

**LEGISLATIVE ETHICS COMMISSION
STATE OF NEW YORK**

MAIL: LEGISLATIVE OFFICE BUILDING-BOX 75-ALBANY, NY 12247
LOCATION: ALFRED E. SMITH STATE OFFICE BUILDING-SUITE 1421-ALBANY, NY 12210
PHONE: (518) 432-7837
SENATE EXT: 2142 ASSEMBLY EXT: 5218

RECEIVED

MAY 07 2025

PTB

LEG. ETHICS COMM.

ANNUAL STATEMENT OF FINANCIAL DISCLOSURE

For Calendar Year 2024

1. Name Joseph P DeStefano Sr.
2. (a) Title of Position Member of Assembly
(b) Department, Agency or other Governmental Entity NYS Assembly
(c) Address of Present Office 3245 Route 112 Building 2 Suite 6 Medford, NY
(d) Office Telephone Number 631-207-0073 11763
3. (a) Marital Status Married. If married, please give spouse's full name.
Linda Marie DeVries
(b) Full name of domestic partner (if applicable).
N/A
(c) List the names of all unemancipated children.
N/A

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
Commissioner	Medford Fire District (local)	Non-Compensated
Treasurer	Suffolk County Fire Districts Association	local

- (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
N/A		

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
None			

- (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
N/A Retired			

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 individual's spouse, domestic partner 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)
---	---	--	--	---

N/A

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.

N/A

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.

N/A

(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)
--------	--------	-----------------------------	------------------------------------

N/A

(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)
--------	-------------------------------	------------------------------------

N/A

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)
----------------------------	------------------------------

N/A

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)
--------	------------------	-----------------------	---------------------------------

N/A

(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.

N/A

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)
N/A				

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
N/A	

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)
Suffolk County Deferred Compensation Plan	K
NYS Deferred Compensation Plan	I
F&G Annuity Guarantee	J

* 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).

N/A

(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.)

N/A

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	Suffolk County Fire Districts Association		C

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)
N/A	

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)
N/A		

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 Issuing Entity or Domestic Partner	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)
Fidelity Investments	Mixed	See Attachments	H
Legendary Bonds	A-1 Bonds		E
Invesco Securities	Mixed	See Attachments	I
Nationwide Life Insurance	Mixed	See attachments	I
(Spouse) Merrill Lynch	Mixed	See Attachments	I
(Spouse) SAMMONS INSTITUTIONAL GROUP		See Attachments	K

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)
N/A		

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)
---	----------	------	-------------------	---------------------	-------------------------------	---

May 2020
Self/Spouse Mooresville NC 2BR Townhouse 5/20 100% I

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)
----------------	--	---

N/A

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)
----------------------------------	---	---

N/A

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.

5-6-25
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 QQO	\$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

NEW YORK STATE DEFERRED COMPENSATION PLAN

www.nysdcp.com

1-800-422-8463



JOSEPH D DESTEFANO

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 **\$203,411.11**

Personal rate of return
Quarterly 1-year

457(b) Plan 5.52% 25.88%

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

\$191,770.64

Contributions	\$1,007.72
Rollovers/Transfers In	\$0.00
Dividends	\$2,029.84
Investment gain/loss and Interest	\$8,639.60
Fees/Charges	-\$36.69
Withdrawals/Transfers Out	\$0.00
Current quarter ending balance	\$203,411.11

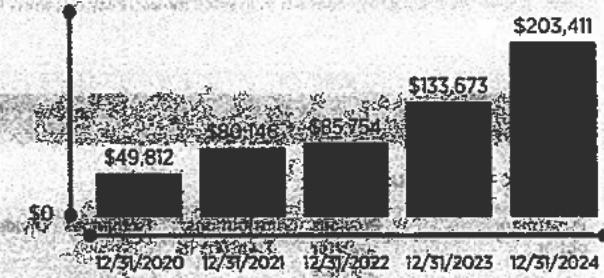
Current investments by asset class

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%.



Balance history



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

\$5,964/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 25 years in retirement; a rate of return that is an index average based on your investment type; 2.25% annual inflation; 75% 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
\$985/mo

Log in to your account at
www.nysdcp.com to see how
you can change your retirement
outlook.

You're on track to
get **\$5,964/mo**

You might need
\$4,979/mo

Contributions and withdrawals

	Contributions				Withdrawals		
	YTD contributions	Contributions this period*	Last paycheck amount*	Contribution rate/amount	YTD withdrawals	Last withdrawal amount	
Pre-Tax Contribution	\$30,500.00	\$1,007.72	\$1,007.72	30.00%	\$0.00	\$0.00	
Roth Contribution	\$0.00	\$0.00	\$0.00	0.00%	\$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	\$139,000.00	\$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	Both Contribution
Fid OTC K	33.00%	33.00%
NYSDCB Equity Indx U/A	33.00%	33.00%
TRowePr Blue Chip Gr T7	34.00%	34.00%
Total:	100%	100%

Beneficiaries

Primary	LINDA DESTEFANO	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/ Balances-in	Exchange	Dividends	Investment withdrawals/ transfers	Prev/ Balances	Withdrawals/ Transfers-out	Shares	Shares price	Current quarter balance
Large cap										
Fid OTC K	\$61,185.31	\$332.55	\$0.00	\$2,029.84	\$3,024.21	-\$11.70	\$0.00	3,019.9733	22.0400	\$66,560.21
NYSDCB Equity Indx U/A	\$61,518.72	\$332.55	\$0.00	\$0.00	\$1,487.15	-\$11.73	\$0.00	2,293.1244	27.6159	\$63,326.69
TRowePr Blue Chip Gr T7	\$69,066.61	\$342.62	\$0.00	\$0.00	\$4,128.24	-\$13.26	\$0.00	745.7573	98.5900	\$73,524.21
Total:	\$199,760.64	\$907.72								\$199,760.64

Transaction details

Payout date	Encash date	Total amount	Description	Amount	Amount per fund
10/9/2024	10/9/2024	\$1,007.72	Deferral	Pre-Tax Contribution	Fid OTC K NYSDCB Equity Indx U/A TRowePr Blue Chip Gr T7 21,1100 27,1146 93,9800 15,7532 12,2646 3,6457 \$332.55 \$332.55 \$342.62
10/10/2024		-\$10.00	Administrative Charge	Pre-Tax Contribution	Fid OTC K NYSDCB Equity Indx U/A 21,1200 27,0626 -0.1510 -0.1182 -\$3.19 -\$3.20

Transaction details (continued)

Pay date	Effective date	Total amount	Transaction type	Money source	Investment option	Price	Units/Shares	% Amount per fund
					TRowePr Blue Chip Gr T7	94.0300	-0.0384	-\$3.61
10/10/2024		-\$26.69	Asset Fee	Pre-Tax Contribution	Fid OTC K NYSDCB Equity Indx U/A TRowePr Blue Chip Gr T7	21.1200 27.0626 94.0300	-0.4029 -0.3152 -0.1026	-\$8.51 -\$8.53 -\$9.65
10/31/2024		\$30.47	Fund Reimbursement	Pre-Tax Contribution	Fid OTC K	21.0200	1.4496	\$30.47
12/13/2024		\$1,999.37	Capital Gain	Pre-Tax Contribution	Fid OTC K	22.6300	88.3503	\$1,999.37

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.

Contact us

Manage your account at
www.nysdcp.com

HELPLINE 1-800-422-8463
TTY: 1-800-514-2447

NEW YORK STATE DEFERRED
COMPENSATION PLAN
ADMINISTRATIVE SERVICE AGENCY
P.O. BOX 182797
COLUMBUS OH 43218-2797

Need assistance? The HELPLINE is available from 8 AM to 11 PM (ET) Monday through Friday and 9 AM to 6 PM (ET) on Saturdays, except holidays.

**Your account is available to you
24 hours a day, seven days a week.**

 Visit our website at www.nysdcp.com



PO Box 219319
Kansas City, MO 64121-9319

JOSEPH DESTEFANO
TOD SUBJECT TO STA TOD RULES NY
[REDACTED]

Accounts Included on Statements: [REDACTED]

Portfolio Summary

Total Value on 12/31/24	\$184,063.78
Beginning Value on 01/01/24	\$126,435.52
Additions	\$53,000.00
Withdrawals	\$0.00
Exchange In	\$15,022.68
Exchange Out	-\$15,022.68
Change in Market Value	\$4,628.26
Total Value on 12/31/24	\$184,063.78

Invesco News

Tax time is coming... TAX FORMS 1099-R and 1099-Q from Invesco can be expected to arrive in LATE JANUARY. TAX FORMS 1099-DIV and 1099-B can be expected to arrive in MID-FEBRUARY with the exception for the following funds: Invesco Real Estate Fund, Invesco Global Real Estate Income Fund, Invesco Global Real Estate Fund, Invesco SteelPath MLP Alpha Fund, Invesco SteelPath MLP Alpha Plus Fund, Invesco SteelPath MLP Income Fund, and Invesco SteelPath MLP Select 40 Fund. The 1099 tax forms for these funds will typically be sent by late February and separately from the other Invesco Funds.

You can also visit Invesco.com/us to view the new 2024 Tax Guide now available at Invesco's online Tax Center.

Reinvest in yourself. Have your IRS refund deposited directly into your Invesco account. For direct deposit instructions, go to our open-end tax guide and scroll to the Did you know? Section.

This statement is not intended to be legal or tax advice. Please consult your tax advisor about your particular situation and remember to retain copies of account statements for your records and for future reference. Invesco Investment Services, Inc. does not provide financial planning services, investment advice or tax advice for your account. Please consult your financial professional before making any investment decisions.

Important: This account statement reflects financial transactions for the period indicated. Carefully review all of the information to verify the accuracy of the transactions, including the financial professional information. Please notify us immediately if there is an error. Any verbal communication regarding an error should be followed by written notification. If you fail to notify us of an error within 30 days of this statement, you will be deemed to have ratified each transaction.

Year End Statement

January 1, 2024 - December 31, 2024



Your Financial Professional

Denise J Nostrom
Peak Brokerage Services LLC
Diversified Financial Solutions
1355 N Ocean Ave
Medford, NY 11763-3540
[REDACTED]

Contact Invesco



Invesco.com/us



800-959-4246
M - F, 7am - 6pm, CT

Market Commentary

Global growth continued in the fourth quarter, driven largely by continued strength in services activity. Risk assets climbed thanks to a strong rally in US equities following the election of Donald Trump, but other regions lagged and 10-year US Treasury bond yields rose significantly over the quarter.



Enroll for eDelivery today

To sign up for eDelivery, log into your Invesco account at Invesco.com/us, locate the "Profile Settings" section and click on "Email Address and E-Delivery".



Scan the barcode to the left on your smartphone to log into your account online



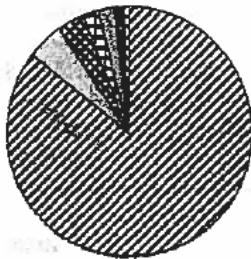
Year End Statement

January 1, 2024 - December 31, 2024

Page 2 of 16

Portfolio Allocation by Investment Category and Fund

The Portfolio Allocation chart below is a snapshot of all of your investments at Invesco. For accounts with multiple funds, the pie chart illustrates how your portfolio is divided among asset categories and funds. While asset allocation/diversification does not guarantee a profit or eliminate the risk of loss, we encourage you to meet regularly with your Financial Professional to ensure your portfolio continues to match your long-term investment goals.



% of Allocation	Investment Category Fund	Value on 12/31/24
85.40%	Tax-Free Fixed-Income Funds	\$157,180.16
56.02%	Invesco Rochester New York Municipals Fund - CI A	\$103,780.69
29.38%	Invesco Rochester Limited Term NY Muni Fund - CI A	\$54,073.33
4.80%	Domestic Equity Funds	
4.90%	Invesco Equity and Income Fund - Class A	\$9,025.23
3.48%	International/Global Equity Funds	
3.48%	Invesco Global Fund - Class A	\$6,412.65
2.10%	Allocation Solutions	
2.10%	Invesco Sel Risk HI Growth Investor Fd A	\$3,857.55
2.08%	Sector Equity Funds	
2.08%	Invesco Energy Fund - Class A	\$3,835.64
1.34%	Alternative Funds	
1.34%	Invesco Global Infrastructure Fund - Class A	\$2,468.96
**	Taxable Fixed-Income Funds	
0.70%	Invesco Short Term Bond Fund - Class A	\$1,283.59
0.00%	Target Maturity Funds	

**Less than 1% of total portfolio.

Year-to-Date Income Summary

Fund Name Fund/Account	Dividends and ST Capital Gains	Long Term Capital Gains
Invesco Energy Fund - Class A	\$47.95	\$0.00
Invesco Rochester Limited Term NY Muni Fund - CI A	\$1,641.54	\$0.00
Invesco Rochester New York Municipals Fund - CI A	\$3,681.72	\$0.00
Invesco Energy Fund - Class A	\$97.97	\$0.00

Year End Statement

January 1, 2024 - December 31, 2024

Page 3 of 16

Year-to-Date Income Summary (continued)

Fund Name Fund/Account	Dividends and ST Capital Gains	Long Term Capital Gains
Invesco Equity and Income Fund - Class A [REDACTED]	\$178.13	\$483.84
Invesco Global Fund - Class A [REDACTED]	\$0.00	\$686.28
Invesco Global Infrastructure Fund - Class A [REDACTED]	\$52.73	\$7.38
Invesco Sel Risk HI Growth Investor Fd A [REDACTED]	\$107.57	\$102.45
Invesco Short Term Bond Fund - Class A [REDACTED]	\$129.27	\$0.00
Year-to-Date Income Total	\$5,936.88	\$1,279.95

Important Information From Invesco

REMINDER: Consistent with Invesco's policy regarding minimum investments and account balances, qualified accounts with a value of less than \$750 on November 8th were assessed a \$12 low balance fee. Please refer to your fund's prospectus for more information about this policy.

Regulations require Invesco to report the fair market value of your IRA as of December 31, 2024, to the Internal Revenue Service (IRS). The fair market value of your account appears on this year-end statement. IRS Form 5498 reporting IRA contributions for the 2024 tax year can be expected to arrive in LATE MAY 2025. If there were no contributions or rollover contributions to your IRA for the 2024 tax year, you will not receive a Form 5498.

Important Notice Regarding Your Annual Retirement Account Maintenance Fee: In January, the annual retirement account maintenance fee of \$25 will be charged to IRAs and employer-sponsored IRAs (SEP, SIMPLE and SIMPLE IRAs). The fee will be waived for each retirement account maintained if the total investments in Invesco funds in retirement and/or non-retirement accounts held directly at Invesco, excluding 529 plans, is \$50,000 or greater.

Beneficiary Designations: It is important to keep your beneficiary designations current, especially if you have recently experienced a major life event, such as marriage, divorce, birth or adoption of a child, or death of a beneficiary. To add or modify your beneficiary designations, please access your account online at www.invesco.com/us. Alternatively, you may call Client Services at 800 959 4246 to obtain a copy of the Beneficiary Designation Form or visit us online at www.invesco.com/us and select the Forms option under "Resources & Tools". The Beneficiary Designation Form can be found under the Retirement Account Maintenance tab.

If you send Invesco Investment Services, Inc. (IIS) assets for purchase or contribution without investment instructions or without instructions on file and you hold only one Invesco fund in your account, you are instructing IIS to invest such amounts in the Invesco fund and share class already held in the account. If you hold multiple Invesco funds in an existing account and do not provide investment instructions, you are instructing IIS to invest such amounts in Invesco Government Money Market Fund - Cash Reserve Shares. If you send IIS a purchase or contribution for an existing account that specifies an Invesco fund name but no class of shares is specified, and you hold only one available share class in your account, you are instructing IIS to buy the current available share class held in your account of the Invesco fund specified. If any investment instructions received are unclear, as determined solely by IIS, IIS may request additional information to clarify the instructions but in the absence of clarifying instructions, shall hold such amounts uninvested or return any such assets. IIS shall not be liable for any loss, including any loss of income or appreciation, interest or any tax liability incurred for any action or inaction described hereunder pending the receipt of instructions or clarification.



Year End Statement

January 1, 2024 - December 31, 2024

Page 4 of 16

Portfolio Breakdown

Non-Retirement Accounts

Certain retirement assets may be reported in this category if the assets are not Invesco Sponsored retirement plan accounts or Invesco Trust Company custodial accounts.

Account Number: Fund Name - Symbol

Investment Objective and Strategy

Value on 01/01/24	Additions	Withdrawals	Net Exchanges	Net Transfer of Shares	Change in Market Value	Value on 12/31/24
Invesco Energy Fund - Class A - IENAX						
<i>The fund seeks long-term capital growth by investing primarily in energy companies, which include oil companies, oil and gas exploration companies, natural gas pipeline companies, refiners, energy conservation companies, coal companies, alternative energy companies and innovative energy technology companies.</i>						
\$680.98	\$600.00	\$0.00	\$0.00	\$0.00	\$12.31	\$1,293.29
Invesco Rochester Limited Term NY Muni Fund - CI A - LTNYX						
<i>The Fund seeks tax-free income. The strategy typically seeks investment-grade bonds the income of which is exempt from federal, New York State, and New York City personal income taxes.</i>						
\$41,589.37	\$11,200.00	\$0.00	\$0.00	\$0.00	\$1,283.96	\$54,073.33
Invesco Rochester New York Municipal Fund - CI A - RMUNX						
<i>The Fund seeks tax-free income. The strategy typically seeks investment-grade bonds the income of which is exempt from federal personal income taxes.</i>						
\$61,374.06	\$41,200.00	\$0.00	\$0.00	\$0.00	\$532.77	\$103,106.83
Total Value for Accounts						
\$103,644.41	\$53,000.00	\$0.00	\$0.00	\$0.00	\$1,829.04	\$158,473.45

Retirement Accounts

Includes only Invesco Sponsored retirement plan accounts and Invesco Trust Company custodial accounts, excluding all other retirement accounts.

Account Number: Fund Name - Symbol

Investment Objective and Strategy

Value on 01/01/24	Additions	Withdrawals	Net Exchanges	Net Transfer of Shares	Change in Market Value	Value on 12/31/24
Invesco Energy Fund - Class A - IENAX						
<i>The fund seeks long-term capital growth by investing primarily in energy companies, which include oil companies, oil and gas exploration companies, natural gas pipeline companies, refiners, energy conservation companies, coal companies, alternative energy companies and innovative energy technology companies.</i>						
\$8,098.98	\$0.00	\$0.00	-\$6,352.89	\$0.00	\$796.26	\$2,542.35
Invesco Equity and Income Fund - Class A - ACEIX						
<i>Invesco Equity and Income Fund investment objective is current income and, secondarily, capital appreciation.</i>						
\$0.00	\$0.00	\$0.00	\$8,317.93	\$0.00	\$707.30	\$9,025.23
Invesco Global Fund - Class A - OPPAX						
<i>The Fund seeks capital appreciation. The strategy typically invests in large-cap U.S. and foreign stocks.</i>						
\$0.00	\$0.00	\$0.00	\$5,994.40	\$0.00	\$418.25	\$6,412.65

Year End Statement

January 1, 2024 - December 31, 2024

Page 5 of 16

Portfolio Breakdown (continued)

Retirement Accounts (continued)

Includes only Invesco Sponsored retirement plan accounts and Invesco Trust Company custodial accounts, excluding all other retirement accounts.

Account Number: Fund Name - Symbol

Investment Objective and Strategy

Value on 01/01/24	Additions	Withdrawals	Net Exchanges	Net Transfer of Shares	Change in Market Value	Value on 12/31/24
Invesco Global Infrastructure Fund - Class A - GIZAX						
<i>The Fund's investment objective is total return through growth of capital and current income. Actively managed liquid alternative strategy that uses a top-down and bottom-up investment process to identify high quality infrastructure companies around the world trading at attractive relative values.</i>						
\$2,130.98	\$0.00	\$0.00	\$75.60	\$0.00	\$262.38	\$2,468.96
Invesco Sel Risk HI Growth Investor Fd A - OAAIX						
<i>The Fund seeks total return. The strategy primarily invests globally across equity, fixed income and alternative strategies.</i>						
\$6,990.45	\$0.00	\$0.00	-\$3,661.28	\$0.00	\$528.38	\$3,857.55
Invesco Short Term Bond Fund - Class A - STBAX						
<i>The fund seeks to achieve total return, comprised of current income and capital appreciation by investing in a diversified portfolio of investment-grade, fixed-income securities with a weighted average effective maturity and effective duration of less than three years.</i>						
\$5,570.70	\$0.00	\$0.00	-\$4,373.76	\$0.00	\$86.65	\$1,283.59
Total Value for Account						
\$22,791.11	\$0.00	\$0.00	\$0.00	\$0.00	\$2,799.22	\$25,590.33
Total Portfolio Value						
						\$184,063.78

Individual Account Transactions

Non-Retirement Accounts

Invesco Energy Fund - Class A

Dividends: Reinvest

Capital Gains: Reinvest

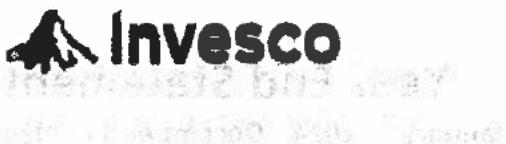
Cost Basis Method on File: Average Cost

Fund/Account:

Joseph Destefano

TOD Subject To Sta TOD Rules NY

Post Date	Trade Date	Transaction Description	Dollar Amount	Share Price	Transaction Shares	Ending Shares
		Beginning Value on 01/01/24	\$680.98	\$27.98		24.338
01/30/24	01/30/24	Systematic Purchase Sales Charge \$1.75 *	\$50.00	\$29.18	1.714	26.052
02/29/24	02/29/24	Systematic Purchase Sales Charge \$1.75 *	\$50.00	\$29.38	1.702	27.754
03/28/24	03/28/24	Systematic Purchase Sales Charge \$1.76 *	\$50.00	\$32.17	1.554	29.308



Year End Statement

January 1, 2024 - December 31, 2024

Page 6 of 16

Individual Account Transactions (continued)

Non-Retirement Accounts (continued)

Post Date	Trade Date	Transaction Description	Dollar Amount	Share Price	Transaction Shares	Ending Shares
04/30/24	04/30/24	Systematic Purchase Sales Charge \$1.74 *	\$50.00	\$32.12	1.557	30,865
05/30/24	05/30/24	Systematic Purchase Sales Charge \$1.75 *	\$50.00	\$31.79	1.573	32,438
06/28/24	06/29/24	Systematic Purchase Sales Charge \$1.74 *	\$50.00	\$31.53	1.586	34,024
07/30/24	07/30/24	Systematic Purchase Sales Charge \$1.75 *	\$50.00	\$31.81	1.572	35,596
08/30/24	08/30/24	Systematic Purchase Sales Charge \$1.75 *	\$50.00	\$31.79	1.573	37,169
09/30/24	09/30/24	Systematic Purchase Sales Charge \$1.75 *	\$50.00	\$30.85	1.621	38,790
10/30/24	10/30/24	Systematic Purchase Sales Charge \$1.74 *	\$50.00	\$30.93	1.617	40,407
11/29/24	11/29/24	Systematic Purchase Sales Charge \$1.75 *	\$50.00	\$33.11	1.510	41,917
12/16/24	12/16/24	Dividend Reinvest @ NAV	\$47.95	\$28.70	1.671	43,588
12/30/24	12/30/24	Systematic Purchase Sales Charge \$1.74 *	\$50.00	\$29.22	1.711	45,299
Ending Value on 12/31/24			\$1,293.29	\$28.55		45,299

* This amount was assessed on your purchase as a sales charge. The sales charge compensates financial professionals who sell the funds for services they provide in connection with selling shares and maintaining the customer relationship. See the prospectus for details.

Invesco Rochester Limited Term NY-Muni Fund - CL A

Dividends: Reinvest

Capital Gains: Reinvest

Cost Basis Method on File: Average Cost

Fund/Account

Joseph Destefano

TOD Subject To Sta TOD Rules NY

Post Date	Trade Date	Transaction Description	Dollar Amount	Share Price	Transaction Shares	Ending Shares
		Beginning Value on 01/01/24	\$41,589.37	\$2.80		14,853.346
01/30/24	01/30/24	Systematic Purchase Sales Charge \$1.75 *	\$100.00	\$2.85	35.088	14,888.434
01/31/24	01/31/24	Dividend Reinvest @ NAV	\$112.84	\$2.80	40.300	14,928.734
02/29/24	02/29/24	Systematic Purchase Sales Charge \$1.75 *	\$100.00	\$2.85	35.088	14,963.822
02/29/24	02/29/24	Dividend Reinvest @ NAV	\$111.94	\$2.80	39.979	15,003.801
03/28/24	03/28/24	Systematic Purchase Sales Charge \$1.75 *	\$100.00	\$2.85	35.088	15,038.889
03/28/24	03/28/24	Dividend Reinvest @ NAV	\$112.53	\$2.80	40.189	15,079.078

Year End Statement
January 1, 2024 - December 31, 2024

Page 7 of 16

Individual Account Transactions (continued)

Non-Retirement Accounts (continued)

Post Date	Trade Date	Transaction Description	Dollar Amount	Share Price	Transaction Shares	Ending Shares
04/12/24	04/12/24	Purchase By ACH Sales Charge \$176.06 *	\$10,000.00	\$2.84	3,521.127	18,800.205
04/30/24	04/30/24	Systematic Purchase Sales Charge \$1.77 *	\$100.00	\$2.83	35.336	18,835.541
04/30/24	04/30/24	Dividend Reinvest @ NAV	\$127.18	\$2.78	45.748	18,881.289
05/30/24	05/30/24	Systematic Purchase Sales Charge \$1.77 *	\$100.00	\$2.82	35.461	18,716.750
05/31/24	05/31/24	Dividend Reinvest @ NAV	\$140.13	\$2.77	50.588	18,767.338
06/28/24	06/28/24	Systematic Purchase Sales Charge \$1.75 *	\$100.00	\$2.85	35.088	18,802.426
06/28/24	06/28/24	Dividend Reinvest @ NAV	\$140.68	\$2.80	50.243	18,852.669
07/30/24	07/30/24	Systematic Purchase Sales Charge \$1.75 *	\$100.00	\$2.86	34.965	18,887.634
07/31/24	07/31/24	Dividend Reinvest @ NAV	\$141.37	\$2.81	50.310	18,937.944
08/30/24	08/30/24	Systematic Purchase Sales Charge \$1.74 *	\$100.00	\$2.87	34.843	18,972.787
08/30/24	08/30/24	Dividend Reinvest @ NAV	\$141.98	\$2.82	50.348	19,023.135
09/30/24	09/30/24	Systematic Purchase Sales Charge \$1.74 *	\$100.00	\$2.88	34.722	19,057.857
09/30/24	09/30/24	Dividend Reinvest @ NAV	\$152.08	\$2.83	53.739	19,111.596
10/30/24	10/30/24	Systematic Purchase Sales Charge \$1.75 *	\$100.00	\$2.85	35.088	19,146.684
10/31/24	10/31/24	Dividend Reinvest @ NAV	\$152.84	\$2.80	54.586	19,201.270
11/29/24	11/29/24	Systematic Purchase Sales Charge \$1.74 *	\$100.00	\$2.87	34.843	19,236.113
11/29/24	11/29/24	Dividend Reinvest @ NAV	\$153.60	\$2.82	54.468	19,290.581
12/30/24	12/30/24	Systematic Purchase Sales Charge \$1.76 *	\$100.00	\$2.84	35.211	19,325.792
12/31/24	12/31/24	Dividend Reinvest @ NAV	\$154.37	\$2.79	55.330	19,381.122
		Ending Value on 12/31/24	\$54,073.33	\$2.79		19,381.122

* This amount was assessed on your purchase as a sales charge. The sales charge compensates financial professionals who sell the funds for services they provide in connection with selling shares and maintaining the customer relationship. See the prospectus for details.



Year End Statement

January 1, 2024 - December 31, 2024

Page 6 of 16

Individual Account Transactions (continued)

Non-Retirement Accounts (continued)

Invesco Rochester New York Municipals Fund - Cl A

Dividends: Reinvest

Capital Gains: Reinvest

Cost Basis Method on File: Average Cost

Fund/Account: [REDACTED]

Joseph Desefano

TOD Subject To Sta TOD Rules NY

Post Date	Trade Date	Transaction Description	Dollar Amount	Share Price	Transaction Shares	Ending Shares
		Beginning Value on 01/01/24	\$61,374.06	\$15.45		3,972,431
01/30/24	01/30/24	Systematic Purchase Sales Charge \$3.53 *	\$100.00	\$15.88	6.297	3,978.728
01/31/24	01/31/24	Dividend Reinvest @ NAV	\$203.67	\$15.41	13.217	3,991.945
02/29/24	02/29/24	Systematic Purchase Sales Charge \$3.52 *	\$100.00	\$15.92	6.281	3,998.226
02/29/24	02/29/24	Dividend Reinvest @ NAV	\$205.32	\$15.36	13.367	4,011.593
03/28/24	03/28/24	Systematic Purchase Sales Charge \$3.47 *	\$100.00	\$15.85	6.909	4,017.902
03/28/24	03/28/24	Dividend Reinvest @ NAV	\$206.15	\$15.30	13.474	4,031.376
04/12/24	04/12/24	Purchase By ACH Sales Charge \$1,401.27 *	\$40,000.00	\$15.70	2,547.771	6,579.147
04/30/24	04/30/24	Systematic Purchase Sales Charge \$3.47 *	\$100.00	\$15.55	6.431	6,585.578
04/30/24	04/30/24	Dividend Reinvest @ NAV	\$277.06	\$15.01	18.458	6,604.036
05/30/24	05/30/24	Systematic Purchase Sales Charge \$3.49 *	\$100.00	\$15.49	6.456	6,610.492
05/31/24	05/31/24	Dividend Reinvest @ NAV	\$339.46	\$14.97	22.676	6,633.168
06/28/24	06/28/24	Systematic Purchase Sales Charge \$3.48 *	\$100.00	\$15.80	6.329	6,639.497
06/28/24	06/28/24	Dividend Reinvest @ NAV	\$340.92	\$15.25	22.355	6,661.852
07/30/24	07/30/24	Systematic Purchase Sales Charge \$3.47 *	\$100.00	\$15.84	6.313	6,668.165
07/31/24	07/31/24	Dividend Reinvest @ NAV	\$342.56	\$15.32	22.360	6,690.525
08/30/24	08/30/24	Systematic Purchase Sales Charge \$3.51 *	\$100.00	\$15.93	6.277	6,696.802
08/30/24	08/30/24	Dividend Reinvest @ NAV	\$343.79	\$15.37	22.368	6,719.170
09/30/24	09/30/24	Systematic Purchase Sales Charge \$3.48 *	\$100.00	\$16.08	6.219	6,725.389
09/30/24	09/30/24	Dividend Reinvest @ NAV	\$353.38	\$15.52	22.769	6,748.158
10/30/24	10/30/24	Systematic Purchase Sales Charge \$3.49 *	\$100.00	\$15.74	6.353	6,754.511
10/31/24	10/31/24	Dividend Reinvest @ NAV	\$354.96	\$15.19	23.368	6,777.879
11/29/24	11/29/24	Systematic Purchase Sales Charge \$3.50 *	\$100.00	\$16.02	6.342	6,784.121

Year End Statement
January 1, 2024 - December 31, 2024

Page 9 of 16

Individual Account Transactions (continued)

Non-Retirement Accounts (continued)

Post Date	Trade Date	Transaction Description	Dollar Amount	Share Price	Transaction Shares	Ending Shares
11/29/24	11/29/24	Dividend Reinvest @ NAV	\$356.40	\$15.46	23.053	6,807.174
12/30/24	12/30/24	Systematic Purchase Sales Charge \$3.52 *	\$100.00	\$15.61	6.406	6,813.580
12/31/24	12/31/24	Dividend Reinvest @ NAV	\$358.05	\$15.08	23.743	6,837.323
		Ending Value on 12/31/24	\$103,106.83	\$15.08		6,837.323

* This amount was assessed on your purchase as a sales charge. The sales charge compensates financial professionals who sell the funds for services they provide in connection with selling shares and maintaining the customer relationship. See the prospectus for details.

Retirement Accounts

Invesco Energy Fund - Class A

Dividends: Reinvest

Capital Gains: Reinvest

Fund/Account:

ITC CUST Roth IRA

FBO Joseph P Destefano

Post Date	Trade Date	Transaction Description	Dollar Amount	Share Price	Transaction Shares	Ending Shares
		Beginning Value on 01/01/24	\$8,098.98	\$27.98		289.456
04/17/24	04/17/24	Phone Exchange To Invesco Equity and Income Fund - Class A	-\$6,653.67	\$31.12	-213.807	75.649
09/23/24	09/23/24	Phone Exchange From Invesco Global Infrastructure Fund - Class A	\$300.78	\$30.12	9.986	85.635
12/16/24	12/16/24	Dividend Reinvest @ NAV	\$97.97	\$28.70	3.414	89.049
		Ending Value on 12/31/24	\$2,542.95	\$28.55		89.049

Invesco Equity and Income Fund - Class A

Dividends: Reinvest

Capital Gains: Reinvest

Fund/Account:

ITC CUST Roth IRA

FBO Joseph P Destefano

Post Date	Trade Date	Transaction Description	Dollar Amount	Share Price	Transaction Shares	Ending Shares
		Beginning Value on 01/01/24	\$0.00	\$10.08		0.000
04/17/24	04/17/24	Phone Exchange From Invesco Energy Fund - Class A	\$6,653.67	\$10.34	643.488	643.488
04/17/24	04/17/24	Phone Exchange From Invesco Sel Risk HI Growth Investor Fd A	\$1,646.84	\$10.34	159.269	802.757



Year End Statement

January 1, 2024 - December 31, 2024

Page 10 of 16

Individual Account Transactions (continued)

Retirement Accounts (continued)

Post Date	Trade Date	Transaction Description	Dollar Amount	Share Price	Transaction Shares	Ending Shares
06/27/24	06/27/24	Dividend Reinvest @ NAV	\$39.50	\$10.50	3.762	808.519
08/23/24	08/23/24	Phone Exchange From Invesco Sel Risk HI Growth Investor Fd A	\$17.42	\$11.08	1.572	808.091
09/26/24	09/26/24	Dividend Reinvest @ NAV	\$39.60	\$11.06	3.580	811.671
12/13/24	12/12/24	Long Term Cap Gain @ NAV	\$483.84	\$10.70	45.219	856.890
12/12/24	12/12/24	St Cap Gain Reinvest @ NAV	\$42.94	\$10.70	4.013	860.903
12/12/24	12/12/24	Dividends Reinvest @ NAV	\$56.09	\$10.70	5.242	866.145
Ending Value on 12/31/24			\$9,025.23	\$10.42		866.145

DISTRIBUTION NOTICE

Form 1099-DIV for the calendar year will report distributions for U.S. federal income tax purposes. The Fund's annual report to shareholders will include information regarding the tax character of Fund distributions for the fiscal year. This Notice is sent to comply with certain U.S. Securities and Exchange Commission requirements. The amounts and sources of the following distribution are estimates and as noted above are not being provided for tax reporting purposes. The final determination of the source and tax characteristics of all distributions in 2024 will be made after the end of the year.

During the month of December 2024, the Fund declared a distribution, which was payable to shareholders on December 12, 2024. This distribution, determined in accordance with generally accepted accounting principles, is estimated to be from the following sources: (1) \$0.0750(Class R6), \$0.0730(Class R5), \$0.0721(Class Y), \$0.0648(Class A), \$0.0580(Class R), \$0.0418(Class C) per share from net investment income; (2) \$0.5941 per share gain from sale of securities; and (3) \$0.0592(Class R6), \$0.0592(Class R5), \$0.0592(Class Y), \$0.0592(Class A), \$0.0592(Class R), \$0.0592(Class C) per share from return of principal.

Invesco Global Fund - Class A

Dividends: Reinvest

Capital Gains: Reinvest

Fund/Account

ITC CUST Roth IRA

FBO Joseph P Destefano

Post Date	Trade Date	Transaction Description	Dollar Amount	Share Price	Transaction Shares	Ending Shares
		Beginning Value on 01/01/24	\$0.00	\$99.79		0.000
04/17/24	04/17/24	Phone Exchange From Invesco Short-Term Bond Fund - Class A	\$4,401.14	\$95.99	45.850	45.850
04/17/24	04/17/24	Phone Exchange From Invesco Sel Risk HI Growth Investor Fd A	\$342.01	\$95.99	3.563	49.413
09/23/24	09/23/24	Phone Exchange From Invesco Sel Risk HI Growth Investor Fd A	\$1,251.25	\$104.20	12.008	61.421
12/12/24	12/12/24	Long Term Cap Gain @ NAV	\$686.28	\$97.19	7.061	68.482
Ending Value on 12/31/24			\$8,412.65	\$93.64		68.482

Year End Statement

January 1, 2024 - December 31, 2024

Page 11 of 16

Individual Account Transactions (continued)

DISTRIBUTION NOTICE

Form 1099-DIV for the calendar year will report distributions for U.S. federal income tax purposes. The Fund's annual report to shareholders will include information regarding the tax character of Fund distributions for the fiscal year. This Notice is sent to comply with certain U.S. Securities and Exchange Commission requirements. The amounts and sources of the following distribution are estimates and as noted above are not being provided for tax reporting purposes. The final determination of the source and tax characteristics of all distributions in 2024 will be made after the end of the year.

During the month of December 2024, the Fund declared a distribution, which was payable to shareholders on December 12, 2024. This distribution, determined in accordance with generally accepted accounting principles, is estimated to be from the following sources: (1) \$0.0494 per share gain from sale of securities; and (2) \$1.1239(Class R6), \$1.1239(Class R5), \$1.1239(Class Y), \$1.1239(Class A), \$1.1239(Class R), \$1.1239(Class C) per share from return of principal.

Retirement Accounts (continued)

Invesco Global Infrastructure Fund - Class A

Dividends: Reinvest

Capital Gains: Reinvest

Fund/Account:

**ITC CUST Roth IRA
FBO Joseph P Destefano**

Post Date	Trade Date	Transaction Description	Dollar Amount	Share Price	Transaction Shares	Ending Shares
		Beginning Value on 01/01/24	\$2,130.98	\$11.50		185,303
03/28/24	03/28/24	Dividend Reinvest @ NAV	\$13.08	\$11.44	1.143	186,446
04/17/24	04/17/24	Phone Exchange From Invesco Sel Risk HI Growth Investor Fd A	\$382.19	\$10.73	35.619	222,065
06/27/24	06/27/24	Dividend Reinvest @ NAV	\$15.63	\$11.24	1.391	223,456
09/23/24	09/23/24	Phone Exchange To Invesco Short Term Bond Fund - Class A	-\$5.81	\$12.91	-0.450	223,006
09/23/24	09/23/24	Phone Exchange To Invesco Energy Fund - Class A	-\$300.78	\$12.91	-23.298	199,708
09/26/24	09/26/24	Dividend Reinvest @ NAV	\$12.00	\$12.72	0.943	200,651
12/12/24	12/12/24	Long Term Cap Gain @ NAV	\$7.38	\$12.46	0.592	201,243
12/12/24	12/12/24	Dividend Reinvest @ NAV	\$12.02	\$12.46	0.965	202,208
		Ending Value on 12/31/24	\$2,468.96	\$12.21		202,208

DISTRIBUTION NOTICE

Form 1099-DIV for the calendar year will report distributions for U.S. federal income tax purposes. The Fund's annual report to shareholders will include information regarding the tax character of Fund distributions for the fiscal year. This Notice is sent to comply with certain U.S. Securities and Exchange Commission requirements. The amounts and sources of the following distribution are estimates and as noted above are not being provided for tax reporting purposes. The final determination of the source and tax characteristics of all distributions in 2024 will be made after the end of the year.

During the month of December 2024, the Fund declared a distribution, which was payable to shareholders on December 12, 2024. This distribution, determined in accordance with generally accepted accounting principles, is estimated to be from the following sources: (1) \$0.0682(Class R6), \$0.0683(Class R5), \$0.0681(Class Y), \$0.0589(Class A), \$0.0517(Class R), \$0.0352(Class C) per share from net investment income; and (2) \$0.0368(Class R6), \$0.0368(Class R5), \$0.0368(Class Y), \$0.0368(Class A), \$0.0368(Class R), \$0.0368(Class C) per share from return of principal.



Year End Statement

January 1, 2024 - December 31, 2024

Page 12 of 16

Individual Account Transactions (continued)

Retirement Accounts (continued)

Invesco Sel Risk High Yield Fund A

Dividends: Reinvest

Capital Gains: Reinvest

Fund/Account:

ITC CUST Roth IRA

PBO Joseph P Destefano

Post Date	Trade Date	Transaction Description	Dollar Amount	Share Price	Transaction Shares	Ending Shares
		Beginning Value on 01/01/24	\$6,990.45	\$13.56		515.320
04/17/24	04/17/24	Phone Exchange To Invesco Global Infrastructure Fund - Class A	-\$382.19	\$13.76	-27.775	487.545
04/17/24	04/17/24	Phone Exchange To Invesco Global Fund - Class A	-\$342.01	\$13.76	-24.855	462.690
04/17/24	04/17/24	Phone Exchange To Invesco Equity and Income Fund - Class A	-\$1,646.84	\$13.76	-119.683	343.207
09/23/24	09/23/24	Phone Exchange To Invesco Equity and Income Fund - Class A	-\$17.42	\$14.97	-1.164	342.043
09/23/24	09/23/24	Phone Exchange To Invesco Global Fund - Class A	-\$1,251.25	\$14.97	-83.584	258.459
09/23/24	09/23/24	Phone Exchange To Invesco Short Term Bond Fund - Class A	-\$21.57	\$14.97	-1.441	257.018
12/19/24	12/19/24	Dividend Reinvest @ NAV	\$77.34	\$14.16	5.462	262.480
12/19/24	12/19/24	Long Term Cap Gain @ NAV	\$102.45	\$14.16	7.235	269.715
12/19/24	12/19/24	St Cap Gain Reinvst @ NAV	\$30.23	\$14.16	2.135	271.850
		Ending Value on 12/31/24	\$3,857.55	\$14.19		271.850

DISTRIBUTION NOTICE

Form 1099-DIV for the calendar year will report distributions for U.S. federal income tax purposes. The Fund's annual report to shareholders will include information regarding the tax character of Fund distributions for the fiscal year. This Notice is sent to comply with certain U.S. Securities and Exchange Commission requirements. The amounts and sources of the following distribution are estimates and as noted above are not being provided for tax reporting purposes. The final determination of the source and tax characteristics of all distributions in 2024 will be made after the end of the year.

During the month of December 2024, the Fund declared a distribution, which was payable to shareholders on December 19, 2024. This distribution, determined in accordance with generally accepted accounting principles, is estimated to be from the following sources: (1) \$0.3432(Class R6), \$0.3417(Class R5), \$0.3313(Class Y), \$0.2957(Class A), \$0.2580(Class R), \$0.1839(Class C) per share from net investment income; (2) \$0.4731 per share gain from sale of securities; and (3) \$0.0483(Class R6), \$0.0483(Class R5), \$0.0483(Class Y), \$0.0483(Class A), \$0.0483(Class R), \$0.0483(Class C) per share from return of principal.

Year End Statement

January 1, 2024 - December 31, 2024

Page 13 of 16

Individual Account Transactions (continued)

Retirement Accounts (continued)

Invesco Short Term Fund - Class A

Dividends: Reinvest

Capital Gains: Reinvest

Fund/Account

ITC CUST Roth IRA

FBO Joseph P Destefano

Post Date	Trade Date	Transaction Description	Dollar Amount	Share Price	Transaction Shares	Ending Shares
		Beginning Value on 01/01/24	\$5,570.70	\$8.06		691.154
01/31/24	01/31/24	Dividend Reinvest @ NAV	\$23.87	\$8.08	2.954	694.108
02/29/24	02/29/24	Dividend Reinvest @ NAV	\$24.07	\$8.03	2.998	697.106
03/28/24	03/28/24	Dividend Reinvest @ NAV	\$24.18	\$8.03	3.011	700.117
04/17/24	04/17/24	Phone Exchange To Invesco Global Fund - Class A	-\$4,401.14	\$7.98	-551.521	148.596
04/30/24	04/30/24	Dividend Reinvest @ NAV	\$16.15	\$7.98	2.024	150.620
05/31/24	05/31/24	Dividend Reinvest @ NAV	\$5.27	\$8.00	0.659	151.279
06/28/24	06/28/24	Dividend Reinvest @ NAV	\$5.38	\$8.00	0.673	151.952
07/31/24	07/31/24	Dividend Reinvest @ NAV	\$5.27	\$8.07	0.653	152.605
08/30/24	08/30/24	Dividend Reinvest @ NAV	\$5.27	\$8.11	0.650	153.255
09/23/24	09/23/24	Phone Exchange From Invesco Global Infrastructure Fund - Class A	\$5.81	\$8.16	0.712	153.967
09/23/24	09/23/24	Phone Exchange From Invesco Sel Risk HI Growth Investor Fd A	\$21.57	\$8.16	2.643	156.610
09/30/24	09/30/24	Dividend Reinvest @ NAV	\$5.10	\$8.15	0.626	157.236
10/31/24	10/31/24	Dividend Reinvest @ NAV	\$4.96	\$8.08	0.614	157.850
11/29/24	11/29/24	Dividend Reinvest @ NAV	\$4.80	\$8.08	0.594	158.444
12/31/24	12/31/24	Dividend Reinvest @ NAV	\$4.95	\$8.07	0.613	159.057
		Ending Value on 12/31/24	\$1,283.59	\$8.07		159.057

F&G Annuities & Life

ANNUAL STATEMENT OF POLICY VALUES

Flexible Premium Fixed Deferred Annuity

Owner: JOSEPH P DESTEFANO
Annuitant: JOSEPH P DESTEFANO

Contract #: [REDACTED]
Product Name: Power Accumulator® 10
Tax Qualification: INDIVIDUAL RETIREMENT ANNUITY
Initial Premium: \$300,000.00

Issue Date: 11/01/2022
Statement Date: 11/26/2024
Surrender Charge Ends: 11/01/2032

What is my Total Account Value?

Total Account Value as of 11/01/2023	\$	305,099.40
Plus interest	\$	33,373.61
= Total Account Value as of 11/01/2024	\$	338,473.01

What is my value if I surrender my contract?

If you were to surrender (cash in) your contract, you may incur Surrender Charges and (plus/minus) any applicable Market Value Adjustment (MVA)¹. Surrender Charges and MVA begin in the first contract year and will vary. Please consult your contract for specific details.

Total Account Value as of 11/01/2024	\$	338,473.01
Less Early Withdrawal Penalties	\$	30,462.57
Plus Market Value Adjustment (if applicable)	\$	697.12
Surrender value as of 11/01/2024	\$	308,707.56

¹MVA is not applicable to all products. Please refer to your contract for details.

How much can I withdraw penalty free each year?

Your contract may provide you with a waiver of early withdrawal penalty charges. Refer to your contract for more details.

As of 11/01/2024, you could withdraw up to \$33,847.30 without incurring an early withdrawal penalty charge. In addition, early withdrawal penalties are waived for your beneficiary(ies) upon death.



Account Statement Q4 2024

Page 1 of 12

[REDACTED]
PTC CUST ROLLOVER IRA FBO
JOSEPH DESTEFANO

Your Account Executive :
GRECO/CAREY
500 EXPRESS DRIVE SO, STE. 1
WEST BRENTWOOD, NY 11717
(631) 617-5710



INVESTMENT OBJECTIVE
Growth with Income

\$0.00

\$718,350.68

\$703,863.48

January 1, 2024

November 30, 2024

December 31, 2024

Account Summary

Model Wealth Portfolios	Current Month 12/01 - 12/31	Quarter to Date 10/01 - 12/31	Year to Date 01/01 - 12/31
Starting Value	\$718,350.68	\$709,032.43	\$0.00
Inflows	\$0.00	\$0.00	\$609,898.69
Outflows	\$0.00	\$0.00	\$0.00
Change in Market Value	(\$14,487.20)	(\$5,168.95)	\$93,964.79
Total Ending Value	\$703,863.48	\$703,863.48	\$703,863.48

Account Statement Q4 2024

October 01, 2024-December 31, 2024

Account Ending in [REDACTED]

Page 2 of 12

Asset Allocation

Asset Allocation data reflects the breakdown of assets in your accounts, including the assets held within any mutual funds and ETFs. The amounts may differ from asset values shown elsewhere in the statement.

EXPLORE MORE



Explore a new
interactive version of
this summary, access
documents, and take
action on important
Shareholder voting
rights.

Asset Type	Asset Value	%
Cash*	\$38,062.83	5.41%
Equities	\$540,500.99	76.79%
Fixed Income	\$89,503.28	12.72%
Other	\$35,794.98	5.09%
Undefined	\$1.41	0.00%
Total	\$763,863.48	100.00%

*\$11,861.19 held as liquid cash and equivalents; any remainder is embedded in investment products such as mutual funds and ETFs.

Retirement Summary

Retirement Contributions applied to year...

Rollover

Retirement Distributions applied to year...

2024	2023
\$0.00	\$0.00
\$566,868.69	\$566,868.69
\$0.00	\$0.00

Account Holdings

Cash and Cash Equivalents

Description	Interest/Dividend Paid 12/01 - 12/31	Interest/Dividend Rate ²	Current Balance
DEPOSIT CASH ACCOUNT³			
Citizens Bank National Assoc			\$11,861.19
TOTAL DEPOSIT CASH ACCOUNT	\$3.63	0.35%	\$11,861.19
Total Cash and Cash Equivalents			\$11,861.19

² Bank Deposit Sweep interest is the current rate. Money Market Sweep dividend is a 30-day yield.

³ Bank Deposit Sweep Accounts are FDIC insured, are not obligations of LPL Financial or SIPC, and are not available for margin purposes. See message section for further information.

Account Statement Q4 2024

October 01, 2024-December 31, 2024

ACCOUNT NUMBER [REDACTED]

Page 3 of 12

Account Holdings continued

Mutual Funds, Publicly Traded Funds and Interval Funds

Visit our digital client experience to see lot level details, average cost per share, current market values and more.

Security ID / Description	Quantity	Price	Market Value	Est Annual Income
				Est 30-Day Yield
AGVGX AMERICAN GLOBAL INSIGHT CL F2R	1,414.835	\$33.050.54	\$434.04	1.31
AMBFX AMERICAN BALANCED CL F2R	2,027.558	\$69,565.51	\$1,732.00	2.49
ANBFX AMERICAN STRATEGIC BOND CL F2R	3,353.729	\$30,049.41	\$927.00	3.09
MIAYX AMERICAN MULTISECTOR INCOME CL F2R	3,414.860	\$31,928.94	\$2,012.00	6.30
ABNFX BOND FUND OF AMERICA CL F2R	2,740.051	\$30,524.16	\$1,386.00	4.54
CAIFX CAPITAL INCOME BUILDER CL F2R	974.088	\$67,095.18	\$2,353.00	3.51
WGIFX CAPITAL WORLD GROWTH & INCOME CL F2R	1,590.095	\$100,891.52	\$1,991.00	1.90
GFFFX GROWTH FUND OF AMERICA CL F2R	734.215	\$54,456.72	\$371.00	0.68
ICAFX INVESTMENT COMPANY OF AMERICA CL F2R	2,624.169	\$151,230.85	\$2,178.00	1.44
SMCFX SMALLCAP WORLD CL F2R	739.412	\$51,285.61	\$443.00	0.80
WMFFX WASHINGTON MUTUAL INVESTORS CL F2R	1,169.874	\$71,923.85	\$1,230.00	1.70
Total		\$692,002.29		\$15,057.00

* Dividends and/or capital gains distributed by this security will be reinvested.

Total Account Holdings

Market Value	Est Annual Income
\$703,863.48	\$15,057.00

a Refer to the statement message titled ESTIMATED ANNUAL INCOME (EAI) AND ESTIMATED YIELD (EY) for information on how this figure is calculated.

Account Statement Q4 2024

October 01, 2024-December 31, 2024

Account Number: [REDACTED]

Page 4 of 12

Activity Summary

	Current Month 12/01 - 12/31	Quarter to Date 10/01 - 12/31	Year to Date 01/01 - 12/31
Additions			
Securities Sold or Redeemed	\$0.00	\$0.00	\$36,880.55
Cash Inflows	\$0.00	\$0.00	\$609,898.69
Dividends	\$4,762.09	\$5,322.25	\$13,657.96
Interest	\$3.63	\$10.57	\$47.04
Capital Gains and Other Distributions	\$28,819.36	\$28,819.36	\$32,317.33
Other Activity	\$0.00	\$0.00	\$0.00
Total Additions	\$33,586.08	\$34,152.18	\$692,301.57
Subtractions			
Securities Purchased	\$0.00	\$0.00	(\$629,873.31)
Cash Outflows	\$0.00	\$0.00	\$0.00
Reinvestments	(\$33,581.45)	(\$34,141.61)	(\$45,975.29)
Fees/Expenses ⁴	\$0.00	(\$1,418.06)	(\$5,091.78)
Other Activity	\$0.00	\$0.00	\$0.00
Total Subtractions	(\$33,581.45)	(\$35,559.67)	(\$680,940.96)

Activity Details

Income and Distributions and Reinvestments

Date	Security ID / Description	Transaction	Amount
10/01	MIAYX AMERICAN MULTISECTOR INCOME CL F2 100124 3,363.51700	Cash Dividend	\$160.66
10/01	MIAYX AMERICAN MULTISECTOR INCOME CL F2 REINVEST AT 9.590	Dividend Reinvest Quantity 16.753	(\$160.66)
10/01	ABNFX BOND FUND OF AMERICA CL F2 100124 2,709.83000	Cash Dividend	\$115.43
10/01	ABNFX BOND FUND OF AMERICA CL F2 REINVEST AT 11.630	Dividend Reinvest Quantity 9.925	(\$115.43)
10/31	09999136 DEPOSIT CASH ACCOUNT 103124 11,850	Interest	\$3.65
11/01	MIAYX AMERICAN MULTISECTOR INCOME CL F2 110124 3,380.27000	Cash Dividend	\$165.63
11/01	MIAYX AMERICAN MULTISECTOR INCOME CL F2 REINVEST AT 9.420	Dividend Reinvest Quantity 17.583	(\$165.63)

Activity Details continued on next page →

⁴ Fees and expenses include account, custodial and advisory fees assessed during the statement period. Total Advisory Fees of \$5,091.78 and Total Manager Fees of \$0.00 were incurred year-to-date. Your account carries an annualized Advisory Fee of 0.4%, and a Manager Fee of 0%. See "Advisory Account Manager Fees" section for model details.

Account Statement Q4 2024

October 01, 2024-December 31, 2024

Account ending in [REDACTED]

Page 5 of 12

Activity Details continued

Income and Distributions and Reinvestments continued

Date	Security ID / Description	Transaction	Amount
11/01	ABNFX BOND FUND OF AMERICA CL F2 110124 2,719.75500	Cash Dividend	\$118.44
11/01	ABNFX BOND FUND OF AMERICA CL F2 REINVEST AT 11.280	Dividend Reinvest Quantity 10.500	(\$118.44)
11/29	09999136 DEPOSIT CASH ACCOUNT 112924 11,854	Interest	\$3.29
12/02	MIAYX AMERICAN MULTISECTOR INCOME CL F2 120224 3,397.85300	Cash Dividend	\$161.23
12/02	MIAYX AMERICAN MULTISECTOR INCOME CL F2 REINVEST AT 9.480	Dividend Reinvest Quantity 17.007	(\$161.23)
12/02	ABNFX BOND FUND OF AMERICA CL F2 120224 2,730.25500	Cash Dividend	\$111.18
12/02	ABNFX BOND FUND OF AMERICA CL F2 REINVEST AT 11.350	Dividend Reinvest Quantity 9.796	(\$111.18)
12/17	AGVGX AMERICAN GLOBAL INSIGHT CL F2 121724 1,398.30900	Cash Dividend	\$398.94
12/17	AGVGX AMERICAN GLOBAL INSIGHT CL F2 REINVEST AT 24.140	Dividend Reinvest Quantity 16.526	(\$398.94)
12/17	AMBFX AMERICAN BALANCED CL F2 121724 1,910.58700	Long-Term Capital Gain	\$3,340.66
12/17	AMBFX AMERICAN BALANCED CL F2 121724 1,910.58700	Cash Dividend	\$781.43
12/17	AMBFX AMERICAN BALANCED CL F2 REINVEST AT 35.240	Dividend Reinvest Quantity 94.797	(\$3,340.66)
12/17	AMBFX AMERICAN BALANCED CL F2 REINVEST AT 35.240	Dividend Reinvest Quantity 22.174	(\$781.43)
12/18	WGIFX CAPITAL WORLD GROWTH & INCOME CL F2 121824 1,491.93600	Long-Term Capital Gain	\$5,816.76
12/18	WGIFX CAPITAL WORLD GROWTH & INCOME CL F2 121824 1,491.93600	Cash Dividend	\$596.93
12/18	WGIFX CAPITAL WORLD GROWTH & INCOME CL F2 REINVEST AT 65.340	Dividend Reinvest Quantity 89.023	(\$5,816.76)
12/18	WGIFX CAPITAL WORLD GROWTH & INCOME CL F2 REINVEST AT 65.340	Dividend Reinvest Quantity 9.136	(\$596.93)
12/18	ICAFX INVESTMENT COMPANY OF AMERICA CL F2 121824 2,431.73000	Long-Term Capital Gain	\$10,959.81
12/18	ICAFX INVESTMENT COMPANY OF AMERICA CL F2 121824 2,431.73000	Cash Dividend	\$451.82
12/18	ICAFX INVESTMENT COMPANY OF AMERICA CL F2 REINVEST AT 59.300	Dividend Reinvest Quantity 184.820	(\$10,959.81)
12/18	ICAFX INVESTMENT COMPANY OF AMERICA CL F2 REINVEST AT 59.300	Dividend Reinvest Quantity 7.619	(\$451.82)
12/19	ANBFX AMERICAN STRATEGIC BOND CL F2 121924 3,325.19000	Cash Dividend	\$255.71

Activity Details continued on next page →

Account Statement Q4 2024

October 01, 2024-December 31, 2024

Acco[redacted]ing in [redacted]

Page 6 of 12

Activity Details continued

Income and Distributions and Reinvestments continued

Date	Security ID / Description	Transaction	Amount
12/19	ANBFX AMERICAN STRATEGIC BOND CL F2 REINVEST AT 8.960	Dividend Reinvest Quantity 28.539	(\$255.71)
12/19	GFFFX GROWTH FUND OF AMERICA CL F2 121924 672.46400	Long-Term Capital Gain	\$4,290.99
12/19	GFFFX GROWTH FUND OF AMERICA CL F2 121924 672.46400	Cash Dividend	\$314.44
12/19	GFFFX GROWTH FUND OF AMERICA CL F2 REINVEST AT 74.580	Dividend Reinvest Quantity 57.535	(\$4,290.99)
12/19	GFFFX GROWTH FUND OF AMERICA CL F2 REINVEST AT 74.580	Dividend Reinvest Quantity 4.216	(\$314.44)
12/20	CAIFX CAPITAL INCOME BUILDER CL F2 122024 937.48100	Long-Term Capital Gain	\$1,555.47
12/20	CAIFX CAPITAL INCOME BUILDER CL F2 122024 937.48100	Cash Dividend	\$939.27
12/20	CAIFX CAPITAL INCOME BUILDER CL F2 REINVEST AT 68.150	Dividend Reinvest Quantity 22.824	(\$1,555.47)
12/20	CAIFX CAPITAL INCOME BUILDER CL F2 REINVEST AT 68.150	Dividend Reinvest Quantity 13.783	(\$939.27)
12/20	WMFFX WASHINGTON MUTUAL INVESTORS CL F2 122024 1,117.67900	Long-Term Capital Gain	\$2,855.67
12/20	WMFFX WASHINGTON MUTUAL INVESTORS CL F2 122024 1,117.67900	Cash Dividend	\$315.19
12/20	WMFFX WASHINGTON MUTUAL INVESTORS CL F2 REINVEST AT 60.750	Dividend Reinvest Quantity 47.007	(\$2,855.67)
12/20	WMFFX WASHINGTON MUTUAL INVESTORS CL F2 REINVEST AT 60.750	Dividend Reinvest Quantity 5.188	(\$315.19)
12/23	SMCFX SMALLCAP WORLD CL F2 122324 733.17400	Cash Dividend	\$435.95
12/23	SMCFX SMALLCAP WORLD CL F2 REINVEST AT 69.890	Dividend Reinvest Quantity 6.238	(\$435.95)
12/31	09999136 DEPOSIT CASH ACCOUNT 123124 11,857	Interest	\$3.63

Credits, Fees, and Other

Date	Security ID / Description	Transaction	Amount
10/09	ADVISORY FEE	Fee	(\$1,418.06)

Cash Sweep Activity^s

Our Cash Sweep program allows you to earn a return on the cash balances in your account by automatically investing such balances into or out of your cash sweep option. These sweep transactions represent a net amount either being transferred into or out of cash. The following section displays those transactions. These transaction amounts are not included in your activity summary as they simply convey transfers between your sweep balance and cash balance.

Date	Description	Transaction	Amount
10/10	DEPOSIT CASH ACCOUNT	Sweep (Withdrawal)	(\$1,418.06)

Activity Details continued on next page →

^s Bank Deposit and Money Market Sweep transactions reflect the net of all transfers of free cash balance to and from your sweep on the date referenced.

Account Statement Q4 2024

October 01, 2024-December 31, 2024

Account ending in [REDACTED]

Page 7 of 12

Activity Details continued

Cash Sweep Activity continued

Date	Description	Transaction	Amount
10/31	DEPOSIT CASH ACCOUNT	Sweep (Interest Deposit)	\$3.65
11/29	DEPOSIT CASH ACCOUNT	Sweep (Interest Deposit)	\$3.29
12/31	DEPOSIT CASH ACCOUNT	Sweep (Interest Deposit)	\$3.63

Rate of Return Summary

Net Invested Since 01/17/2024 \$609,898.66

Net Change Since 01/17/2024 \$93,964.88

	Inception Date	YTD	Inception-to-Date	Inception-to-Date Annualized
Your Account Capital Group- American Funds Growth and Income -	01/17/2024		15.41%	
Consumer Price Index			2.46%	
Bloomberg Barclays U.S. Aggregate Bond Index			2.20%	
Bloomberg Barclays Municipal Bond Index			1.39%	
S&P 500 Index			25.06%	
Russell 2000 Index			17.28%	
Russell 3000 Index			24.41%	
MSCI EAFE Index			5.84%	
MSCI Emerging Markets Index			12.87%	

Rate of Return data is net of Advisory Fees. Deduction of other fees and charges is not reflected in the figures above. Past performance is no guarantee of future results. "..." is indicative that the return is not available due to insufficient data.

Other Information

Advisory Account Fees

	Client Rate	Allocation
Manager Fee (Effective Rate)		

Account Statement Q4 2024

October 01, 2024-December 31, 2024

Account Ending in [REDACTED]

Page 8 of 12

Other Information continued

Advisory Account Fees continued

	Client Rate	Allocation
Capital Group - American Funds Growth and Income	0.00%	100.00%
Total	0.00%	100%

Year End Statement
December 31, 2024



Contract Number: [REDACTED]

Nationwide DestinationSM [REDACTED]

00014523

JOSEPH P DE STEFANO
[REDACTED]

Your Investment Professional:

DENISE J NOSTROM
PEAK BROKERAGE SERVICES LLC
1355 N OCEAN AVE
MEDFORD NY 11763-3540

.....
Contract Issue Date [REDACTED]

Plan Type: Non-Qualified Annuity
Owner: JOSEPH P DE STEFANO
Annuitant: JOSEPH P DE STEFANO
Co-Annuitant: LINDA M DE STEFANO
.....

How to Contact Us:

www.nationwide.com/login

Nationwide Life Insurance Company
P O Box 182021
Columbus OH 43218-2021

Solutions Center:
1-800-848-6331

Hearing Impaired:
1-800-238-3035

24 hr. Automated Information Line:
1-800-848-6331

Year End Statement

December 31, 2024



Nationwide®
is on your side.

is on your side

Contract Number: XXXXXXXXXX

Nationwide Destination^s

Make a small change that can help simplify your life. Visit nationwide.com/paperless and register for eDelivery today.

Account Summary

	Quarter-To-Date 10/01/2024	Year-To-Date 01/01/2024	Inception-To-Date 04/03/2014
Beginning Date			
Beginning Contract Value	\$181,151.36		
Purchase Payments	\$0.00		
Withdrawals/Charges	\$0.00		
Net Investment Results*	<u>(\$5,713.29)</u>		
Ending Contract Value as of 12/31/2024	\$175,438.07		\$175,438.07

***This is the net amount of investment gains or losses during each period. These results include the deduction of charges as outlined in your prospectus.**

Please review the information in this statement carefully. Inaccuracies or discrepancies should be promptly reported to Nationwide in writing. Please be advised that any oral communication should be re-confirmed in writing. You may contact our Solutions Center at the telephone number or mailing address listed at the top of this statement.

Benefit Election Summary

**Death Benefit: One Year Contract Anniversary II
Spousal Protection**

As of
12/31/2024

Death Benefit Value	\$175,438.07
Surrender Value	\$174,276.01

The Surrender Value of your contract as of 12/31/2023 was \$158,908.07.

You should know that the value of your death benefit can change. Contracts issued in the state of New York will not incur a Market Value Adjustment at death. For more information about your specific product, please see the Death Benefit Payment section in your contract or prospectus as well as the endorsement to your contract if you have the Capital Preservation Plus Lifetime Income Option.

Variable Account Summary

Investment Option	Beginning-of-Quarter		Beginning-of-Quarter		End-of-Quarter		End-of-Quarter Value
	Unit Value	Units Owned	Value	Unit Value	Units Owned		
AMFDSIS US GOVT SEC 2	9.88929	908.45207	\$8,983.95	9.52679	908.45207	\$8,654.64	
JNSHNDRSNVITGLBLTECHINNSVC	68.39788	80.21574	\$5,486.59	70.29814	80.21574	\$5,639.02	

Year End Statement
December 31, 2024



Nationwide®
is on your side

Contract Number: [REDACTED]

Nationwide Destination SM

Variable Account Summary continued

Investment Option	Beginning-of-Quarter Unit Value	4 Units Owned	Beginning-of-Quarter Value	End-of-Quarter Unit Value	4 Units Owned	End-of-Quarter Value
MACQ VIP MDCAP GR SVC	31.52341	288.62862	\$9,098.56	30.15862	288.62862	\$8,704.64
MFS VIT INTLINTRNSCAL SVC	27.88000	976.42603	\$27,230.58	25.73536	976.42603	\$25,128.68
MFS VIT VAL SER SVC	55.29567	488.63240	\$27,019.26	53.30969	488.63240	\$26,048.84
NW NVIT AMUNDIMULTSCTRBD I	19.91433	1358.89764	\$27,061.54	20.17696	1358.89754	\$27,418.42
NW NVIT EMRG MKT II	30.84116	478.34733	\$14,752.79	29.00236	478.34733	\$13,873.20
NW NVIT JCBSLVY LGCAPGR II	54.29197	503.05197	\$27,311.69	56.91994	503.05197	\$28,633.69
NW NVIT MULT MGR SM CO II	63.52800	142.24327	\$9,036.43	63.43212	142.24327	\$9,022.79
TROWEPR HLTH SCNC II	88.8809	416.80354	\$25,169.97	53.53638	416.80354	\$22,314.15
Total			\$181,151.36			\$175,438.07

Purchase Payments/Credits from 01/01/2024 through 12/31/2024

Date	Transaction Type	Investment Option	Dollar Amount	Unit Value	Fund Units	or Credited Rate
NO TRANSACTIONS						

Withdrawals/Charges from 01/01/2024 through 12/31/2024

Date	Transaction Type	Investment Option	Dollar Amount	Unit Value	Fund Units
NO TRANSACTIONS					

Transfers from 01/01/2024 through 12/31/2024

Date	Transaction Type	Investment Option	Dollar Amount	4 Unit Value	4 Fund Units	5 or Credited Rate
04/17/24	Transfer-From	MACQ VIP MDCAP GR SVC	(\$7,568.06)	29.52618	(256.31690)	
		JNSHNDRSNVITGLBLTECHINNSVC	(\$1,827.14)	60.30568	(30.29797)	
		NW NVIT JCBSLVY LGCAPGR II	(\$12,254.90)	49.33544	(248.39951)	
04/17/24	Transfer-To	FIDVIP ENRGY SVC 2	\$1,727.76	24.75124	69.80497	
		NW NVIT EMRG MKT II	\$4,340.01	27.54696	157.54949	
		MFS VIT VAL SER SVC	\$1,033.83	49.78846	20.76444	
		MACQ VIP SMCAP VAL SVC	\$165.07	19.83471	7.81811	
		MACQ VIP HI INC SVC	\$5,632.71	14.51894	387.95587	
		TROWEPR HLTH SCNC II	\$7,643.03	54.00153	141.53357	
		MFS VIT INTLINTRNSCAL SVC	\$1,117.69	25.21124	44.33299	
09/23/24	Transfer-From	FIDVIP ENRGY SVC 2	(\$18,665.37)	23.04091	(809.66279)	
		MFS VIT VAL SER SVC	(\$802.42)	55.33713	(14.50056)	
		MACQ VIP SMCAP VAL SVC	(\$14,988.01)	22.25151	(673.57271)	
		MACQ VIP HI INC SVC	(\$14,095.30)	15.31788	(920.18565)	
		JNSHNDRSNVITGLBLTECHINNSVC	(\$3,926.81)	67.41687	(58.24669)	
		NW NVIT JCBSLVY LGCAPGR II	(\$252.69)	53.75094	(4.70112)	
		TROWEPR HLTH SCNC II	(\$2,850.40)	60.54864	(47.07620)	
09/23/24	Transfer-To	AMFDSIS US GOVT SEC 2	\$9,013.19	9.92148	908.45207	

Year End Statement
December 31, 2024



Nationwide®
is on your side

Contract Number: [REDACTED]

Nationwide Destination™

Transfers from 01/01/2024 through 12/31/2024

Date	Transaction Type	Investment Option	Dollar Amount	Unit Value	Fund Units	4 or Credited Rate
		NW NVIT AMUNDIMULTSCTRBD I	\$27,039.52	19.89813	1358.89754	
		NW NVIT MULT MGR SM CO II	\$9,013.17	63.36447	142.24327	
		NW NVIT EMRG MKT II	\$1,627.30	30.14771	53.97756	
		MACQ VIP MDCAP GR SVC	\$181.95	31.22755	5.82658	
		MFS VIT INTLINTRNSCVAL SVC	\$8,696.87	27.69233	314.01721	

Our records indicate you have processed a total of 2 fund transfers. After 20 fund transfers during the calendar year or more than 11 fund transfers in 2 consecutive calendar quarters, all additional transfer requests must be submitted by mail. However, Nationwide reserves the right to restrict trade activity at any time in order to stop disruptive trading practices.

Your Future Contributions Will be Applied As Follows

Investment Option	Future Contributions
FIDVIP ENRGY SVC 2	5%
JNSHNDRSNVITGLBLTECHINNSVC	5%
MACQ VIP HI INC SVC	6%
MACQ VIP MDCAP GR SVC	10%
MACQ VIP SMCAP VAL SVC	6%
MFS VIT INTLINTRNSCVAL SVC	10%
MFS VIT VAL SER SVC	20%
NW NVIT EMRG MKT II	8%
NW NVIT JCBSLVY LGCAPGR II	15%
TROWEPR HLTH SCNC II	15%
Total:	100%

Investment Options Available to You

AB VPS DISC VAL B
AB VPS INTL VAL B
AB VPS LGCAP GR B
AB VPS REL VAL A
ALLSPR VT SMCAP GR 2
AMFDSIS AM HI INC TR 4
AMFDSIS CAP INC BLDR 4
AMFDSIS GLBL BAL 4
AMFDSIS GLBL SMCAP 4
AMFDSIS MGDRSKASSTALLOC P2
AMFDSIS NEW WLD 4
AMFDSIS US GOVT SEC 2
AMFDSIS WSHNGTN MUT INV 4
BLKRK EQ DIV V.I. III
BLKRK GLBL ALLOC V.I. III
BLKRK HI YLD V.I. III
BLKRK TTL RTN V.I. III
BLKRK60/40TRGTALLETFVI III

BNYMEL INVMT MDCPSTK SVC
CLVRT VP SRI BAL F
CLVRT VT NASDAQ 100 INDX F
COL VP HI YLD BD 2
COL VP SELIGMAN GLBLTECH 2
EV VT FLOTNGRT INC INITIAL
FIDVIP BAL SVC 2
FIDVIP CONTRA SVC 2
FIDVIP EMRG MKT SVC 2
FIDVIP ENERGY SVC 2
FIDVIP EQ INC SVC 2
FIDVIP FREE 2010 SVC 2
FIDVIP FREE 2020 SVC 2
FIDVIP FREE 2030 SVC 2
FIDVIP GR INC SVC 2
FIDVIP GR SVC 2
FIDVIP INVMT GRD BD SVC 2
FIDVIP MDCAP SVC 2

Year End Statement
December 31, 2024



Contract Number: [REDACTED]

Nationwide Destination: [REDACTED]

Investment Options Available to You continued

FIDVIP OVRSEAS SVC 2
FIDVIP REALEST SVC 2
FIDVIP VAL STRAT SVC 2
FIDVIPFLOTNGRTHIINCINITIAL
FIXED ACCOUNT
FNKLNTVIPT FNKLN ALL VIP 2
FNKLNTVIPT FNKLN INC VIP 2
FNKLNTVIPT TMPGLBLBD VIP 2
GDMNSCSVITMULT8TRATALT SVC
GDMNSCSVITTRNDDRIVALLOC SVC
INVSCO VI GLBL II
INVSCO VI MN ST SMCAP II
INVSCO VI MNSTMDCAP SER II
JNSHNDRSNVIT BAL SVC
JNSHNDRSNVIT ENTRP SVC
JNSHNDRSNVIT FLEX BD SVC
JNSHNDRSNVIT FRDY SVC
JNSHNDRSNVIT GLBLRSRCH SVC
JNSHNDRSNVIT OVRSEAS SVC
JNSHNDRSNVITGLBL8USTEQINST
JNSHNDRSNVITGLBLTECHINNSVC
LEGGM CLRBRDGVARSMCAPGR II
LNCLNVIPT AM CENT VAL SVC
LNCLNVIPT JPM COR BD SVC
LNCLNVIPTAMCENINFPLRTCTSVC
LNCLNVIPTAMCENTMDCAPVALSVC
LRDABT TTL RTN VC
MACQ VIP ASST STRAT SVC
MACQ VIP HI INC SVC
MACQ VIP MDCAP GR SVC
MACQ VIP SMCAP VAL SVC
MFS VIT II RSRCH INTL SVC
MFS VIT III MDCAP VAL SVC
MFS VIT INTL GR SVC
MFS VIT INTLINTRNSCVAL SVC
MFS VIT NEW DISC SER SVC
MFS VIT VAL SER SVC
MFSVIT III LTD MAT SERVICE
MS VIF GR II
NRTHNLTSVTTOPSMGDRKBALETF4
NRTHNLTSVTTOPSMGDRSKGRETF4
NRTHNLTSVTTOPSMGRKMDGRETF4
NW NVIT ALLSPR DISC II
NW NVIT AMFDS ASSTALLOC II
NW NVIT AMFDS BD II
NW NVIT AMFDS GLBL GR II
NW NVIT AMFDS GR II
NW NVIT AMFDS GR INC II
NW NVIT AMUNDIMULTSCTRBD I
NW NVIT BLKRK EQ DIVD II
NW NVIT BLUEPRINT AGGR II
NW NVIT BLUEPRINT BAL II
NW NVIT BLUEPRINT CNSRV II
NW NVIT BLUEPRINT MOD II
NW NVIT BLUEPRINTCAPAPP II
NW NVIT BLUEPRINTMGD GR II
NW NVIT BNY MN CORPLSBD P
NW NVIT BNYMN DYNCUSCOR II

NW NVIT BNVMN DYNCUSEQIN Z
NW NVIT CALVERT EQ II
NW NVIT COL OVRSEAS VAL Z
NW NVIT COR BD II
NW NVIT EMRG MKT II
NW NVIT FED HI INC BD I
NW NVIT GOV MNY MKT I
NW NVIT GOVT BD I
NW NVIT INTL EQ II
NW NVIT INTL INDX VIII
NW NVIT INV DEST AGGR II
NW NVIT INV DEST BAL II
NW NVIT INV DEST CAPAPP II
NW NVIT INV DEST CNSRV II
NW NVIT INV DEST MOD II
NW NVIT INV DESTMODAGGR II
NW NVIT INVDEST MGD GR II
NW NVIT INVDESTMODCNSRV II
NW NVIT INVSCO SMCAPGR II
NW NVIT ISHAREFXDINCETF II
NW NVIT ISHAREGLBLEQETF II
NW NVIT JCBSLVY LGCAPGR II
NW NVIT JCBSLVYLGACPCOR II
NW NVIT JPM US EQ II
NW NVIT LOOMIS ST BD II
NW NVIT MDCAP INDX I
NW NVIT MGD AMFDS GRINC II
NW NVIT MULT MGR SM CO II
NW NVIT MULTMGRSMCAPVAL II
NW NVIT NSPTNRS FOCS GR II
NW NVIT REALEST II
NW NVIT S P 500 INDX II
NW NVIT SMCAP INDX II
NW NVIT VIC MDCAPVAL II
NW NVITBLRKMGDGLBALLOCI
NW NVITBLUEPRINTMODAGGR II
NW NVITOBLINETTLRTNTOTCLII
NW NVITINVDESTMGDGR INC II
NNVNITAQLGCAPDEFNSTYLE II
NNVNITBLUERPRINTMGDGRINC II
NNVNITBLUEPRINTMODCNSRV II
NNVNITMGDAMFD8ASSTALLOC II
PIMCO INC PORT ADV
PIMCO VIT ALL ASST ADV
PIMCO VIT EMRG MKT BD ADV
PIMCO VIT INTLBDUNHDG ADV
PIMCO VIT LOW DUR ADV
PIMCO VIT REAL RTN ADV
PIMCO VIT ST ADV
PIMCOVIT INTLBDUSDHDG ADV
PIONR FD VOT II
PTNM VT GEO PTNM BAL IB
PTNM VT INTL EQ IB
PTNM VT INTL VAL IB
PTNM VT LGOAP VAL IB
PTNM VT 8USTNBL LDRS IB
RYDEX VT MULT HDG STRAT
TROWEPR HLTH BCNC II



P.O. Box 28007
Albuquerque, NM 87125-8007

ANNUAL STATEMENT

01/01/24 through 12/31/24

Page 1 of 4

Primary Account

Contacting Us



ON THE WEB
accounts.fidelity.com



BY PHONE: 8:30 a.m. - 7:00 p.m. ET
Shareholder Services: 877-208-0098
Financial Professionals: 800-522-7297



FIRM INFORMATION
PEAK BROKERAGE SERVICES LLC
DIVERSIFIED FINANCIAL SOLUTIONS
1355 N OCEAN AVE
MEDFORD NY 11763-3540

FIRM/BRANCH

1355 N Ocean Ave
Diversified Financial Solutions
Medford, NY 11763-3540

1980724/P

Gain 24/7 access to your accounts by logging on to accounts.fidelity.com. Your online registration allows you to check balances, update your account features or access electronic statements.

PORTFOLIO SUMMARY

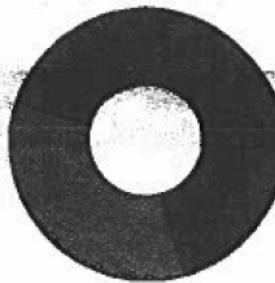
Market Value as of 12/31/24

\$139,244.52

	Quarter-to-Date	Year-to-Date
Beginning Value	\$142,014.08	\$113,525.13
+ Additions	0.00	0.00
- Withdrawals	0.00	0.00
+/- Change in Value	(2,769.56)	25,719.39
Ending Value	\$139,244.52	\$139,244.52

Change in investment value represents any appreciation or depreciation of your portfolio as well as any sales load paid.

ASSET ALLOCATION



Category	Percent
GROWTH	45.63%
SECTOR	34.26%
INTERNATIONAL	20.11%
Total	100.00%

ACCOUNT SUMMARY

Fund/Account	Beginning Value as of 01/01/24	Ending Value as of 12/31/24	Shares Held as of 12/31/24	NAV as of 12/31/24	% of Total
TRANSFER ON DEATH ACCOUNT - [REDACTED]					
FIDELITY ADV BIOTECHNOLOGY CL A (112)	\$21,685.76	\$22,844.65	839,568	\$27.21	16.41%
FIDELITY ADV INDUSTRIALS CL A (184)	10,879.71	13,382.95	294,584	45.43	9.61%
FIDELITY ADV NEW INSIGHTS CL A (1277)	47,093.51	63,531.75	1,531,993	41.47	45.62%
FIDELITY ADV MATERIALS CL A (1789)	11,856.30	11,481.43	137,568	83.46	8.25%

ANNUAL STATEMENT



P.O. Box 28007
Albuquerque, NM 87125-8007

01/01/24 through 12/31/24

Page 3 of 4

ACCOUNT DETAIL (for funds with account activity this period - continued)

TRANSFER ON DEATH ACCOUNT - [REDACTED] (continued)

Fund Name (Number)		Symbol	CUSIP	(continued)		
Confirm Date	Trade Date	Transaction Description	Dollar Amount	Share Price	Shares this Transaction	Total Shares Owned
		SALES CHRG PERCENT 0.00				
12/27/24	12/26/24	ST CAPITAL GAIN REINVEST	111.84	27.91	4.007	839.568
		SALES CHRG PERCENT 0.00				
		ENDING BALANCE AS OF 12/31/24	\$22,844.65	\$27.21		839.568

Fund Name (Number)		Symbol	CUSIP	COST BASIS ELECTION METHOD		
FIDELITY ADV INDUSTRIALS CL A (184)		FCLAX	[REDACTED]	Loss/Gain Utilization	Average Cost Per Share	Total Cost Basis
Confirm Date	Trade Date	Transaction Description	Dollar Amount	Share Price	Shares this Transaction	Total Shares Owned
					\$0.00	\$11,230.51
					Covered	
					Non Covered	

ACTIVITY		Symbol	CUSIP	COST BASIS ELECTION METHOD		
Confirm Date	Trade Date	Transaction Description	Dollar Amount	Share Price	Shares this Transaction	Total Shares Owned
		BEGINNING BALANCE AS OF 01/01/24	\$10,879.71	\$38.41		283.252
12/23/24	12/20/24	ST CAPITAL GAIN REINVEST	13.60	46.02	0.296	283.548
		SALES CHRG PERCENT 0.00				
12/23/24	12/20/24	LT CAP GAIN REINVEST	486.06		10.562	294.110
		SALES CHRG PERCENT 0.00				
12/23/24	12/20/24	REINVESTED DIVIDEND	21.81	46.02	0.474	294.584
		SALES CHRG PERCENT 0.00				
		ENDING BALANCE AS OF 12/31/24	\$13,382.95	\$45.43		294.584

Fund Name (Number)		Symbol	CUSIP	COST BASIS ELECTION METHOD		
FIDELITY ADV NEW INSIGHTS CL A (1277)		FNIAX	[REDACTED]	Loss/Gain Utilization	Average Cost Per Share	Total Cost Basis
Confirm Date	Trade Date	Transaction Description	Dollar Amount	Share Price	Shares this Transaction	Total Shares Owned
					\$0.00	\$46,423.99
					Covered	
					Non Covered	

ACTIVITY		Symbol	CUSIP	COST BASIS ELECTION METHOD		
Confirm Date	Trade Date	Transaction Description	Dollar Amount	Share Price	Shares this Transaction	Total Shares Owned
		BEGINNING BALANCE AS OF 01/01/24	\$47,093.51	\$32.50		1,449.031
02/12/24	02/09/24	REINVESTED DIVIDEND	8.69	35.79	0.243	1,449.274
		SALES CHRG PERCENT 0.00				
02/12/24	02/09/24	LT CAP GAIN REINVEST	268.07	35.79	7.490	1,456.764
		SALES CHRG PERCENT 0.00				
12/09/24	12/06/24	REINVESTED DIVIDEND	14.57	43.26	0.337	1,457.101
		SALES CHRG PERCENT 0.00				
12/09/24	12/06/24	LT CAP GAIN REINVEST	3,239.84	43.26	74.892	1,531.993
		SALES CHRG PERCENT 0.00				
		ENDING BALANCE AS OF 12/31/24	\$63,531.75	\$41.47		1,531.993



P.O. Box 28007
Albuquerque, NM 87125-8007

ANNUAL STATEMENT
01/01/24 through 12/31/24

Page 2 of 4

ACCOUNT SUMMARY (continued)

Fund / Account	Beginning Value as of 01/01/24	Ending Value as of 12/31/24	Shares Held as of 12/31/24	NAV as of 12/31/24	% of Total
TRANSFER ON DEATH ACCOUNT - [REDACTED] (continued)					
FIDELITY ADV WORLDWIDE CL A (2143)	22,009.85	28,003.74	821.706	34.08	20.11%
TOTAL		\$139,244.52			

DIVIDEND AND CAPITAL GAIN SUMMARY

Fund / Account	Dividend	Short-Term Capital Gain	Long-Term Capital Gain	Total
TRANSFER ON DEATH ACCOUNT - [REDACTED]				
FIDELITY ADV BIOTECHNOLOGY CL A (112)				
Dividend Option - Reinvest Current Period	\$630.58	\$111.84	\$552.06	\$1,294.48
Capital Gain Option - Reinvest Year-to-Date	630.58	111.84	552.06	1,294.48
FIDELITY ADV INDUSTRIALS CL A (184)				
Dividend Option - Reinvest Current Period	21.81	13.60	486.06	521.47
Capital Gain Option - Reinvest Year-to-Date	21.81	13.60	486.06	521.47
FIDELITY ADV NEW INSIGHTS CL A (1277)				
Dividend Option - Reinvest Current Period	14.57	0.00	3,239.84	3,254.41
Capital Gain Option - Reinvest Year-to-Date	23.26	0.00	3,507.91	3,531.17
FIDELITY ADV MATERIALS CL A (1789)				
Dividend Option - Reinvest Current Period	80.89	0.00	801.02	881.91
Capital Gain Option - Reinvest Year-to-Date	88.89	0.00	1,193.23	1,282.12
FIDELITY ADV WORLDWIDE CL A (2143)				
Dividend Option - Reinvest Current Period	153.36	634.30	2,819.45	3,607.11
Capital Gain Option - Reinvest Year-to-Date	153.36	634.30	2,819.45	3,607.11
TOTAL	Current Period	\$759.74	\$7,898.43	\$9,559.38
	Year-to-Date	\$759.74	\$8,558.71	\$10,236.35

ACCOUNT DETAIL (for funds with account activity this period)

TRANSFER ON DEATH ACCOUNT - [REDACTED]

JOSEPH P DESTEFANO TOD

Fund Name (Number)	Symbol	CUSIP	COST BASIS ELECTION METHOD
FIDELITY ADV BIOTECHNOLOGY CL A (112)	FBTAX	315918516	Loss/Gain Utilization
			Average Cost Per Share Total Cost Basis
			Covered \$0.00 \$20,019.77
			Non Covered

ACTIVITY

Confirm Date	Trade Date	Transaction Description	Dollar Amount	Share Price	Shares this Transaction	Total Shares Owned
		BEGINNING BALANCE AS OF 01/01/24	\$21,685.76	\$27.34		793.188
12/27/24	12/26/24	REINVESTED DIVIDEND	630.58	27.91	22.593	815.781
		SALES CHRG PERCENT 0.00				
12/27/24	12/26/24	LT CAP GAIN REINVEST	552.06	27.91	19.780	835.561



P.O. Box 28007
Albuquerque, NM 87125-8007

ANNUAL STATEMENT

01/01/24 through 12/31/24

Page 3 of 4

ACCOUNT DETAIL (for funds with account activity this period - continued)

TRANSFER ON DEATH ACCOUNT - [REDACTED] (continued)

Fund Name (Number)

FIDELITY ADV BIOTECHNOLOGY CL A (112)

Symbol

FBTAX

CUSIP

[REDACTED]

(continued)

Confirm Date	Trade Date	Transaction Description	Dollar Amount	Share Price	Shares this Transaction	Total Shares Owned
		SALES CHRG PERCENT 0.00				
12/27/24	12/26/24	ST CAPITAL GAIN REINVEST	111.84	27.91	4.007	839.568
		SALES CHRG PERCENT 0.00				
		ENDING BALANCE AS OF 12/31/24	\$22,844.65	\$27.21		839.568

Fund Name (Number)

FIDELITY ADV INDUSTRIALS CL A (184)

Symbol

FCLAX

CUSIP COST BASIS ELECTION METHOD

[REDACTED]

Loss/Gain Utilization

	Average Cost Per Share	Total Cost Basis
Covered	\$0.00	\$11,230.51
Non Covered		

ACTIVITY

Confirm Date	Trade Date	Transaction Description	Dollar Amount	Share Price	Shares this Transaction	Total Shares Owned
		BEGINNING BALANCE AS OF 01/01/24	\$10,879.71	\$38.41		283.252
12/23/24	12/20/24	ST CAPITAL GAIN REINVEST	13.60	46.02	0.296	283.548
		SALES CHRG PERCENT 0.00				
12/23/24	12/20/24	LT CAP GAIN REINVEST	486.06	[REDACTED]	10.562	294.110
		SALES CHRG PERCENT 0.00				
12/23/24	12/20/24	REINVESTED DIVIDEND	21.81	46.02	0.474	294.584
		SALES CHRG PERCENT 0.00				
		ENDING BALANCE AS OF 12/31/24	\$13,382.95	\$45.43		294.584

Fund Name (Number)

FIDELITY ADV NEW INSIGHTS CL A (1277)

Symbol

FNIAK

CUSIP COST BASIS ELECTION METHOD

[REDACTED]

Loss/Gain Utilization

	Average Cost Per Share	Total Cost Basis
Covered	\$0.00	\$46,423.99
Non Covered		

ACTIVITY

Confirm Date	Trade Date	Transaction Description	Dollar Amount	Share Price	Shares this Transaction	Total Shares Owned
		BEGINNING BALANCE AS OF 01/01/24	\$47,093.51	\$32.50		1,449.031
02/12/24	02/09/24	REINVESTED DIVIDEND	8.69	35.79	0.243	1,449.274
		SALES CHRG PERCENT 0.00				
02/12/24	02/09/24	LT CAP GAIN REINVEST	268.07	35.79	7.490	1,456.764
		SALES CHRG PERCENT 0.00				
12/09/24	12/06/24	REINVESTED DIVIDEND	14.57	43.26	0.337	1,457.101
		SALES CHRG PERCENT 0.00				
12/09/24	12/06/24	LT CAP GAIN REINVEST	3,239.84	43.26	74.892	1,531.993
		SALES CHRG PERCENT 0.00				
		ENDING BALANCE AS OF 12/31/24	\$63,531.75	\$41.47		1,531.993



Sammons Institutional Group®, Inc.
P.O. Box 9261
Des Moines, IA 50306-9261

LINDA M DESTEFANO
[REDACTED]

YOUR REGISTERED REPRESENTATIVE:
[REDACTED]

Quarterly Statement October 1, 2024 through December 31, 2024

ACCOUNT NUMBER: [REDACTED]
PRODUCT: LiveWell® Mutual Fund
ACCOUNT TYPE: IRA
ACCOUNT DATE: March 1, 2021

DATE: January 1, 2025

LiveWell® Mutual Fund IRA
As of December 31, 2024

Portfolio Value	Current Quarter	Year to Date	Since Inception
Opening Value	\$ [REDACTED]	\$ [REDACTED]	N/A
+ Contributions	\$ [REDACTED]	\$ [REDACTED]	\$490,758.50
- Withdrawals	\$ [REDACTED]	\$ [REDACTED]	\$0.00
+/- Change in Value*	\$ [REDACTED]	\$ [REDACTED]	\$60,940.38
Ending Value as of 12/31/2024	\$551,698.88	\$551,698.88	\$551,698.88

*Includes any applicable fees/charges.

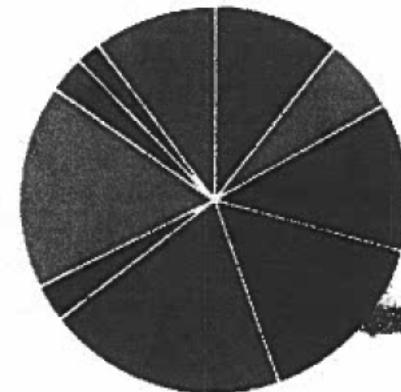
Your ending value reflects dividends and other income credited to your account during this statement period. Dividends posted to your account after the statement date will be reflected in your next account statement.

Please review this confirmation to verify the accuracy of this information. If you identify any discrepancies, immediately notify your registered representative or call us at 866-747-3421. If you delay in reporting an error, we may be unable to adjust your account.

CURRENT ALLOCATION

ASSET CLASS ALLOCATION	Total Value	Allocation
A Convertible Bond	\$58,370.10	10.58%
B Health	\$34,789.84	6.30%
C International Large	\$68,258.30	12.37%
D Large Blend	\$84,185.62	15.26%
E Large Value	\$110,120.87	19.96%
F Mid Blend	\$17,166.31	3.11%
G Multisector Bond	\$94,252.61	17.08%
H Short-Term Bond	\$16,818.41	3.05%
I Small Blend	\$11,192.05	2.03%
J World Bond	\$56,547.77	10.25%
Ending Account Value	\$551,898.88	100.00%

A [] B [] C [] D []
 E [] F [] G [] H []
 I [] J []



PORTFOLIO SUMMARY

Investment Options	Opening Value as of October 1, 2024			Ending Value as of December 31, 2024			
	Number of Shares	Share Value	Balance	Number of Shares	Share Value	Balance	Total %
A Convertible Bond Lord Abbett Convertible R3	4,136.378980	\$13.610000	\$56,296.12	4,166.317187	\$14.010000	\$58,370.10	10.58%
						Total	\$58,370.10
B Health Eaton Vance Worldwide Health Science R	2,365.156307	\$16.580000	\$39,214.29	2,457.232548	\$14.150000	\$34,769.84	6.30%
						Total	\$34,769.84
C International Large T. Rowe Price International Value Equity R	3,962.035928	\$18.530000	\$73,416.53	4,038.952464	\$16.900000	\$68,258.30	12.37%
						Total	\$68,258.30
D Large Blend American Funds Washington Mutual F1	1,315.681341	\$64.040000	\$84,256.23	1,374.908101	\$61.230000	\$84,185.62	15.26%
						Total	\$84,185.62
E Large Value Columbia Select Large-Cap Value R	3,308.902482	\$34.220000	\$113,230.64	3,409.314850	\$32.300000	\$110,120.87	19.96%
						Total	\$110,120.87
F Mid Blend ClearBridge Mid Cap R	494.727246	\$33.970000	\$16,805.88	537.650478	\$31.960000	\$17,183.31	3.11%
						Total	\$17,183.31
G Multisector Bond Lord Abbett Bond-Debtenture R3	13,069.619501	\$7.280000	\$95,146.83	13,237.725601	\$7.120000	\$94,252.61	17.08%
						Total	\$94,252.61
H Short-Term Bond Lord Abbett Short Duration Income R3	4,299.678595	\$3.910000	\$16,811.74	4,345.842262	\$3.870000	\$16,818.41	3.05%
						Total	\$16,818.41
I Small Blend Invesco Main Street Small Cap R	497.438028	\$22.540000	\$11,212.25	526.437044	\$21.260000	\$11,192.05	2.03%
						Total	\$11,192.05
J World Bond PIMCO International Bond (USD-Hedged) R	5,608.297063	\$10.000000	\$56,082.97	5,694.639408	\$9.930000	\$56,547.77	10.25%
						Total	\$56,547.77
			Grand Total	\$562,473.48		Grand Total	\$551,698.88
							100%

TRANSACTION DETAIL

DESCRIPTION	Transaction	Date	Number of Shares	Share Value	Transaction Amount
Lord Abbett Bond-Debenture R3	Accum Daily Dividend	10/31/2024	57.919990	\$7.160000	\$414.71
Lord Abbett Short Duration Income R3	Accum Daily Dividend	10/31/2024	16.710369	\$3.870000	\$64.67
PIMCO International Bond (USD-Hedged) R	Accum Daily Dividend	10/31/2024	18.198102	\$9.880000	\$179.80
Lord Abbett Bond-Debenture R3	Accum Daily Dividend	11/29/2024	62.012399	\$7.230000	\$448.35
Lord Abbett Short Duration Income R3	Accum Daily Dividend	11/29/2024	17.669993	\$3.880000	\$68.56
PIMCO International Bond (USD-Hedged) R	Accum Daily Dividend	11/29/2024	18.082843	\$10.020000	\$181.19
American Funds Washington Mutual F1	Record Keeping Fee	12/01/2024	-1.480128	\$65.670000	-\$97.20
ClearBridge Mid Cap R	Record Keeping Fee	12/01/2024	-0.556670	\$36.880000	-\$20.53
Columbia Select Large-Cap Value R	Record Keeping Fee	12/01/2024	-3.722506	\$35.280000	-\$131.33
Eaton Vance Worldwide Health Science R	Record Keeping Fee	12/01/2024	-2.660931	\$15.690000	-\$41.75
Invesco Main Street Small Cap R	Record Keeping Fee	12/01/2024	-0.559509	\$24.450000	-\$13.68
Lord Abbett Bond-Debenture R3	Record Keeping Fee	12/01/2024	-14.838174	\$7.230000	-\$107.28
Lord Abbett Convertible R3	Record Keeping Fee	12/01/2024	-4.653662	\$14.610000	-\$67.99
Lord Abbett Short Duration Income R3	Record Keeping Fee	12/01/2024	-4.876289	\$3.880000	-\$18.92
PIMCO International Bond (USD-Hedged) R	Record Keeping Fee	12/01/2024	-6.350598	\$10.040000	-\$63.76
T. Rowe Price International Value Equity R	Record Keeping Fee	12/01/2024	-4.456608	\$17.630000	-\$78.57
PIMCO International Bond (USD-Hedged) R	Re-invested Long Term Dividend	12/04/2024	34.706819	\$9.980000	\$346.37
PIMCO International Bond (USD-Hedged) R	Re-invested Short Term Dividend	12/04/2024	2.130327	\$9.980000	\$21.26
Eaton Vance Worldwide Health Science R	Re-invested Long Term Dividend	12/05/2024	94.737172	\$14.930000	\$1,414.43
Columbia Select Large-Cap Value R	Re-invested Dividend	12/10/2024	48.520042	\$33.500000	\$1,625.42
Columbia Select Large-Cap Value R	Re-invested Long Term Dividend	12/10/2024	53.008180	\$33.500000	\$1,775.77
Columbia Select Large-Cap Value R	Re-invested Short Term Dividend	12/10/2024	2.606652	\$33.500000	\$87.32
ClearBridge Mid Cap R	Re-invested Long Term Dividend	12/12/2024	43.479902	\$33.370000	\$1,450.92
Invesco Main Street Small Cap R	Re-invested Long Term Dividend	12/12/2024	29.558525	\$22.480000	\$664.48
T. Rowe Price International Value Equity R	Re-invested Dividend	12/13/2024	81.373144	\$17.280000	\$1,406.13
American Funds Washington Mutual F1	Re-invested Dividend	12/19/2024	5.224666	\$60.520000	\$316.20
American Funds Washington Mutual F1	Re-invested Long Term Dividend	12/19/2024	55.482222	\$60.520000	\$3,357.78
Lord Abbett Convertible R3	Re-invested Dividend	12/27/2024	34.591869	\$14.130000	\$488.78
Lord Abbett Bond-Debenture R3	Accum Daily Dividend	12/31/2024	63.011885	\$7.120000	\$448.64
Lord Abbett Short Duration Income R3	Accum Daily Dividend	12/31/2024	16.659594	\$3.870000	\$64.47
PIMCO International Bond (USD-Hedged) R	Accum Daily Dividend	12/31/2024	19.574852	\$9.930000	\$194.38



www.benefits.mi.com or use the app
for account history, investment performance and more

SUMMARY OF YOUR PLAN

October 01, 2024 - December 31, 2024

Scan this Image with
your smartphone.
Then set up the
paperless delivery
with our app.



DESTEFANO, LINDA

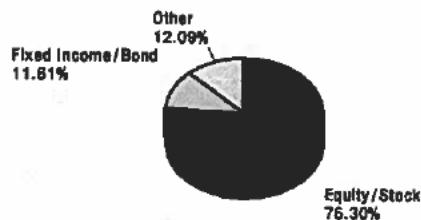
Teachers Federal Credit Union

401(K) PLAN(S)

TOTAL CURRENT VALUE: \$ 181,394.16

	Beginning Balance	Ending Balance	Vested Balance	Cumulative Return % For This Period
Teachers Federal Credit Union Cash or Defined Contribution Plan	\$105,440.21	\$181,394.16	\$181,394.16	0.57%

ASSET ALLOCATION



Please review your statement and advise Merrill if you find discrepancies in your personal or account information. If we do not hear from you within 60 days, we will assume that all information is correct.

TO CONTACT MERRILL
www.benefits.mi.com
(800) 228-4015

TOTAL AGGREGATE PLAN VALUE
\$ 181,394.16

Total aggregate plan value of plans displayed on this statement, as calculated according to the terms and conditions of each plan. Value includes your 401(k) Plan(s) and all outstanding loans.

IMPORTANT INFORMATION

Ask Erica (R)

Have you tried Erica on the Benefits OnLine(R) app? You can just talk, type or tap to ask Erica about your 401(k) balance, contributions, investments and more. Download the latest version of the Benefits OnLine(R) app today to see what Erica, your virtual financial assistant, can do for you.

ACTIVITY DETAIL October 01, 2024 - December 31, 2024

Teachers Federal Credit Union
DESTEFANO, LINDA

401(K) PLAN(S)

■ CONTRIBUTIONS AND ACTIVITY FOR THIS PERIOD

Beginning Balance	\$195,440.21
Other Activity	
Interest, Dividends/Other Credits	6,140.29
Withdrawals/Debits	- 15,000.00
Total Other Activity	- 8,859.71
Fees	
RecordKeeping Fee	- 95.02
Total Fees	- 95.02
Change in Value	- 5,091.32
Ending Balance	\$181,394.16
Vested Balance	\$181,394.16

■ YOUR CUMULATIVE RATE OF RETURN

	12 Months
Teachers Federal Credit Union Cash or Defined Contribution Plan	15.46%

■ YOUR SAVINGS ELECTIONS

Pre-Tax Savings
Teachers Federal Credit Union Cash or Defined Contribution Plan

■ YOUR PERSONAL INFORMATION

Current Status in Plan: Retired
Hire Date: 05/30/2000
Plan Entry Date: 07/02/2001

ACTIVITY DETAIL October 01, 2024 - December 31, 2024

**Teachers Federal Credit Union
DESTEFANO, LINDA**

401(K) PLAN(S) CONTINUED

■ INVESTMENT SUMMARY

CURRENT INVESTMENT DIRECTION

Investment	Employee Pre-Tax	Beginning Balance	Beginning Shares/Units	Ending Shares/Units	Ending Share/Unit Price(\$)	Investment Gain/Loss	Ending Balance
Equity/Stock							
IShares Russell Mid-Cap Index Fund Class K	20%	42,677.11	2,737.4671	2,669.7165	14.8600	-1,888.25	\$138,422.18
IShares Russell 2000 Small Cap Index Fund Class K	20%	36,707.08	1,442.3210	1,388.9020	24.4900	-1,298.55	39,671.99
IShares SP 500 Index Fund Class K	25%	68,452.14	101.4198	94.0807	688.0900	1,286.21	34,014.20
Fixed Income/Bond							
Loomis Sayles Investment Grade Bond Fund Class N	20%	23,484.06	2,315.9828	2,167.8873	9.7100	-952.65	\$21,050.19
Other							
Vanguard Target Retirement 2020	15%	24,119.82	819.8448	827.8621	26.4800	-2,240.08	21,921.79
Total	100%	\$195,440.21				-15,081.32	\$181,358.16

■ BENEFICIARY INFORMATION

■ IMPORTANT INFORMATION

Some plan administrative expenses may be covered through indirect revenue received from the annual operating expenses of the investments offered through the plan.

What's your financial wellness score?

Join the thousands of people who have used the Financial Wellness Tracker to get their score and personalized, suggested action plan. Financial Wellness Tracker is included with your benefits plan and is ready to help you take control of your finances and pursue your financial goals. Go to <https://go.ml.com/fwbeta> to get started.