROAD MARKET				1,224.08	
	Dividend	Cash Dividend	SCHD	SCHWAB US DIVIDEND				1,020.44	
12/19	Dividend	Cash Dividend	DFAS	DIMENSIONAL U S SMALL				170.59	
	Dividend	Cash Dividend	DUHP	DIMENSIONAL US HIGH				343.79	



Contributory IRA of

JOHN T MC DONALD  
CHARLES SCHWAB & CO INC CUST  
IRA CONTRIBUTORY

Statement Period

December 1-31, 2024



## Transaction Details (continued)

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
12/20	Sale		GMAR	FT VEST US EQTY BUFFER ETF Exchange Processing Fee \$1.18	(987.0000)	37.3500	1.18	36,863.27	3,315.14 (LT)
	Purchase		FDEC	FT VEST US EQUITY BUFFER ETF	822.0000	44.7400		(36,776.28)	
12/23	Dividend	Cash Dividend	AGG	ISHARES CORE US					231.83
12/24	Dividend	Cash Dividend	ULST	SPDR SSGA ULTRA SHORT					73.14
12/26	Dividend	Cash Dividend	XLV	SELECT SECTOR HEALTH					583.11
	Dividend	Cash Dividend	VO	VANGUARD MID CAP ETF					189.05
12/27	Dividend	Cash Dividend	RSPT	INVSC SP 500 EQUAL					78.94
	Dividend	Cash Dividend	SCHO	SCHWAB SHORT TERM US					52.25
	Dividend	Cash Dividend	SCHI	SCHWAB 5 10 YEAR CORP					69.37
	Dividend	Cash Dividend	VCSH	VANGUARD SHORT TERM COR					62.12
12/30	Dividend	Cash Dividend	DGRW	WISDOMTREE US QLT DIV					221.70
12/31	Dividend	Cash Dividend	QQQ	INVSC QQQ TRUST SRS 1					516.65
<b>Total Transactions</b>								<b>\$5,784.08</b>	<b>\$3,315.14</b>

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

## Bank Sweep Activity

Date	Description	Amount	Date	Description	Amount
12/01	Beginning Balance x,z	\$10,009.87	12/24	BANK CREDIT FROM BROKERAGE x	73.14
12/05	BANK CREDIT FROM BROKERAGE x	504.42	12/26	BANK CREDIT FROM BROKERAGE x	772.16
12/06	BANK CREDIT FROM BROKERAGE x	354.77	12/27	BANK CREDIT FROM BROKERAGE x	262.68
12/15	BANK INTEREST - CHARLES SCHWAB BANK x,z	0.84	12/30	BANK CREDIT FROM BROKERAGE x	221.70
12/16	BANK CREDIT FROM BROKERAGE x	2,244.52	12/31	BANK CREDIT FROM BROKERAGE x	516.65
12/19	BANK CREDIT FROM BROKERAGE x	170.59	12/31	Ending Balance x,z	\$15,793.95
12/20	BANK CREDIT FROM BROKERAGE x	430.78	12/31	Interest Rate x,z	0.05%



## Contributory IRA of

JOHN T MC DONALD  
CHARLES SCHWAB & CO INC CUST  
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Statement Period

December 1-31, 2024

## Bank Sweep Activity (continued)

Date	Description	Amount	Date	Description	Amount
12/23	BANK CREDIT FROM BROKERAGE *	231.83			

\* Your interest period was 11/16/24 - 12/15/24. /

## Pending / Open Activity

Activity Type	Date	Action	Symbol/CUSIP	Description	Quantity	Market Price/Rate per Share(\$)	Settle/Limit Price(\$)	Payable Date	Expiration Date	Amount(\$)
Pending	12/20	Cash Dividend	SPY	SPDR S&P 500 ETF IV	50.0000	1.9655		01/31		98.28
<b>Total Pending Transactions</b>										<b>\$98.28</b>

Pending transactions are not included in account value.

## Endnotes For Your Account

- a Data for this holding has been edited or provided by the advisor.
- X Bank Sweep deposits are held at FDIC-insured Program Banks, which are listed in the Cash Features Disclosure Statement.

- 2 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

## Statement Details



Lansingburgh Central School Dist

RENEE M MCDONALD  
[REDACTED]

Retirement Savings Statement

Customer Service: (800) 343-0860  
Fidelity Brokerage Services LLC  
900 Salem Street, Smithfield, RI 02917

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### Your Account Summary

Statement Period: 12/31/2024 to 12/31/2024

Beginning Balance	\$559,612.43
Change In Account Value	-\$1,405.61
Ending Balance	\$558,206.82

### Additional Information

Dividends & Interest	\$0.74
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### Your Personal Rate of Return

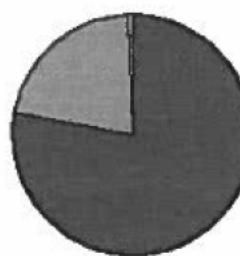
This Period	-0.3%
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Your Personal Rate of Return is calculated with a time-weighted formula, widely used by financial analysts to calculate investment earnings. It reflects the results of your investment selections as well as any activity in the plan account(s) shown. There are other Personal Rate of Return formulas used that may yield different results. Remember that past performance is no guarantee of future results.

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### Your Asset Allocation

Statement Period: 12/31/2024 to 12/31/2024



- 77.95% Stock: \$435,115.03
- 21.46% Bond Investments: \$119,811.64
- 0.59% Short Term: \$3,280.15

Your account is allocated among the asset classes specified above as of 12/31/2024. Percentages and totals may not be exact due to rounding.

The [Additional Investment Information](#) section lists the underlying allocation of your blended investments.

---

### Account Value

Statement Period: 12/31/2024 to 12/31/2024

Displayed in this section is the value of your account for the statement period, in both shares and dollars.

Investment	Shares as of 12/30/2024		Price as of 12/30/2024		Price as of 12/31/2024		Account Value as of 12/30/2024	Account Value as of 12/31/2024
	Shares	Value	Shares	Value	Value			
Stock						\$251,845.69	\$250,789.43	
Large Cap								
FID 500 Index	1,228.216	1,228.216	\$205.05	\$204.19	\$251,845.69		\$250,789.43	
Short Term						\$207.32	\$208.06	
FID Govt Mmid	207.320	208.060	\$1.00	\$1.00	\$207.32		\$208.06	
Blended Investments*					\$307,559.42		\$307,209.33	

<b>Investment</b>	<b>Shares as of 12/30/2024</b>	<b>Shares as of 12/31/2024</b>	<b>Price as of 12/30/2024</b>	<b>Price as of 12/31/2024</b>	<b>Account Value as of 12/30/2024</b>	<b>Account Value as of 12/31/2024</b>
FID Freedom 2030 K	17,504.805	17,504.805	\$17.57	\$17.55	\$307,559.42	\$307,209.33
<b>Account Totals</b>						<b>\$559,612.43</b> <b>\$558,206.82</b>

Remember that a dividend payment to fund shareholders reduces the share price of the fund, so a decrease in the share price for the statement period does not necessarily reflect lower fund performance.

\*You have invested a portion of your account in Blended Investments. Blended Investments generally invest in a mixture of stocks, bonds and short-term investments, blending long-term growth from stocks with income from dividends and interest. Please refer to the [Additional Investment Information](#) section to see how your blended investments are allocated across the three asset classes.

Some of the administrative services performed for the Plan were underwritten from the total operating expenses of the Plan's investment options.

#### Your Contribution Elections as of

As of 04/06/2025

This section displays the investments in which your future contributions will be invested.

#### Your Current Investment Elections as of 04/06/2025

##### SALARY REDUCTION

<b>Investment Option</b>	<b>Current %</b>
<b>Blended Investments*</b>	
FID FREEDOM 2030 K	100%

Total 100%

##### EMPLOYER

<b>Investment Option</b>	<b>Current %</b>
<b>Short-Term Investments</b>	
FID GOVT MMKT	100%

Total 100%

##### AFTER-TAX TRANSFER

<b>Investment Option</b>	<b>Current %</b>
<b>Short-Term Investments</b>	
FID GOVT MMKT	100%

Total 100%

##### ROLLOVER-403(B)

<b>Investment Option</b>	<b>Current %</b>
<b>Short-Term Investments</b>	
FID GOVT MMKT	100%

Total 100%

##### ROLLOVER-401(A)

<b>Investment Option</b>	<b>Current %</b>
<b>Short-Term Investments</b>	
FID GOVT MMKT	100%

Total	100%
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## ROLLOVER-457(B)

Investment Option	Current %
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## Short-Term Investments

FID GOVT MMKT	100%
---------------	------

Total	100%
-------	------

## ROLLOVER-AFTER TAX

Investment Option	Current %
-------------------	-----------

## Short-Term Investments

FID GOVT MMKT	100%
---------------	------

Total	100%
-------	------

## ROLLOVER IRA

Investment Option	Current %
-------------------	-----------

## Short-Term Investments

FID GOVT MMKT	100%
---------------	------

Total	100%
-------	------

## ROTH 403(B) DEFERRALS

Investment Option	Current %
-------------------	-----------

## Short-Term Investments

FID GOVT MMKT	100%
---------------	------

Total	100%
-------	------

## ROLLOVER-ROTH

Investment Option	Current %
-------------------	-----------

## Short-Term Investments

FID GOVT MMKT	100%
---------------	------

Total	100%
-------	------

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Your Contribution Summary

Statement Period: 12/31/2024 to 12/31/2024

Contributions	Period to date	Total Account Balance
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Salary Reduction	\$0.00	\$522,689.32
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Employer	\$0.00	\$35,517.50
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Your Account Activity

Statement Period: 12/31/2024 to 12/31/2024

Use this section as a summary of transactions that occurred in your account during the statement period.

[View Detailed Transaction History](#)

Activity	Salary Reduction	Employer	Total
Beginning Balance	\$524,055.43	\$35,557.00	\$559,612.43
Change in Account Value	-\$1,366.11	-\$39.50	-\$1,405.61

<b>Activity</b>	<b>Salary Reduction</b>	<b>Employer</b>	<b>Total</b>
<b>Ending Balance</b>	<b>\$522,689.32</b>	<b>\$35,517.50</b>	<b>\$558,206.82</b>
Dividends & Interest	\$0.00	\$0.74	\$0.74

**Additional Investment Information**

As of 04/06/2025

Use this section to determine the asset allocation of your blended investments.

<b>Blended Investment</b>	<b>Stocks</b>	<b>Bonds</b>	<b>Short-Term/Other</b>
FID Freedom 2030 K	60%	39%	1%

Blended investments generally invest in more than one asset class. The blended investment asset allocation above reflects the stated neutral mix or, if not available, the asset mix reported by Morningstar, Inc. for mutual funds or by investment managers for non-mutual funds.

**Marras Pharma Corp**  
Attn: Rajendra Appalaneni  
217 Remsen St  
Cohoes, NY 12047-3024

**401(k) Profit Sharing Plan and Trust**

**Retirement Account Statement**  
**For the Period 10/01/2024 - 12/31/2024**

[REDACTED]  
John T McDonald

**PERSONAL INFORMATION**

Date of Hire: 09/29/1993  
Pre-Tax Contribution: 30%

<http://www.paychexflex.com>

## Important Account Information

Investing in the market for a long period of time, and riding out the ups and downs, can help you reach your retirement goals. This also allows you more time to change investments that are not meeting your performance expectations. A financial advisor can help you determine if changing your investments is the right move. Visit the Paychex Retirement Services website at <http://www.paychexflex.com> to access important information, make any necessary updates, change salary deferrals and to view your statement online.

Please carefully review your statement and contact Paychex regarding any questions, clarification, or potential changes within 14 days of receipt.

## Personal Fund Balance and Investment Information

FUND NAME	BALANCES BY FUND AS % OF TOTAL ASSETS		FUND SELECTION FOR FUTURE CONTRIBUTIONS			
FFTWX FDL FREEDOM 2025	100.00%		0%			
TOTAL	100.00%		0%			

Your total personal rate of return for 10/01/2024 through 12/31/2024 is (3.00)%. Your year to date personal rate of return is 7.88 %. Transaction detail and additional personal rate of return information is available on <http://www.paychexflex.com>.

## Activity Highlights

	BEGINNING BALANCE AS 10/01/24	CONTRIBUTION	GAINS/ (LOSSES)	DISTRIBUTIONS, FEES, & OTHER WITHDRAWALS	ENDING BALANCE AS 12/31/24	VESTED PERCENT	YEAR TO DATE CONTRIBUTION	VESTED BALANCE
EMPLOYEE PRETAX	45,535.44	3,780.00	(1,425.40)	61.93	47,828.11	100%	14,040.00	47,828.11
SH ER MATCH	8,920.09	504.00	(274.31)	12.01	9,137.77	100%	1,872.00	9,137.77
FORFEITURE	119.68	0.00	(3.53)	0.15	116.00	100%	0.00	116.00
TOTAL DOLLARS	54,575.21	4,284.00	(1,703.24)	74.09	57,081.88		15,912.00	57,081.88

## Investment Activity

FUND NAME	BEGINNING BALANCE AS 10/01/24	CONTRIBUTIONS	GAINS/ (LOSSES)**	DISTRIBUTIONS, FEES, & OTHER WITHDRAWALS *	FUND TRANSFERS	SHARE PRICE AS OF 12/31/24	NUMBER OF SHARES AS 12/31/24	ENDING BALANCE AS 12/31/24
FDL FREEDOM 2025	54,575.21	4,284.00	(1,703.24)	74.09	0.00	13.66	4,178.761	57,081.88

## Investment Activity (continued)

FUND NAME	BEGINNING BALANCE AS 12/31/24	CONTRIBUTIONS	GAINS/ LOSSES)**	DISTRIBUTIONS, FEES, & OTHER WITHDRAWALS *		SHARE PRICE AS OF 12/31/24	NUMBER OF SHARES AS 12/31/24	ENDING BALANCE AS 12/31/24
				FUND TRANSFERS				
TOTAL DOLLARS	54,575.21	4,284.00	(1,703.24)	74.09	0.00	0.00	4,178.761	57,081.88

\*\* Includes concessions returned of \$30.60

\* Includes Plan Administration Fee(s) of \$0.67, 3(16) BRISA Fiduciary Services Fee(s) of \$2.27, and Advisor Fee(s) of \$71.15

## Investment Performance Summary

FUND NAME	QUARTERLY		YEAR TO						LIFE OF FUND	INCEPTION DATE
	RETURN	7 DAY	DATE	1 YEAR	3 YEAR	5 YEAR	10 YEAR			
FA BALANCED M	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00 %	01/06/1987	
FA DIVIDEND GRO M	1.61 %	N/A	26.52 %	26.52 %	9.08 %	10.91 %	9.67 %	6.92 %	12/28/1998	
FA DVSD STOCK A	3.31 %	N/A	27.42 %	27.42 %	9.20 %	16.19 %	12.83 %	6.29 %	04/30/1999	
FA EQUITY GROWTH A	2.05 %	N/A	29.72 %	29.72 %	9.74 %	18.40 %	16.15 %	10.33 %	09/03/1996	
FA EQUITY INC M	(3.20) %	N/A	11.92 %	11.92 %	6.89 %	8.47 %	7.88 %	9.47 %	09/10/1992	
FA FREEDOM 2015 M	(3.06) %	N/A	5.62 %	5.62 %	(0.32) %	3.30 %	4.53 %	4.95 %	11/06/2003	
FA GOVT INCOME M	(3.38) %	N/A	0.32 %	0.32 %	(3.22) %	(1.18) %	0.30 %	5.83 %	10/24/2006	
FA GRO OPPORT A	7.26 %	N/A	38.71 %	38.71 %	7.44 %	18.42 %	18.06 %	10.21 %	09/03/1996	
FA LEV CO STK A	0.00 %	N/A	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	12/27/2000	
FA MID CAP II M	(0.53) %	N/A	16.59 %	16.59 %	4.20 %	10.72 %	8.53 %	9.63 %	08/12/2004	
FA NASD COM INDX	6.29 %	N/A	29.48 %	29.48 %	8.30 %	17.55 %	16.13 %	12.65 %	09/25/2003	
FA NEW INSIGHTS A	4.23 %	N/A	34.91 %	34.91 %	9.97 %	15.37 %	13.39 %	12.34 %	07/31/2003	
FA OVERSEAS M	(8.65) %	N/A	4.40 %	4.40 %	(2.02) %	5.02 %	5.66 %	5.58 %	04/23/1990	
FA SMALL CAP M	(3.81) %	N/A	10.93 %	10.93 %	1.17 %	9.65 %	7.70 %	9.76 %	09/09/1998	
FA STRATEG INCM M	(1.03) %	N/A	5.77 %	5.77 %	0.78 %	2.61 %	3.44 %	6.35 %	10/31/1994	
FA WORLDWIDE	(0.20) %	N/A	26.91 %	26.91 %	5.24 %	12.34 %	11.06 %	8.69 %	05/30/1990	
FD MDL EQUP & SYS	(2.08) %	N/A	9.89 %	9.89 %	(5.98) %	6.12 %	11.56 %	13.16 %	04/28/1998	
FDL ADV BAL M	0.42 %	N/A	15.35 %	15.35 %	4.31 %	10.21 %	8.96 %	8.15 %	10/24/2024	
FDL ADV GWTH OPP Z	7.35 %	N/A	39.23 %	39.23 %	7.84 %	18.87 %	18.52 %	18.31 %	08/13/2013	
FDL ADV LEV CO STK A	2.40 %	N/A	26.50 %	26.50 %	6.82 %	14.48 %	9.92 %	12.30 %	10/24/2024	
FDL BLUE CHIP GR	9.12 %	N/A	39.70 %	39.70 %	10.19 %	21.64 %	18.10 %	13.22 %	12/31/1987	
FDL CONTRAFUND	3.56 %	N/A	35.97 %	35.97 %	10.77 %	17.51 %	15.29 %	13.00 %	05/17/1967	
FDL FOCUSED STOCK	1.49 %	N/A	36.90 %	36.90 %	9.01 %	17.02 %	15.36 %	9.98 %	11/12/1996	
FDL FREEDOM 2025	(3.02) %	N/A	8.21 %	8.21 %	0.96 %	5.36 %	6.23 %	6.34 %	11/06/2003	
FDL GOVT MKT DLY MNY	1.03 %	N/A	4.62 %	4.62 %	3.40 %	2.07 %	1.33 %	2.63 %	04/06/2015	
FDL SEL CNS DISC PTF	10.20 %	N/A	24.05 %	24.05 %	4.24 %	12.76 %	11.45 %	9.62 %	06/29/1990	
FDL SEL SMCNDCTR PRT	3.73 %	N/A	43.51 %	43.51 %	18.34 %	30.60 %	25.99 %	14.95 %	07/29/1985	
FDL SL SWR/IT SRV PT	8.57 %	N/A	9.47 %	9.47 %	5.58 %	15.11 %	17.31 %	16.09 %	07/09/1985	
FDL STOCK SLCT	2.58 %	N/A	19.85 %	19.85 %	6.98 %	13.49 %	12.06 %	11.05 %	09/28/1990	
FH TOT RT GV BD INST	(3.17) %	N/A	0.63 %	0.63 %	(2.79) %	(0.67) %	0.81 %	3.78 %	10/19/1995	
FID ADV LMT TRM BD M	(0.45) %	N/A	4.69 %	4.69 %	1.31 %	1.43 %	1.73 %	5.39 %	09/10/1992	
FID SLCT TECH	8.22 %	N/A	35.28 %	35.28 %	10.93 %	22.20 %	21.07 %	14.28 %	07/14/1981	
FIDELITY CHINA REG	(4.80) %	N/A	23.16 %	23.16 %	(2.22) %	3.64 %	6.26 %	8.48 %	11/01/1995	
FIDELITY MAGELLAN	1.08 %	N/A	28.03 %	28.03 %	6.89 %	14.76 %	13.07 %	15.73 %	05/02/1963	
INVESCO INTL BOND A	(2.82) %	N/A	1.93 %	1.93 %	(1.34) %	(1.38) %	0.85 %	5.52 %	06/15/1995	
JANUS CONTRARIAN T	(0.69) %	N/A	18.28 %	18.28 %	4.01 %	11.68 %	8.94 %	8.46 %	02/29/2000	
MCQRY ASSET STRGY Y	(1.57) %	N/A	13.96 %	13.96 %	4.48 %	8.05 %	5.69 %	8.42 %	12/04/1995	
PT POL INTL OPP INST	(10.68) %	N/A	(5.07) %	(5.07) %	(3.66) %	2.89 %	N/A	5.59 %	01/29/2019	
TEMP DEV MKT TR A	(6.72) %	N/A	7.39 %	7.39 %	(2.10) %	0.96 %	3.96 %	5.71 %	10/16/1991	
TRS SM MD CP VAL A	(1.39) %	N/A	8.56 %	8.56 %	3.60 %	7.87 %	8.02 %	10.43 %	04/02/2001	
VANGRD GLOBAL EQUITY	(2.27) %	N/A	13.39 %	13.39 %	2.70 %	8.45 %	9.07 %	8.95 %	08/14/1995	

## Investment Performance Summary (continued)

FUND NAME	QUARTERLY		YEAR TO					LIFE OF		INCEPTION DATE
	RETURN	7 DAY	DATE	1 YEAR	3 YEAR	5 YEAR	10 YEAR	FUND		
VNGRD INTL GRO INC	(5.46) %	N/A	9.37 %	9.37 %	(4.64) %	6.53 %	8.55 %	10.12 %		09/30/1981

For further fund information, please visit the following website(s): Federated Investors: [www.federatedinvestors.com](http://www.federatedinvestors.com), Fidelity Investors: [www.fidelity.com](http://www.fidelity.com), Transamerica: [www.transamerica.com](http://www.transamerica.com), Franklin Templeton: [www.franklintempleton.com](http://www.franklintempleton.com), Ivy Funds: [www.ivyfunds.com](http://www.ivyfunds.com), Janus Funds: [www.janus.com](http://www.janus.com), Vanguard Funds: [www.vanguard.com](http://www.vanguard.com), Invesco Funds: [www.invesco.com](http://www.invesco.com), and Peartree Funds: [www.quantfunds.com](http://www.quantfunds.com).

The performance data featured represents past performance. Past performance is no guarantee of future results and current performance may be higher or lower than the performance shown. Investment return and principal value will fluctuate, so that an investor's shares, when redeemed, may be worth more or less than their original cost. Cumulative returns are reported as of the periods shown. Life of funds is from commencement date to the period shown. Average annual total returns are reported as of the most recent calendar quarter for the periods shown and are calculated using a standard formula. Total returns are historical and include change in share price and assume the reinvestment of all dividend and capital gain distributions. The performance data does not reflect the deduction of any sales charge not applicable to eligible 401(k) plans. If sales charges were included, returns would have been lower. An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other governmental agency. Although a money market fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund.

### NOT FDIC INSURED - MAY LOSE VALUE - NO BANK GUARANTEE

An investment in a fund involves certain risks, particularly with respect to a fund's portfolio holdings. Investors should consider a fund's investment objectives, risks, charges and expenses carefully before investing. For more complete information about any of the mutual funds available through your plan, including fees and expenses, a free prospectus is available on the Paychex Retirement Services website <http://www.paychexflex.com>. Read the prospectus carefully before investing.

### NOTICE OF RIGHT TO DIVERSIFY INVESTMENT PORTFOLIO

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk.

It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals. Information regarding any limitations on your right to direct the investment of your account is described in the applicable financial statements, fund prospectuses, and the Plan's summary plan description.

You may obtain additional information pertaining to individual investing and diversification at the Department of Labor website: [www.dol.gov/ebsa/investing.html](http://www.dol.gov/ebsa/investing.html).

Some of the plan's administrative expenses for the preceding quarter were paid from the total annual operating expenses of one or more of the plan's designated investment alternatives.

### Participant Statement Fee Definitions

Advisor Fee - A fee paid to a financial professional for services agreed upon between the plan administrator and financial professional. Please contact the plan administrator for a description of the specific services provided.

Plan Administration Fees - Administration expenses charged against plan assets for tasks that include recordkeeping services, accounting, tax form preparation and legal fees.

3(16) ERISA Fiduciary Services - ERISA Fiduciary Services Inc. will serve as the ERISA Section 3(16) administrative fiduciary and share fiduciary responsibility for the plan's administrative tasks with your employer. ERISA Fiduciary Services Inc. will support reporting, communications and other administrative activities freeing your employer's team to address more business related tasks.