

*Rec'd by
KTS
5-14-25*

LEGISLATIVE ETHICS COMMISSION

STATE OF NEW YORK

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RECEIVED

ANNUAL STATEMENT OF FINANCIAL DISCLOSURE **MAY 14 2025**

For Calendar Year 2024

BY _____
LEG. ETHICS COMM.

1. Name Stacey Pheffer Amato

2. (a) Title of Position Assemblywoman

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

(c) Address of Present Office 9516 Rockaway Beach Blvd. Rockaway Beach, Ny 11693

(d) Office Telephone Number 718-945-9550

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

Francesco Amato

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

(c) List the names of all unemancipated children.

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
District Leader, 23 Part A.	NYC Bd. of Election	

- (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
President, 9201/03 Rockaway Beach Blvd, Inc.	HPD	
President, Elegante Restaurant&Pizzeria, Inc.	Consumer Affairs, DOH	
Treasurer, Friends of Audrey Pheffer.	Bd of Election	
Treasurer, Stacey Pheffer Amato for Assembly.	Bd of Election	

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.

Name & Address Position of Organization	Description	State or Local Agency
Not Applicable		

- (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.

Name & Address Position of Organization	Description	State or Local Agency
Manager, 9201/03 Rockaway Beach Blvd, Inc.	HPD	

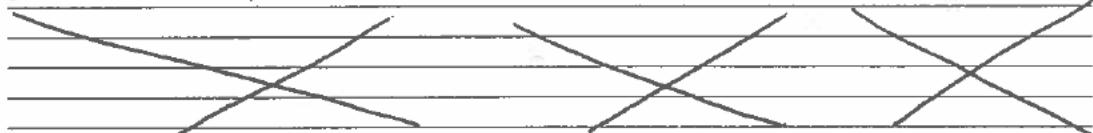
6. List any interest, in EXCESS of \$1,000, held by the reporting individual, such individual's spouse, domestic partner or unemancipated child, or partnership of which any such person is a member, or corporation, 10% or more of the stock of which is owned or controlled by any such person, whether vested 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.

Entity Self, Spouse, Domestic Partner or Child	Relationship Which Held Interest in Contract	Contracting to Entity and Interest in Contract	State or Local Agency	Category of Value of Contract (In Table III)
	Not Applicable			

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.

District Leader, 23 Part A. NYC Bd. of Election



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.

Not Applicable

(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
	NOT APPLICABLE

(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)
Not Applicable			

(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)
Not Applicable		

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)
Not Applicable	

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Client	Name of Lobbyist	Description of Matter	Category of Amount (In Table 1)
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Not Applicable			

(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.

Not Applicable			

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	Name of Donor	Address	Nature of Gift	Category of Value of Gift (In Table I)
Or Child					
Not Applicable					
Not Applicable					
Not Applicable					
Not Applicable					
Not Applicable					

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
Not Applicable	

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)			
NYS Deferred Compensation.	I			
Charles Schwab IRA	F			
X	X	X	X	X

* 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).

Not Applicable

(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.)

Not Applicable
Not Applicable
Not Applicable
Not Applicable
Not Applicable

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 Spouse.	Source	Nature	Category of Amount (In Table I)
	investments	dividends	J

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)
Not Applicable	

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)
Not Applicable		

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 pub- licly 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)

Joint Account Mutual Fund.	Janus	F.
Spouse	Schwab One Account.	J
Spouse	Charles Schwab IRA.	F

~~X~~ ~~X~~ ~~X~~ ~~X~~ ~~X~~

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)
Not Applicable		

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

Not Applicable

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

Not Applicable

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)
Not Applicable		

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.

5-14-2024

(month/day/year)



Contributory IRA of

FRANK AMATO
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY

Statement Period

December 1-31, 2024

Positions - Options

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. A/c Incon
SOFI	CALL SOFI TECHNOLOGIES I	(10.0000) ^{\$}	0.58500	(585.00)	(1,243.33)	658.33		
01/17/20	\$16 EXP 01/17/25							
25 16.00								
C								
Total Options				(\$585.00)	(\$1,243.33)	\$658.33		\$0

Option Customers: Be aware of the following: 1) Commissions and other charges related to the execution of option transactions have been included in confirmations of such transactions previously furnished to you and be made available promptly upon request 2) You should advise us promptly of any material changes in your investment objectives or financial situation 3) Exercise assignment notices for the option contracts are allocated among customer short positions pursuant to an automated procedure which randomly selects from among all customer short option positions those contracts which are subject to exercise, including positions established the day of assignment 4) Realized gain/loss of underlying securities is adjusted to reflect the premiums of assigned or exercised options. Please consult your tax advisor or IRS publication 550, Investment Income and Expenses, for additional information on Options.

Positions - Other Assets

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. A/c Incon
NLY	ANNALY CAP MGMT INC REIT	1,200.2812	18.30000	21,965.15	23,871.35	(1,906.20)	14.2%	3,12
Total Other Assets				\$21,965.15	\$23,871.35	(\$1,906.20)		\$3,120

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI at the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.

Transactions - Summary

Beginning Cash* as of 12/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Expenses	=	Ending Cash* as of 12/31
\$4,464.95		\$0.00		\$0.00		(\$5,288.18)		\$1,243.33		\$196.63		\$0.00		\$616.73

Other Activity **\$0.00**

Other activity includes transactions which don't affect the cash balance such as stock transfers, splits, etc.

*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.

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Contributory IRA of

FRANK AMATO
 CHARLES SCHWAB & CO INC CUST
 IRA CONTRIBUTORY

Statement Period

December 1-31, 2024

IRA

Positions - Summary

Beginning Value as of 12/01	Transfer of Securities(In/Out)	Dividends Reinvested	Cash Activity	Change in Market Value	Ending Value as of 12/31	Cost Basis	Unrealized Gain/(Loss)
\$51,907.38	\$0.00	(\$109.81)	\$196.63	(\$1,701.29)	\$50,292.91	\$43,595.28	\$6,080.90

Values may not reflect all of your gains/losses: Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Cash and Cash Investments

Type	Symbol	Description	Quantity	Price(\$)	Beginning Balance(\$)	Ending Balance(\$)	Change in Period Balance(\$)	Pending/Unsettled Cash(\$)	Int Yield
Bank Sweep		TD BANK USA NA X.Z			4,464.95	616.73	(3,848.22)		0.1
Total Cash and Cash Investments					\$4,464.95	\$616.73	(\$3,848.22)		

Positions - Equities

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Av Incor
GAUZ	GAUZY LTD F	200.0000	9.91000	1,982.00	2,620.00	(638.00)	N/A	
SOFI	SOFI TECHNOLOGIES INC	1,000.0000	15.40000	15,400.00	7,820.00	7,580.00	N/A	
Total Equities				\$17,382.00	\$10,440.00	\$6,942.00		\$0

Positions - Exchange Traded Funds

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Av Incor
SPYI	NEOS S&P 500 HIGH INCOME	214.7586	50.82000	10,914.03	10,527.26	386.77	12.19%	1,330
Total Exchange Traded Funds				\$10,914.03	\$10,527.26	\$386.77		\$1,330



Contributory IRA of

FRANK AMATO
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY

Statement Period
December 1-31, 2024

Asset Allocation

	This Period
Investment Objective: Growth	
Cash and Cash Investments	616.73
Equities	17,382.00
Exchange Traded Funds	10,914.03
Options	(585.00)
Other Assets	21,965.15
Total	\$50,292.91
Liabilities	(585.00)

Liabilities such as margin balances and short positions are included in the Total as well as the current allocation %. If the asset class is negative (more liabilities than assets) the current allocation % will not be displayed.

Gain or (Loss) Summary

	All Positions		
	Gain	(Loss)	Net
This Period	0.00	(1,903.29)	(1,903.29)
YTD	0.00	(3,832.77)	(3,832.77)
Unrealized	\$6,080.90		

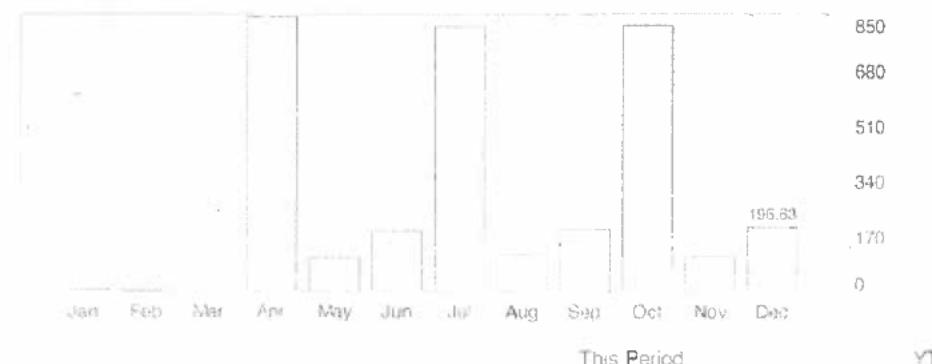
Values may not reflect all of your gains/losses; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Please login to your account at Schwab.com for real-time gain/loss information. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

A Message About Your Account

CALIFORNIA RESIDENTS

If your total payments of interest and interest dividends on federally tax-exempt non-California municipal bonds were \$10 or greater and you or your Partnership had a California address as of 12/31, Schwab will report this information to the California Franchise Tax Board each tax year, per state statute (1223-GLZ0).

Income Summary



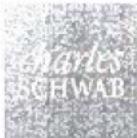
	This Period	YT
Bank Sweep Interest	0.29	15.
Cash Dividends	196.34	3,236.
Certificate of Deposit Interest	0.00	130.
Total Income	\$196.63	\$3,383.

Margin Information

The opening settled debit balance in this limited margin account for the statement period was \$0.00. There were no margin debits during the margin period. No interest was charged.

Retirement Details

Contributions	2023
Total YTD (\$)	0.00



Contributory IRA of

FRANK AMATO
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY

Account Number
[REDACTED]

Statement Period
December 1-31, 2024

10P2

IRA

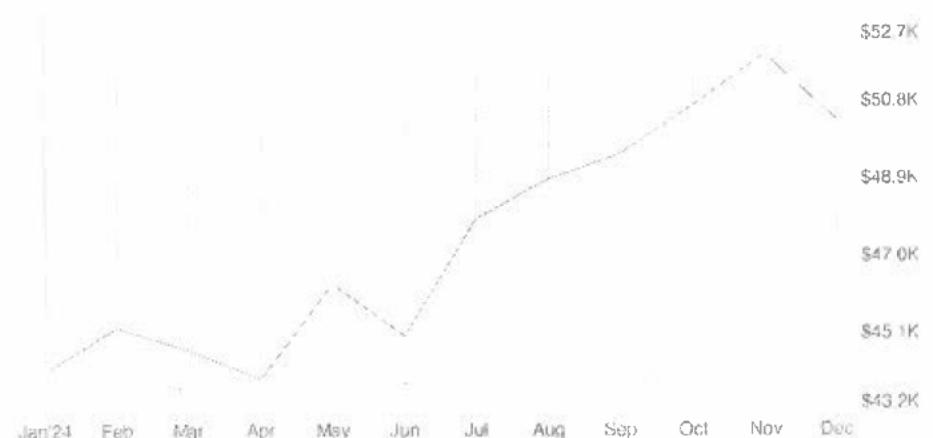
Account Summary

Ending Account Value as of 12/31

\$50,292.91

Beginning Account Value as of 12/01

\$51,907.38



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24/7 Customer Service

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Client Relationship Summaries and Best Interest
disclosures are at schwab.com/transparency.
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and benefits of this statement.

FRANK AMATO
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY
[REDACTED]

	Jan'24	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	This Statement
Beginning Value													\$51,907.38
Deposits													0.00
Withdrawals													0.00
Dividends and Interest													196.63
Transfer of Securities													0.00
Market Appreciation/(Depreciation)													(1,811.10)
Expenses													0.00
Ending Value													\$50,292.91

Account Ending Value reflects the market value of your cash and investments. It does not include pending transactions, unpriced securities or assets held outside Schwab's custody.

This section is provided to help you evaluate the effect fees have on your investment.

Last Quarter View

To help illustrate how the expense ratio listed in a fund's currently available prospectus translates into real dollars, the chart below shows approximately how much you paid in fund expenses for the past quarter.

Account Number:		Balance at Quarter End	Annual Expense Ratio	Estimated Quarterly Expenses
BALANCED FUND D SHARES		\$66,165.06	0.70%	\$115.79

Future View

Instead of looking backward in time, this chart looks forward at the effect fund expenses would have on a hypothetical investment of \$10,000, invested for 10 years at a 5% annual growth rate, in each of the Janus Henderson funds you own.

BALANCED FUND D SHARES

\$10,000.00 Initial Balance			
At End of Year	Balance Before Expenses	Balance After Expenses	Annual Expenses
1	\$10,500.00	\$10,430.00	\$71.51
2	\$11,025.00	\$10,878.49	\$74.58
3	\$11,576.25	\$11,346.27	\$77.79
4	\$12,155.06	\$11,834.16	\$81.13
5	\$12,762.82	\$12,343.03	\$84.62
6	\$13,400.96	\$12,873.78	\$88.26
7	\$14,071.00	\$13,427.35	\$92.05
8	\$14,774.55	\$14,004.73	\$96.01
9	\$15,513.28	\$14,606.93	\$100.14
10	\$16,288.95	\$15,235.03	\$104.45
Total Gains After Expenses:	\$5,235.03		
Total Expenses:		\$870.54	

Management Fee Evaluation

A summary of the annual management fee evaluation for your Janus Henderson fund(s) is available (in downloadable format) at janushenderson.com/managementfee. The summary is also provided in the funds' shareholder reports.

Janus Henderson
INVESTORS

Joint
⑥

Non-Retirement
Account Summary

2022

Ending 12/31/2024

Account Number [REDACTED]

Cost Basis Summary

For account number [REDACTED]

	Value as of 12/31/2024	Total Shares	Total Cost Basis	Covered Cost Basis	Non-Covered Cost Basis	Cost Basis Method
BALANCED FUND D SHARES	\$66,165.06	1,446.547	N/A	\$46,539.85	N/A	ACST

Refer to janushenderson.com/costbasis or give us a call for more information.



Ending 12/31/2024

Account Number: [REDACTED]

Joint Account:

FRANK AMATO &
STACEY AMATO JT WROS

NON-RETIREMENT ACCOUNT SUMMARY

Fund Performance (as of DECEMBER 31, 2024)

Fund	Quarter-to-Date	Year-to-Date	One Year	Annualized Since Inception	Inception Date
BALANCED FUND D SHARES	0.07%	15.37%	15.37%	8.77%	Dec 17, 2013

Activity Summary

	Value on Jan 1, 2024	Additions	Withdrawals	Change in Market Value	Value on Dec 31, 2024
BALANCED FUND D SHARES	\$57,349.12	\$0.00	\$0.00	\$8,815.94	\$66,165.06
Total	\$57,349.12	\$0.00	\$0.00	\$8,815.94	\$66,165.06



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There are no additional costs for advice beyond underlying fund expenses.

Transaction History

Date	Description	Number of Shares	Price Per Share (NAV)	Dollar Amount
BALANCED FUND D SHARES - JANBX (51)				
Jan 1, 2024	Beginning Balance	1,353.212	\$42.38	\$57,349.12
Mar 28, 2024	INCOME REINVEST 0.2355	7.060	\$45.14	\$318.68
Jun 28, 2024	INCOME REINVEST 0.2272	6.674	\$46.31	\$309.05
Sep 30, 2024	INCOME REINVEST 0.231	6.559	\$48.14	\$315.76
Dec 10, 2024	CAP GAIN REINV 2.18434	64.079	\$46.82	\$3,000.20
Dec 10, 2024	INCOME REINVEST 0.30551658	8.963	\$46.82	\$419.63
Dec 31, 2024	Ending Balance	1,446.547	\$45.74	\$66,165.06



VIEW YOUR 2024 TAX FORMS

Most tax forms will be available online and via mobile app by the end of January 2025. Retrieve your tax forms by visiting janushenderson.com/taxform

Janus Henderson

INVESTORS

PO Box 219109, Kansas City, MO 64121-9109

JOINT MUTUAL

(B)



FRANK AMATO &
STACEY AMATO JT WROS

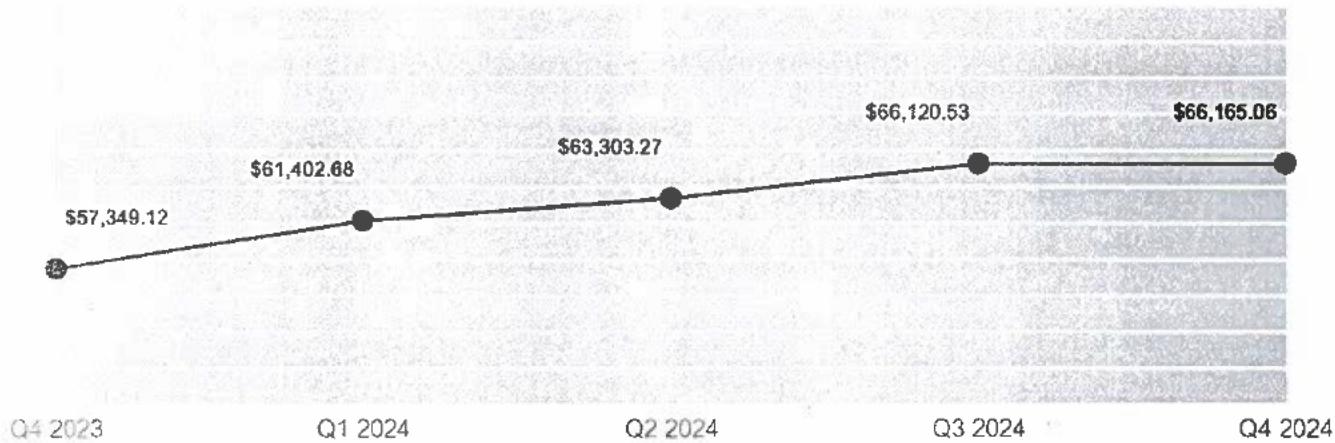
[REDACTED]

[REDACTED]

Overall Portfolio Summary

	Value on Jan 1, 2024	Additions	Withdrawals	Change in Market Value	Value on Dec 31, 2024
Non-Retirement Accounts					
- Joint Account	\$57,349.12	\$0.00	\$0.00	\$8,815.94	\$66,165.06
Total	\$57,349.12	\$0.00	\$0.00	\$8,815.94	\$66,165.06

Quarter-Ending Balance (Last 12 Months)



For account details including fund balances, personal performance and transactions, see the account summary pages that follow.

Statement

Ending 12/31/2024

1 of 2

Contact Information

janushenderson.com

800.525.3713
Weekdays, 9 am to 6 pm ET



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Schwab One® Account of

FRANK AMATO

Statement Period
December 1-31, 2024

schedule (A)

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Transaction Details (continued)

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Real Gain/Loss
12/10	Purchase	Cover Short	CMG 01/17/2025 60.00 C	CALL CHIPOTLE MEXICAN GR\$60 EXP 01/17/25 Commission \$1.95; Exchange Processing Fee \$0.03	3.0000	4.9000	1.98	(1,471.98)	(663.99)
	Purchase	Cover Short	SOFI 12/20/2024 11.00 C	CALL SOFI TECHNOLOGIES I\$11 EXP 12/20/24 Commission \$26.00; Exchange Processing Fee \$0.44	40.0000	4.4000	26.44	(17,626.44)	(13,173.12)
12/11	Sale		CMG	CHIPOTLE MEXICAN GRILL I Exchange Processing Fee \$0.20	(100.0000)	64.7500	0.20	6,474.80	724.80
	Sale		CMG	CHIPOTLE MEXICAN GRILL I Exchange Processing Fee \$0.20	(100.0000)	64.8500	0.20	6,484.80	734.80
	Purchase	Cover Short	SOFI 12/20/2024 13.00 C	CALL SOFI TECHNOLOGIES I\$13 EXP 12/20/24 Commission \$32.50; Exchange Processing Fee \$0.55	50.0000	2.3000	33.05	(11,533.05)	(4,016.45)
12/12	Sale	Short Sale	SOFI 01/17/2025 16.00 C	CALL SOFI TECHNOLOGIES I\$16 EXP 01/17/25 Commission \$32.50; Exchange Processing Fee \$0.86	(50.0000)	1.2000	33.36	5,966.64	
	Withdrawal	MoneyLink Txn		Tfr Flagstar Bank Nati, FRANK AMATO				(1,000.00)	
12/16	Interest	Bank Interest X.Z		BANK INT 111624-121524				0.36	
12/20	Purchase	Cover Short	SOFI 01/17/2025 16.00 C	CALL SOFI TECHNOLOGIES I\$16 EXP 01/17/25 Commission \$32.50; Exchange Processing Fee \$0.55	50.0000	0.8700	33.05	(4,383.05)	1,583.59
12/23	Sale		GAUZ	GAUZY LTD F Exchange Processing Fee \$0.08	(200.0000)	9.7500	0.08	1,949.92	219.92
12/26	Dividend	Cash Dividend	SPYI	NEOS S&P 500 HIGH INCOME				1,084.61	
12/27	Sale	Short Sale	SOFI 01/17/2025 18.00 C	CALL SOFI TECHNOLOGIES I\$18 EXP 01/17/25 Commission \$32.50; Exchange Processing Fee \$0.75	(50.0000)	0.4500	33.25	2,216.75	
12/30	Expense	Margin Interest		INTEREST 11/27THRU 12/29				(0.45)	
Total Transactions								\$913.71	(\$16,514.00)

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



Schwab One® Account of

FRANK AMATO

Statement Period

December 1-31, 2024

Positions - Options

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Ar Incon
SOFI	CALL SOFI TECHNOLOGIES I	(50.0000) ^S	0.16500	(825.00)	(2,216.75)	1,391.75		
01/17/20	\$18 EXP 01/17/25							
25 18.00								
C								
Total Options				(\$825.00)	(\$2,216.75)	\$1,391.75		\$0.

Option Customers: Be aware of the following: 1) Commissions and other charges related to the execution of option transactions have been included in confirmations of such transactions previously furnished to you and made available promptly upon request 2) You should advise us promptly of any material changes in your investment objectives or financial situation 3) Exercise assignment notices for the option contracts are allocated among customer short positions pursuant to an automated procedure which randomly selects from among all customer short option positions those contracts which are subject to exercise, including positions established the day of assignment 4) Realized gain/loss of underlying securities is adjusted to reflect the premiums of assigned or exercised options. Please consult your tax advisor or IRS publication 550, Investment Income and Expenses, for additional information on Options.

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.

Transactions - Summary

Beginning Cash* as of 12/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Expenses	=	Ending Cash* as of 12/31
\$5,073.11		\$0.00		(\$1,000.00)		(\$40,021.13)		\$40,722.40		\$1,212.89		(\$0.45)		\$5,986.82

Other Activity **\$0.00**

Other activity includes transactions which don't affect the cash balance such as stock transfers, splits, etc.

*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.

Transaction Details

Date	Category	Action	Symbol/CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/Interest(\$)	Amount(\$)	Real Gain/(Loss)
12/02	Dividend	Qual. Dividend	PFE	PFIZER INC				127.92	
12/06	Purchase	Cover Short	SOFI 12/20/2024 11.00 C	CALL SOFI TECHNOLOGIES I \$11 EXP 12/20/24 Commission \$6.50; Exchange Processing Fee \$0.11	10.0000	5.0000	6.61	(5,006.61)	(3,893.28)
12/09	Sale		GOOG	ALPHABET INC CLASS C Exchange Processing Fee \$0.51	(100.0000)	176.3000	0.51	17,629.49	1,969.48



Schwab One® Account of

FRANK AMATO

Statement Period
December 1-31, 2024

Schedule (A) 2 of 1

A Message About Your Account

CALIFORNIA RESIDENTS

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

Positions - Summary

Beginning Value as of 12/01	Transfer of Securities(In/Out)	Dividends Reinvested	Cash Activity	Change in Market Value	Ending Value as of 12/31	Cost Basis	Unrealized Gain/(Loss)
\$270,544.87	\$0.00	\$0.00	\$212.44	\$1,172.80	\$271,930.11	\$204,705.55	\$61,237.74

Values may not reflect all of your gains/losses. Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Cash and Cash Investments

Type	Symbol	Description	Quantity	Price(\$)	Beginning Balance(\$)	Ending Balance(\$)	Change in Period Balance(\$)	Pending/Unsettled Cash(\$)	Inte Yield
Bank Sweep		TD BANK USA NA X.Z			5,073.11	5,986.82	913.71		0.0
Total Cash and Cash Investments					\$5,073.11	\$5,986.82	\$913.71		

Positions - Equities

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Ar Incon
CMG	CHIPOTLE MEXICAN GRILL I (M)	100.0000	60.30000	6,030.00	5,750.00	280.00	N/A	
SOFI	SOFI TECHNOLOGIES INC (M)	10,000.0000	15.40000	154,000.00	96,008.10	57,991.90	N/A	
Total Equities				\$160,030.00	\$101,758.10	\$58,271.90		\$0

Positions - Exchange Traded Funds

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Ar Incon
SPYI	NEOS S&P 500 HIGH INCOME (M)	2,100.3205	50.82000	106,738.29	105,164.20	1,574.09	12.19%	13,015
Total Exchange Traded Funds				\$106,738.29	\$105,164.20	\$1,574.09		\$13,015



Schwab One® Account of

FRANK AMATO

Statement Period

December 1-31, 2024

Asset Allocation

	This Period
Cash and Cash Investments	5,986.82
Equities	160,030.00
Exchange Traded Funds	106,738.29
Options	(825.00)
Total	\$271,930.11
Liabilities	(825.00)

Liabilities such as margin balances and short positions are included in the Total as well as the current allocation %. If the asset class is negative (more liabilities than assets) the current allocation % will not be displayed.

Gain or (Loss) Summary

	Short-Term (\$)			Long-Term (\$)		
	Gain	(Loss)	Net	Gain	(Loss)	Net
This Period	5,232.60	(21,746.84)	(16,514.24)	0.00	0.00	0.00
YTD	0.00	(15,405.63)	(15,405.63)	2,535.56	0.00	2,535.56

Unrealized

\$61,237.74

Values may not reflect all of your gains/losses and may be rounded up to the nearest dollar; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Please login to your account at Schwab.com for real-time gain/loss information. Statement information should not be used for tax preparation; instead refer to official tax documents. For additional information refer to Terms and Conditions.

Income Summary



Federal Tax Status	This Period		YTD	
	Tax-Exempt	Taxable	Tax-Exempt	Tax
Bank Sweep Interest	0.00	0.36	0.00	39
Cash Dividends	0.00	1,212.53	0.00	9,922
Partnership Distributions	0.00	0.00	0.00	350
Treasury Bill Interest	0.00	0.00	0.00	1,486
Total Income	\$0.00	\$1,212.89	\$0.00	\$11,798

Margin Loan Information

Opening Margin Loan Balance	Closing Margin Loan Balance	Funds Available to Withdraw *	Securities Buying Power **
\$0.00	\$0.00	\$176,341.77	\$560,305.64
Margin Loan Rates Vary by Balance	Interest Paid on Margin Loan - This Period **	Interest Paid on Margin Loan - YTD **	
10.82% - 12.57%	(\$0.45)	(\$0.45)	

* Values include any cash plus the amount available using margin borrowing

** Certain margin loan interest may be deductible; consult your tax advisor

For more information about the margin feature, please visit schwab.com/margin



Schwab One® Account of

FRANK AMATO

Account Number
[REDACTED]

Statement Period
December 1-31, 2024

SCHEDULE A

1 of 3

Account Summary

Ending Account Value as of 12/31

\$271,930.11

Beginning Account Value as of 12/01

\$270,544.87



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FRANK AMATO

	Jan '24	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	This Statement
Beginning Value													\$270,544.87
Deposits													0.00
Withdrawals													(1,000.00)
Dividends and Interest													1,212.89
Transfer of Securities													0.00
Market Appreciation/(Depreciation)													1,172.80
Expenses													(0.45)
Ending Value													\$271,930.11
													\$271,930

Account Ending Value reflects the market value of your cash and investments. It does not include pending transactions, unpriced securities or assets held outside Schwab's custody.