

LEGISLATIVE ETHICS COMMISSION

STATE OF NEW YORK

MAIL: LEGISLATIVE OFFICE BUILDING-BOX 75-ALBANY, NY 12247

LOCATION: ALFRED E. SMITH STATE OFFICE BUILDING-SUITE 1431-ALBANY, NY 12210

PHONE: (518)432-7837

SENATE EXT: 2142 ASSEMBLY EXT: 5218

ANNUAL STATEMENT OF FINANCIAL DISCLOSURE

For Calendar Year 2024

- TW
1. Name Anna Kelt's
 2. (a) Title of Position NYS Assemblymember
(b) Department, Agency or other Governmental Entity NYS Assembly
(c) Address of Present Office 130 E. State St. Ithaca, NY 14850
(d) Office Telephone Number (607) 277-8030
 3. (a) Marital Status married. If married, please give spouse's full name. Joey Stemhagen
(b) Full name of domestic partner (if applicable).
(c) List the names of all unemancipated children.
NA

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
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Artistic Director	Running to Places	Dept of State
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AK

(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
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- The speaker of the Assembly to fill his ex officio seat	Board of Trustees Cornell University	NO
- Advisory Board Member	School of Human Ecology Cornell University	NO

AK

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
N/A			

(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			

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

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

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)
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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)
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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)
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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)
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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)
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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

21 AK Description

Climate Jobs Institute
(School of Industrial &
Labor Relations at
Cornell University)

9/21/24 - 9/27/24 Delegation trip
to Sweden - accommodations,
travel (including airfare)
and meals associated with
programs. Educational trip re.
climate crisis, high quality union jobs and
low carbon energy source

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.

Trip included
site visits &
meetings with
government
officials

Identity

Category
of Value*
(In Table II)

NYS Deferred Compensation Plan 457
NYS Deferred Compensation Plan 457
CHARLES SCHWAB IRA
CHARLES SCHWAB ROTH IRA

CATEGORY G
CATEGORY E
CATEGORY E
CATEGORY F

* 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)
Spouse	Running to Places	Salary	F

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 or Domestic Partner	Issuing Entity	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)
SELF	NYS DCP	TRAVE PRICE	N/A	CATEGORY G
SELF	NYS DCP	RETIREMENT 2040 TRUST		CATEGORY E
		NYS DCS Equity Index		
		Unitized Account		
		SEE ATTACHMENTS		

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

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

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

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

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

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

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

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

NA

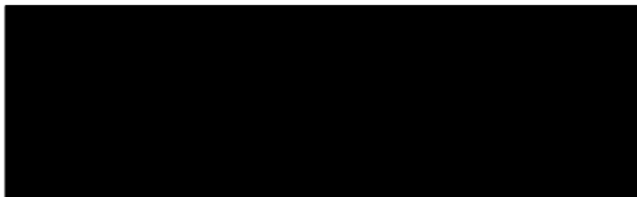
19. List below all liabilities of the reporting individual and such individual's spouse or domestic partner, in EXCESS of \$10,000 as of the date of filing of this statement, other than liabilities to a relative. Do NOT list liabilities incurred by, or guarantees made by, the reporting individual or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

NA		

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.



5/15/25
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 QQQ	\$6,150,000 to under \$6,250,000
Category RRR	\$6,250,000 to under \$6,350,000
Category SSS	\$6,350,000 to under \$6,450,000
Category TTT	\$6,450,000 to under \$6,550,000
Category UUU	\$6,550,000 to under \$6,650,000
Category VVV	\$6,650,000 to under \$6,750,000
Category WWW	\$6,750,000 to under \$6,850,000
Category XXX	\$6,850,000 to under \$6,950,000
Category YYY	\$6,950,000 to under \$7,050,000
Category ZZZ	\$7,050,000 to under \$7,150,000
Category AAAA	\$7,150,000 to under \$7,250,000
Category BBBB	\$7,250,000 to under \$7,350,000
Category CCCC	\$7,350,000 to under \$7,450,000
Category DDDD	\$7,450,000 to under \$7,550,000
Category EEEE	\$7,550,000 to under \$7,650,000
Category FFFF	\$7,650,000 to under \$7,750,000
Category GGGG	\$7,750,000 to under \$7,850,000
Category HHHH	\$7,850,000 to under \$7,950,000
Category IIII	\$7,950,000 to under \$8,050,000
Category JJJJ	\$8,050,000 to under \$8,150,000
Category KKKK	\$8,150,000 to under \$8,250,000
Category LLLL	\$8,250,000 to under \$8,350,000
Category MMMM	\$8,350,000 to under \$8,450,000
Category NNNN	\$8,450,000 to under \$8,550,000
Category OOOO	\$8,550,000 to under \$8,650,000
Category PPPP	\$8,650,000 to under \$8,750,000
Category QQQQ	\$8,750,000 to under \$8,850,000
Category RRRR	\$8,850,000 to under \$8,950,000
Category SSSS	\$8,950,000 to under \$9,050,000
Category TTTT	\$9,050,000 to under \$9,150,000
Category UUUU	\$9,150,000 to under \$9,250,000
Category VVVV	\$9,250,000 to under \$9,350,000
Category WWWW	\$9,350,000 to under \$9,450,000
Category XXXX	\$9,450,000 to under \$9,550,000
Category YYYY	\$9,550,000 to under \$9,650,000
Category ZZZZ	\$9,650,000 to under \$9,750,000
Category AAAAA	\$9,750,000 to under \$9,850,000
Category BBBB	\$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
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Category M	\$1,000,000 to under \$1,250,000
Category N	\$1,250,000 to under \$1,500,000
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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
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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



Contributory IRA of

ANNA R KELLES
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY

Account Number

Statement Period

December 1-31, 2024

Account Summary

Ending Account Value as of 12/31

\$43,714.54

Beginning Account Value as of 12/01

\$44,196.53

	This Statement	YTD
Beginning Value	\$44,196.53	\$0.00
Deposits	0.00	41,179.15
Withdrawals	0.00	0.00
Dividends and Interest	113.41	225.82
Transfer of Securities	0.00	0.00
Market Appreciation/(Depreciation)	(595.40)	2,415.31
Expenses	0.00	(105.74)
Ending Value	\$43,714.54	\$43,714.54

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.

Gain or (Loss) Summary

	All Positions		
	Gain	(Loss)	Net
This Period	0.00	0.00	0.00
YTD	0.00	0.00	0.00
Unrealized			\$2,415.31

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.

Your Independent Investment Manager and/or Advisor

FINGERLAKES WEALTH MANAGEMENT
INC
450 NORTH AURORA ST
ITHACA NY 14850
1 (607) 257-1008

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12/31-83153-AC1023304-160733 *3 #1-2-3

ANNA R KELLES
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY



Contributory IRA of

ANNA R KELLES
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY

Statement Period

December 1-31, 2024

Asset Allocation

	This Period	Current Allocation
Cash and Cash Investments	2,768.36	6%
Exchange Traded Funds	40,946.18	94%
Total	\$43,714.54	100%

Income Summary

	This Period	YTD
Bank Sweep Interest	0.01	6.00
Cash Dividends	113.40	219.82
Total Income	\$113.41	\$225.82

Top Account Holdings This Period

SYMBOL	Description	Market Value	% of Accounts
CUSIP			
QQMG	INVESTCO ESG NASDAQ 100	12,964.20	30%
MGK	VANGUARD MEGA CAP GROWTH	11,332.53	26%
USSG	XTRACKER MSCI USA ESG	4,264.42	10%
DSI	ISHARES MSCI KLD 400	3,307.50	8%
SUSA	ISHARES MSCI USA ESG	3,282.93	8%

Retirement Details

Contributions	2023	2024
Rollover	0.00	41,179.15
Total YTD (\$)	0.00	41,179.15

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)
\$44,196.53		\$0.00		(\$9.42)		\$113.41		(\$585.98)		\$43,714.54	\$38,530.87	\$2,415.31

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.



Contributory IRA of
ANNA R KELLES
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY

Statement Period
December 1-31, 2024

Cash and Cash Investments

Type	Symbol	Description	Quantity	Price(\$)	Beginning Balance(\$)	Ending Balance(\$)	Change in Period Balance(\$)	Pending/Unsettled Cash(\$)	Interest/Yield Rate	% of Acct
Bank Sweep		CHARLES SCHWAB BANK ^{x,z}			120.83	224.82	103.99		0.05%	<1%
Money Fund (Non-Sweep)	SWVXX	SCHWAB VALUE ADVANTAGE M ^c	2,543.5400	1.0000	2,534.12	2,543.54	9.42			6%
Total Cash and Cash Investments					\$2,654.95	\$2,768.36	\$113.41			6%

Positions - Exchange Traded Funds

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	% of Acct
QQMG	INVESCO ESG NASDAQ 100	372.0000	34.85000	12,964.20	12,230.49	733.71	30%
ESGD	ISHARES ESG AWARE MSCI	7.0000	76.14000	532.98	570.29	(37.31)	1%
ESGU	ISHARES ESG AWARE MSCI	3.0000	128.82000	386.46	366.30	20.16	<1%
ESML	ISHARES ESG AWARE MSCI	15.0000	42.05000	630.75	604.56	26.19	1%
DSI	ISHARES MSCI KLD 400	30.0000	110.25000	3,307.50	3,164.95	142.55	8%
SUSA	ISHARES MSCI USA ESG	27.0000	121.59000	3,282.93	3,138.16	144.77	8%
NUMG	NUVEEN ESG MID CAP	24.0000	47.38000	1,137.12	1,017.23	119.89	3%
NUMV	NUVEEN ESG MID CAP VALUE	29.0000	34.81000	1,009.49	1,014.35	(4.86)	2%
ESGV	VANGUARD ESG US STOCK	20.0000	104.89000	2,097.80	1,970.59	127.21	5%
MGK	VANGUARD MEGA CAP GROWTH	33.0000	343.41000	11,332.53	10,360.33	972.20	26%
USSG	XTRACKER MSCI USA ESG	79.0000	53.98000	4,264.42	4,093.62	170.80	10%
Total Exchange Traded Funds				\$40,946.18	\$38,530.87	\$2,415.31	94%



Contributory IRA of
ANNA R KELLES
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY

Statement Period
December 1-31, 2024

Transactions - Summary

Beginning Cash* as of 12/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Expenses	=	Ending Cash* as of 12/31
\$120.83		\$0.00		\$0.00		(\$9.42)		\$0.00		\$113.41		\$0.00		\$224.82

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(\$)	Realized Gain/(Loss)(\$)
12/16	Interest	Bank Interest XZ		BANK INT 111624-121524				0.01	
12/19	Dividend	Cash Dividend	NUMG	NUVEEN ESG MID CAP				0.65	
	Dividend	Cash Dividend	NUMV	NUVEEN ESG MID CAP VALUE				18.23	
12/20	Dividend	Cash Dividend	ESGD	ISHARES ESG AWARE MSCI				7.04	
	Dividend	Cash Dividend	ESML	ISHARES ESG AWARE MSCI				2.69	
	Dividend	Cash Dividend	ESGU	ISHARES ESG AWARE MSCI				1.22	
	Dividend	Cash Dividend	DSI	ISHARES MSCI KLD 400				9.70	
	Dividend	Cash Dividend	SUSA	ISHARES MSCI USA ESG				10.00	
12/24	Dividend	Cash Dividend	ESGV	VANGUARD ESG US STOCK				5.78	
12/26	Dividend	Cash Dividend	MGK	VANGUARD MEGA CAP GROWTH				16.21	
12/27	Dividend	Cash Dividend	QQMG	INVESCO ESG NASDAQ 100				16.62	
12/30	Dividend	Cash Dividend	USSG	XTRACKER MSCI USA ESG				15.84	
12/31	Purchase	Reinvested Shares	SWVXX	SCHWAB VALUE ADVANTAGE M ONEY INVESTOR SHARES	9.4200	1.0000		(9.42)	
	Dividend	Div For Reinvest	SWVXX	SCHWAB VALUE ADVANTAGE M				9.42	
Total Transactions								\$103.99	\$0.00

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



Contributory IRA of

ANNA R KELLES
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY

Statement Period

December 1-31, 2024

Bank Sweep Activity

Date	Description	Amount	Date	Description	Amount
12/01	Beginning Balance ^{X,Z}	\$120.83	12/26	BANK CREDIT FROM BROKERAGE ^X	16.21
12/15	BANK INTEREST - CHARLES SCHWAB BANK ^{X,Z}	0.01	12/27	BANK CREDIT FROM BROKERAGE ^X	16.62
12/19	BANK CREDIT FROM BROKERAGE ^X	18.88	12/30	BANK CREDIT FROM BROKERAGE ^X	15.84
12/20	BANK CREDIT FROM BROKERAGE ^X	30.65	12/31	Ending Balance ^{X,Z}	\$224.82
12/24	BANK CREDIT FROM BROKERAGE ^X	5.78	12/31	Interest Rate ^{X,Z}	0.05%

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

Endnotes For Your Account

- ◇ Dividends paid on this security will be automatically reinvested.
- X Bank Sweep deposits are held at FDIC-insured Program Banks, which are listed in the Cash Features Disclosure Statement.

Z For the Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Program Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.

Terms and Conditions

GENERAL INFORMATION AND KEY TERMS: This Account statement is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your Account at Schwab ("Account"). Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab (including balances held at a Depository Institution) you should verify its content with this statement. **Accrued Income:** Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your Account, but the interest and/or dividends have not been received into your Account. Schwab makes no representation that the amounts shown (or any other amount) will be received. Accrued amounts are not covered by SIPC account protection until actually received and held in the Account. **AIP (Automatic Investment Plan) Customers:** Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request. **Average Daily Balance:** Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest. **Bank Sweep and Bank Sweep for Benefit Plans Features:** Schwab acts as your agent and custodian in establishing and maintaining your Deposit Account(s) as a feature of your brokerage Account(s). Deposit accounts held through these bank sweep features constitute direct obligations of one or more FDIC insured banks ("Program Banks") that are not obligations of Schwab. Funds swept to Program Banks are eligible for deposit insurance from the FDIC up to the applicable limits for each bank for funds held in the same insurable capacity. The balance in the Deposit Accounts can be withdrawn on your order and the proceeds returned to your brokerage Account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important

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Contributory IRA of

ANNA R KELLES
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY

Statement Period

December 1-31, 2024

Terms and Conditions (continued)

month. If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage Account is less than \$.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than \$.005. **Margin Account Customers:** This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection. Securities purchased on margin are Schwab's collateral for the loan to you. It is important that you fully understand the risks involved in trading securities on margin. These risks include: 1) You can lose more funds than you deposit in the margin account; 2) Schwab can force the sale of securities or other assets in any of your account(s) to maintain the required account equity without contacting you; 3) You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call; 4) Schwab can increase its "house" maintenance margin requirements at any time without advance written notice to you. **Market Price:** The most recent price evaluation available to Schwab on the last business day of the report period, normally the last trade price or bid as of market close. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Assets Not Held at Schwab are not held in your Account or covered by the Account's SIPC account protection and are not otherwise in Schwab's custody and are being provided as a courtesy to you. Information on Assets Not Held at Schwab, including but not limited to valuations, is reported solely based on information you provide to Schwab. Schwab can neither validate nor certify the existence of Assets Not Held at Schwab or the accuracy, completeness or timeliness of the information about Assets Not Held at Schwab, whether provided by you or otherwise. Descriptions of Assets Not Held at Schwab may be abbreviated or truncated. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as Stale Priced. Certain Limited Partnerships (direct participation programs) and unlisted Real Estate Investment Trust (REIT) securities, for which you may see a value on your monthly Account statement that reflects the issuer's appraised estimated value, are not listed on a national securities exchange, and are generally illiquid. Even if you are able to sell such securities, the price received may be less than the per share appraised estimated value provided in the account statement. **Market Value:** The Market Value is computed by multiplying the Market Price by the Quantity of Shares. This is the dollar value of your present holdings in your specified Schwab Account or a summary of the Market Value summed over multiple accounts. **Non-Publicly Traded Securities:** All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party as provided by Schwab's Account Agreement. Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests. **Schwab Sweep Money Funds:** Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Shareholder Service Agent and Distributor for the Schwab Sweep

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Roth Contributory IRA of

ANNA R KELLES
CHARLES SCHWAB & CO INC CUST
ROTH CONTRIBUTORY IRA

Account Number

Statement Period

December 1-31, 2024

Account Summary

Ending Account Value as of 12/31

\$68,807.82

Beginning Account Value as of 12/01

\$69,838.83

	This Statement	YTD
Beginning Value	\$69,838.83	\$15,623.53
Deposits	0.00	48,419.13
Withdrawals	0.00	0.00
Dividends and Interest	820.62	959.19
Transfer of Securities	0.00	0.00
Market Appreciation/(Depreciation)	(1,851.63)	3,974.53
Expenses	0.00	(168.56)
Ending Value	\$68,807.82	\$68,807.82

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

Your Independent Investment Manager and/or Advisor

FINGERLAKES WEALTH MANAGEMENT
INC
450 NORTH AURORA ST
ITHACA NY 14850
1 (607) 257-1008

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ANNA R KELLES
CHARLES SCHWAB & CO INC CUST
ROTH CONTR

Gain or (Loss) Summary

	All Positions		
	Gain	(Loss)	Net
This Period	0.00	0.00	0.00
YTD	0.00	0.00	0.00
Unrealized			\$2,763.51

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](https://www.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.



Roth Contributory IRA of

ANNA R KELLES
CHARLES SCHWAB & CO INC CUST
ROTH CONTRIBUTORY IRA

Statement Period

December 1-31, 2024

Asset Allocation

	This Period	Current Allocation
Cash and Cash Investments	3,358.59	5%
Mutual Funds	16,181.05	24%
Exchange Traded Funds	49,268.18	72%
Total	\$68,807.82	100%

Income Summary

	This Period	YTD
Bank Sweep Interest	0.01	10.73
Cash Dividends	566.92	694.77
Total Capital Gains Distributions	253.69	253.69
Total Income	\$820.62	\$959.19

Top Account Holdings This Period

SYMBOL CUSIP	Description	Market Value	% of Accounts
URFRX	VICTORY TARGET RETIREMENT...	16,181.05	24%
QQMG	INVESCO ESG NASDAQ 100	15,612.80	23%
MGK	VANGUARD MEGA CAP GROWTH	13,736.40	20%
USSG	XTRACKER MSCI USA ESG	5,074.12	7%
DSI	ISHARES MSCI KLD 400	3,969.00	6%

Retirement Details

Contributions	2023	2024
Rollover	0.00	48,419.13
Total YTD (\$)	0.00	48,419.13

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)
\$69,838.83		\$0.00		(\$695.64)		\$820.62		(\$1,155.99)		\$68,807.82	\$46,504.67	\$2,763.51

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Roth Contributory IRA of
ANNA R KELLES
CHARLES SCHWAB & CO INC CUST
ROTH CONTRIBUTORY IRA

Statement Period
December 1-31, 2024

Cash and Cash Investments

Type	Symbol	Description	Quantity	Price(\$)	Beginning Balance(\$)	Ending Balance(\$)	Change in Period Balance(\$)	Pending/Unsettled Cash(\$)	Interest/Yield Rate	% of Acct
Bank Sweep		CHARLES SCHWAB BANK ^{x,z}			181.32	306.30	124.98		0.05%	<1%
Money Fund (Non-Sweep)	SWVXX	SCHWAB VALUE ADVANTAGE M ^o	3,052.2900	1.0000	3,041.01	3,052.29	11.28			4%
Total Cash and Cash Investments					\$3,222.33	\$3,358.59	\$136.26			5%

Positions - Equities

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	% of Acct
KHRNF	KHIRON LIFE SCIENCES C F	100.0000	0.00000	0.00	153.90 ¹	(153.90)	
Total Equities				\$0.00	\$153.90	(\$153.90)	

Positions - Mutual Funds

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	% of Acct
URFRX	VICTORY TARGET RETIREMEN ^o T 2040	1,248.5380	12.96000	16,181.05	N/A ¹	N/A ¹	24%
Total Mutual Funds				\$16,181.05	\$0.00	\$0.00	24%

Positions - Exchange Traded Funds

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	% of Acct
QQMG	INVESCO ESG NASDAQ 100	448.0000	34.85000	15,612.80	14,721.04	891.76	23%
ESGD	ISHARES ESG AWARE MSCI	9.0000	76.14000	685.26	733.23	(47.97)	<1%
ESGU	ISHARES ESG AWARE MSCI	4.0000	128.82000	515.28	488.40	26.88	<1%
ESML	ISHARES ESG AWARE MSCI	18.0000	42.05000	756.90	725.76	31.14	1%
DSI	ISHARES MSCI KLD 400	36.0000	110.25000	3,969.00	3,797.96	171.04	6%



Roth Contributory IRA of
ANNA R KELLES
CHARLES SCHWAB & CO INC CUST
ROTH CONTRIBUTORY IRA

Statement Period
December 1-31, 2024

Positions - Exchange Traded Funds (continued)

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	% of Acct
SUSA	ISHARES MSCI USA ESG	32.0000	121.59000	3,890.88	3,719.13	171.75	6%
NUMG	NUVEEN ESG MID CAP	28.0000	47.38000	1,326.64	1,186.36	140.28	2%
NUMV	NUVEEN ESG MID CAP VALUE	34.0000	34.81000	1,183.54	1,189.32	(5.78)	2%
ESGV	VANGUARD ESG US STOCK	24.0000	104.89000	2,517.36	2,364.43	152.93	4%
MGK	VANGUARD MEGA CAP GROWTH	40.0000	343.41000	13,736.40	12,555.00	1,181.40	20%
USSG	XTRACKER MSCI USA ESG	94.0000	53.98000	5,074.12	4,870.14	203.98	7%
Total Exchange Traded Funds				\$49,268.18	\$46,350.77	\$2,917.41	72%

Transactions - Summary

Beginning Cash* as of 12/01	Deposits	Withdrawals	Purchases	Sales/Redemptions	Dividends/Interest	Expenses	Ending Cash* as of 12/31
\$181.32	\$0.00	\$0.00	(\$695.64)	\$0.00	\$820.62	\$0.00	\$306.30

Other Activity **\$0.00** Other activity includes transactions which don't affect the cash balance such as stock transfers, splits, etc.

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

Transaction Details

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
12/16	Interest	Bank Interest X,Z		BANK INT [REDACTED]				0.01	
12/18	Purchase	Reinvested Shares	URFRX	VICTORY TARGET RETIREMEN T 2040	19.1030	13.2800		(253.69)	
	Purchase	Reinvested Shares	URFRX	VICTORY TARGET RETIREMEN T 2040	0.5630	13.2800		(7.48)	
	Dividend	LT Cap Gain Rein	URFRX	VICTORY TARGET RETIREMEN				253.69	
	Dividend	Sttm Cap Gn Rein	URFRX	VICTORY TARGET RETIREMEN				7.48	
12/19	Dividend	Cash Dividend	NUMG	NUVEEN ESG MID CAP				0.76	



Roth Contributory IRA of
ANNA R KELLES
CHARLES SCHWAB & CO INC CUST
ROTH CONTRIBUTORY IRA

Statement Period
December 1-31, 2024

Transaction Details (continued)

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
12/19	Dividend	Cash Dividend	NUMV	NUVEEN ESG MID CAP VALUE				21.37	
12/20	Purchase	Reinvested Shares	URFRX	VICTORY TARGET RETIREMEN T 2040	32.5780	12.9900		(423.19)	
	Dividend	Cash Dividend	ESGD	ISHARES ESG AWARE MSCI				9.05	
	Dividend	Cash Dividend	ESML	ISHARES ESG AWARE MSCI				3.22	
	Dividend	Cash Dividend	ESGU	ISHARES ESG AWARE MSCI				1.63	
	Dividend	Cash Dividend	DSI	ISHARES MSCI KLD 400				11.64	
	Dividend	Cash Dividend	SUSA	ISHARES MSCI USA ESG				11.85	
	Dividend	Div For Reinvest	URFRX	VICTORY TARGET RETIREMEN				423.19	
12/24	Dividend	Cash Dividend	ESGV	VANGUARD ESG US STOCK				6.94	
12/26	Dividend	Cash Dividend	MGK	VANGUARD MEGA CAP GROWTH				19.65	
12/27	Dividend	Cash Dividend	QQMG	INVESCO ESG NASDAQ 100				20.01	
12/30	Dividend	Cash Dividend	USSG	XTRACKER MSCI USA ESG				18.85	
12/31	Purchase	Reinvested Shares	SWVXX	SCHWAB VALUE ADVANTAGE M ONEY INVESTOR SHARES	11.2800	1.0000		(11.28)	
	Dividend	Div For Reinvest	SWVXX	SCHWAB VALUE ADVANTAGE M				11.28	
Total Transactions								\$124.98	\$0.00

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

Bank Sweep Activity

Date	Description	Amount	Date	Description	Amount
12/01	Beginning Balance ^{x,z}	\$181.32	12/26	BANK CREDIT FROM BROKERAGE ^x	19.65
12/15	BANK INTEREST - CHARLES SCHWAB BANK ^{x,z}	0.01	12/27	BANK CREDIT FROM BROKERAGE ^x	20.01
12/19	BANK CREDIT FROM BROKERAGE ^x	22.13	12/30	BANK CREDIT FROM BROKERAGE ^x	18.85
12/20	BANK CREDIT FROM BROKERAGE ^x	37.39	12/31	Ending Balance ^{x,z}	\$306.30
12/24	BANK CREDIT FROM BROKERAGE ^x	6.94	12/31	Interest Rate ^{*z}	0.05%



Roth Contributory IRA of

ANNA R KELLES
CHARLES SCHWAB & CO INC CUST
ROTH CONTRIBUTORY IRA

Statement Period

December 1-31, 2024

Bank Sweep Activity (continued)

Date	Description	Amount	Date	Description	Amount
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* Your interest period was 11/16/24 - 12/15/24. ²

Endnotes For Your Account

- ◇ Dividends paid on this security will be automatically reinvested.
- i Value includes incomplete, missing or cost basis that is not tracked due to the security type. If cost basis is not available for an investment, you may be able to provide updates. For questions, please refer to the contact information on the first page of this statement.
- t Data for this holding has been edited or provided by a third party.
- X Bank Sweep deposits are held at FDIC-insured Program Banks, which are listed in the Cash Features Disclosure Statement.
- Z For the Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Program Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.

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Roth Contributory IRA of

ANNA R KELLES
CHARLES SCHWAB & CO INC CUST
ROTH CONTRIBUTORY IRA

Statement Period

December 1-31, 2024

Terms and Conditions (continued)

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value. SIPC does not cover balances held at Program Banks in the Bank Sweep and Bank Sweep for Benefit Plans features. Please see your Cash Feature Disclosure Statement for more information on insurance coverage. **Yield to Maturity:** This is the actual average annual return on a note if held to maturity.

IN CASE OF ERRORS OR DISCREPANCIES: If you find an error or discrepancy relating to your brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately. You may call us at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) If you're a client of an independent investment advisor, call us at 800-515-2157. Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions. **IN CASE OF COMPLAINTS:** If you have a complaint regarding your Schwab statement, products or services, please write to Client Service & Support at Charles Schwab & Co., Inc., P.O. Box 982603 El Paso, TX 79998-2603, or call customer service at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) If you're a client of an independent investment advisor, call us at 800-515-2157.

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Contributory IRA of

JOEY STEINHAGEN
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY

Account Number

[REDACTED]

Statement Period

December 1-31, 2024

Account Summary

Ending Account Value as of 12/31

\$96,454.71

Beginning Account Value as of 12/01

\$97,207.02

	This Statement	YTD
Beginning Value	\$97,207.02	\$0.00
Deposits	0.00	33,185.90
Withdrawals	0.00	0.00
Dividends and Interest	6,234.14	6,326.12
Transfer of Securities	0.00	54,459.31
Market Appreciation/(Depreciation)	(6,986.45)	2,711.81
Expenses	0.00	(228.43)
Ending Value	\$96,454.71	\$96,454.71

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

Your Independent Investment Manager and/or Advisor

FINGERLAKES WEALTH MANAGEMENT
INC
450 NORTH AURORA ST
ITHACA NY 14850
1 (607) 257-1008

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JOEY STEINHAGEN
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY

Gain or (Loss) Summary

	All Positions		
	Gain	(Loss)	Net
This Period	0.00	0.00	0.00
YTD	0.00	0.00	0.00
Unrealized			\$19,793.23

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](https://www.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.



Contributory IRA of
JOEY STEINHAGEN
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY

Statement Period
December 1-31, 2024

Asset Allocation

	This Period	Current Allocation
Cash and Cash Investments	226.04	<1%
Mutual Funds	61,057.96	63%
Exchange Traded Funds	35,170.71	36%
Total	\$96,454.71	100%

Income Summary

	This Period	YTD
Bank Sweep Interest	0.01	14.63
Cash Dividends	513.35	590.71
Total Capital Gains Distributions	5,720.78	5,720.78
Total Income	\$6,234.14	\$6,326.12

Top Account Holdings This Period

SYMBOL CUSIP	Description	Market Value	% of Accounts
SLMCX	COLUMBIA SELIGMAN TECH & ...	44,337.73	46%
QQMG	INVESCO ESG NASDAQ 100	26,242.05	27%
MGK	VANGUARD MEGA CAP GROWTH	8,928.66	9%
FRSGX	FRANKLIN SMALL-MID CAP GR...	8,341.34	9%
OIERX	JPMORGAN EQUITY INCOME R5...	5,006.87	5%

Retirement Details

Contributions	2023	2024
Rollover	0.00	40,217.10
Total YTD (\$)	0.00	40,217.10

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)
\$97,207.02		\$0.00		(\$6,187.72)		\$6,234.14		(\$798.73)		\$96,454.71	\$68,056.55	\$19,793.23

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.



Contributory IRA of
JOEY STEINHAGEN
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY

Statement Period
December 1-31, 2024

Cash and Cash Investments

Type	Symbol	Description	Quantity	Price(\$)	Beginning Balance(\$)	Ending Balance(\$)	Change in Period Balance(\$)	Pending/Unsettled Cash(\$)	Interest/Yield Rate	% of Acct
Bank Sweep		CHARLES SCHWAB BANK ^{X,Z}			179.62	226.04	46.42		0.05%	<1%
Total Cash and Cash Investments					\$179.62	\$226.04	\$46.42			<1%

Positions - Mutual Funds

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	% of Acct
SLMCX	COLUMBIA SELIGMAN TECH & INFO A ^Q	356.3840	124.41000	44,337.73	26,224.66 ¹	18,113.07	46%
FRSGX	FRANKLIN SMALL-MID CAP G ^Q ROWTH A	213.2790	39.11000	8,341.34	8,996.94 ¹	(655.60)	9%
HACAX	HARBOR CAPITAL APPRECIAT ^Q ION INSTL	29.6650	113.67000	3,372.02	N/A ¹	N/A ¹	3%
OIERX	JPMORGAN EQUITY INCOME R ^Q 5	208.9680	23.96000	5,006.87	N/A ¹	N/A ¹	5%
Total Mutual Funds				\$61,057.96	\$35,221.60	\$17,457.47	63%

Positions - Exchange Traded Funds

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	% of Acct
QQMG	INVESCO ESG NASDAQ 100	753.0000	34.85000	26,242.05	24,655.48	1,586.57	27%
MGK	VANGUARD MEGA CAP GROWTH	26.0000	343.41000	8,928.66	8,179.47	749.19	9%
Total Exchange Traded Funds				\$35,170.71	\$32,834.95	\$2,335.76	36%



Contributory IRA of
JOEY STEINHAGEN
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY

Statement Period
December 1-31, 2024

Transactions - Summary

Beginning Cash* as of 12/01	Deposits	Withdrawals	Purchases	Sales/Redemptions	Dividends/Interest	Expenses	Ending Cash* as of 12/31
\$179.62	\$0.00	\$0.00	(\$6,187.72)	\$0.00	\$6,234.14	\$0.00	\$226.04

Other Activity **\$0.00** Other activity includes transactions which don't affect the cash balance such as stock transfers, splits, etc.

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

Transaction Details

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
12/09	Purchase	Reinvested Shares	SLMCX	COLUMBIA SELIGMAN TECH & INFO A	3.6060	127.4200		(459.51)	
	Purchase	Reinvested Shares	SLMCX	COLUMBIA SELIGMAN TECH & INFO A	39.9850	127.4200		(5,094.92)	
	Dividend	Sttm Cap Gn Rein	SLMCX	COLUMBIA SELIGMAN TECH &				459.51	
	Dividend	LT Cap Gain Rein	SLMCX	COLUMBIA SELIGMAN TECH &				5,094.92	
12/12	Purchase	Reinvested Shares	OIERX	JPMORGAN EQUITY INCOME R 5	11.8610	24.8500		(294.74)	
	Dividend	LT Cap Gain Rein	OIERX	JPMORGAN EQUITY INCOME R				294.74	
12/16	Interest	Bank Interest ^{X,Z}		BANK INT [REDACTED]				0.01	
12/20	Purchase	Reinvested Shares	HACAX	HARBOR CAPITAL APPRECIAT ION INSTL	2.8770	115.0900		(331.12)	
	Dividend	LT Cap Gain Rein	HACAX	HARBOR CAPITAL APPRECIAT				331.12	
12/26	Dividend	Cash Dividend	MGK	VANGUARD MEGA CAP GROWTH				12.77	
12/27	Purchase	Reinvested Shares	OIERX	JPMORGAN EQUITY INCOME R 5	0.3080	24.1500		(7.43)	
	Dividend	Cash Dividend	QQMG	INVESCO ESG NASDAQ 100				33.64	
	Dividend	Div For Reinvest	OIERX	JPMORGAN EQUITY INCOME R				7.43	

Total Transactions

\$46.42 **\$0.00**

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



Contributory IRA of

JOEY STEINHAGEN
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY

Statement Period

December 1-31, 2024

Bank Sweep Activity

Date	Description	Amount	Date	Description	Amount
12/01	Beginning Balance ^{X,Z}	\$179.62	12/27	BANK CREDIT FROM BROKERAGE ^X	33.64
12/15	BANK INTEREST - CHARLES SCHWAB BANK ^{X,Z}	0.01	12/31	Ending Balance ^{X,Z}	\$226.04
12/26	BANK CREDIT FROM BROKERAGE ^X	12.77	12/31	Interest Rate ^Z	0.05%

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

Endnotes For Your Account

- ^D Dividends paid on this security will be automatically reinvested.
- ^I Value includes incomplete, missing or cost basis that is not tracked due to the security type. If cost basis is not available for an investment, you may be able to provide updates. For questions, please refer to the contact information on the first page of this statement.
- ^T Data for this holding has been edited or provided by a third party.
- ^X Bank Sweep deposits are held at FDIC-insured Program Banks, which are listed in the Cash Features Disclosure Statement.
- ^Z For the Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Program Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.

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Contributory IRA of

JOEY STEINHAGEN
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY

Statement Period

December 1-31, 2024

Terms and Conditions (continued)

This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection. Securities purchased on margin are Schwab's collateral for the loan to you. It is important that you fully understand the risks involved in trading securities on margin. These risks include: 1) You can lose more funds than you deposit in the margin account; 2) Schwab can force the sale of securities or other assets in any of your account(s) to maintain the required account equity without contacting you; 3) You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call; 4) Schwab can increase its "house" maintenance margin requirements at any time without advance written notice to you. **Market Price:** The most recent price evaluation available to Schwab on the last business day of the report period, normally the last trade price or bid as of market close. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Assets Not Held at Schwab are not held in your Account or covered by the Account's SIPC account protection and are not otherwise in Schwab's custody and are being provided as a courtesy to you. Information on Assets Not Held at Schwab, including but not limited to valuations, is reported solely based on information you provide to Schwab. Schwab can neither validate nor certify the existence of Assets Not Held at Schwab or the accuracy, completeness or timeliness of the information about Assets Not Held at Schwab, whether provided by you or otherwise. Descriptions of Assets Not Held at Schwab may be abbreviated or truncated. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as State Priced. Certain Limited Partnerships (direct participation programs) and unlisted Real Estate Investment Trust (REIT) securities, for which you may see a value on your monthly Account statement that reflects the issuer's appraised estimated value, are not listed on a national securities exchange, and are generally illiquid. Even if you are able to sell such securities, the price received may be less than the per share appraised estimated value provided in the account statement. **Market Value:** The Market Value is computed by multiplying the Market Price by the Quantity of Shares. This is the dollar value of your present holdings in your specified Schwab Account or a summary of the Market Value summed over multiple accounts. **Non-Publicly Traded Securities:** All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party as provided by Schwab's Account Agreement. Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests. **Schwab Sweep Money Funds:** Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary. If on any

given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than 1/2 of 1 cent (\$0.005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$0.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower. **Securities Products and Services:** Securities products and services are offered by Charles Schwab & Co., Inc., Member SIPC. Securities products and services, including unswept intraday funds and net credit balances held in brokerage accounts are not deposits or other obligations of, or guaranteed by, any bank, are not FDIC insured, and are subject to investment risk and may lose value. SIPC does not cover balances held at Program Banks in the Bank Sweep and Bank Sweep for Benefit Plans features. Please see your Cash Feature Disclosure Statement for more information on insurance coverage. **Yield to Maturity:** This is the actual average annual return on a note if held to maturity. **IN CASE OF ERRORS OR DISCREPANCIES:** If you find an error or discrepancy relating to your brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately. You may call us at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) If you're a client of an independent investment advisor, call us at 800-515-2157. Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions. **IN CASE OF COMPLAINTS:** If you have a complaint regarding your Schwab statement, products or services, please write to Client Service & Support at Charles Schwab & Co., Inc., P.O. Box 982603 El Paso, TX 79998-2603, or call customer service at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) If you're a client of an independent investment advisor, call us at 800-515-2157. **Address Changes:** If you fail to notify Schwab in writing of any change of address or phone number, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account. **Additional Information:** We are required by law to report to the Internal Revenue Service adjusted cost basis information (if applicable), certain payments to you and credits to your Account during the calendar year. Retain this statement for income tax purposes. A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request. Any third-party trademarks appearing herein are the property of their respective owners. Charles Schwab & Co., Inc., Charles Schwab Bank, Charles Schwab Premier Bank, and Charles Schwab Trust Bank are separate but affiliated companies and subsidiaries of the Charles Schwab Corporation. © 2025 Charles Schwab & Co., Inc. ("Schwab"). All rights reserved. Member SIPC. (O1CUSTNC) (0822-20UL)

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