

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

RECEIVED

ANNUAL STATEMENT OF FINANCIAL DISCLOSURE

For Calendar Year 2024

BY 
LEG. ETHICS COMM.

May 16 2025

1. Name Matthew J. Simpson
2. (a) Title of Position Member of NYS Assembly
(b) Department, Agency or other Governmental Entity NYS Assembly
(c) Address of Present Office 4 Southwestern Ave Suite 3 Queensbury
(d) Office Telephone Number 518-792-4546
3. (a) Marital Status Divorced. If married, please give spouse's full name.

(b) Full name of domestic partner (if applicable).
N/A
(c) List the names of all unemancipated children.
N/A

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

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

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

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

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

Position	Organization	State or Local Agency
N/A		

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

Position	Organization	State or Local Agency
N/A		

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

Position	Name & Address of Organization	Description	State or Local Agency
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.

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

Member of Warren County Republican Committee

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

N/A

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Client	Matter	Nature of Services Provided	Category of Amount (In Table I)
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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)
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 N/A	Name of Donor	Address	Nature of Gift	Category of Value of Gift (In Table I)
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10. Identify and briefly describe the source of any reimbursements for expenditures, EXCLUDING campaign expenditures and expenditures in connection with official duties reimbursed by the state, in EXCESS of \$1,000 from each such source. For purposes of this item, the term "reimbursements" shall mean any travel-related expenses provided by nongovernmental sources and for activities related to the reporting individual's official duties such as, speaking engagements, conferences, or factfinding events. The term "reimbursements" does NOT include gifts reported under item 9.

Source	Description
N/A	

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

Identity	Category of Value* (In Table II)
N/A	

* 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)
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N/A

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

Source	Category of Amount (In Table I)
N/A	

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

Item Assigned or Transferred	Assigned or Transferred to	Category of Value (In Table I)
N/A		

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

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

Self/ Spouse Issuing Entity or Domestic Partner	Type of Security	Percentage of corporate stock owned or controlled (if more than 5% of publicly traded stock, or more than 10% if stock not publicly traded, is held)	Category of Market Value as of the close of the taxable year last occurring prior to the filing of this statement (In Table II)
Self	Charles Schwab	Roth IRA	D
Self Pershing LLC		Roth IRA	F
Self Pershing LLC		IRA	D
Please See Attached			

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

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

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

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

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

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

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

N/A

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

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

N/A

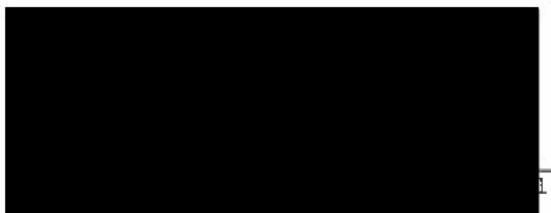
19. List below all liabilities of the reporting individual and such individual's spouse or domestic partner, in EXCESS of \$10,000 as of the date of filing of this statement, other than liabilities to a relative. Do NOT list liabilities incurred by, or guarantees made by, the reporting individual or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

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

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

N/A

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



05/13/2025

Date (month/day/year)

[CATEGORY OF INCOME TABLES]

TABLE I

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

Roth Contributory IRA of

MATTHEW J SIMPSON
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

\$4,698.76

Beginning Account Value as of 12/01

\$5,073.29

\$5.16K

\$4.93K

\$4.71K

\$4.49K

\$4.27K

\$4.04K

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

Beginning Value	\$5,073.29	\$4,446.94
Deposits	0.00	0.00
Withdrawals	0.00	0.00
Dividends and Interest	3.90	375.45
Transfer of Securities	0.00	0.00
Market Appreciation/(Depreciation)	(378.43)	(122.34)
Expenses	0.00	(1.29)
Ending Value	\$4,698.76	\$4,698.76

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.

Manage Your Account

Customer Service and Trading:

Call your Schwab Representative
1-800-435-4000
24/7 Customer Service

For the most current records on your account
visit [Statements](#) are
archived up to 10 years online.

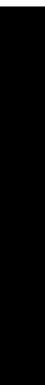
Commitment to Transparency

Client Relationship Summaries and Best Interest
disclosures are at
Charles Schwab & Co., Inc. Member SIPC.

Online Assistance

 Visit us online at

Visit [\[REDACTED\]](#) to explore the features
and benefits of this statement.

MATTHEW J SIMPSON
CHARLES SCHWAB & CO INC CUST
ROTH CONTRIBUTORY IRA


Roth Contributory IRA of

MATTHEW J SIMPSON
CHARLES SCHWAB & CO INC CUST
ROTH CONTRIBUTORY IRA

Statement Period
December 1-31, 2024

Asset Allocation



Income Summary

	Current Allocation	Dollars (\$)
Cash and Cash Investments	49.74	\$49.74
Equities	4,649.02	\$4,649.02
Total	\$4,698.76	\$4,698.76

Top Account Holdings This Period

SYMBOL CUSIP	Description	Market Value	% of Accounts	Period												YTD	
				Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec		
NGG	NTNL GRID PLC FS...	2,555.06	54%													0.00	0.50
AROW	ARROW FINL CORP	1,062.27	23%													3.90	224.19
C	CITIGROUP INC	774.29	16%													\$3.90	\$224.69
F	FORD MTR CO DEL	257.40	5%														
	TD BANK USA NA	49.74	1%														
				Retirement Details													
				Contributions												2023	2024
				Total YTD (\$)												0.00	0.00

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	\$229.35		

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.

Roth Contributory IRA of

MATTHEW J SIMPSON
CHARLES SCHWAB & CO INC CUST
ROTH CONTRIBUTORY IRA

Statement Period
December 1-31, 2024

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)
\$5,073.29	\$0.00	\$0.00	\$3.90	(-\$378.43)	\$4,698.76	\$4,419.67	\$229.35

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

Cash and Cash Investments

Type	Symbol	Description	Quantity	Price(\$)	Beginning Balance(\$)	Ending Balance(\$)	Change in Period Balance(\$)	Pending/Unsettled Cash(\$)	Interest/ Yield Rate	% of Acct
Bank Sweep		TD BANK USA NA X.Z			45.84	49.74	3.90		0.05%	1%
Total Cash and Cash Investments					\$45.84	\$49.74	\$3.90			1%

Positions - Equities

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
AROW	ARROW FINL CORP	37.0000	28.71000	1,062.27	1,053.30	8.97	3.9%	41.44	23%
C	CITIGROUP INC	11.0000	70.39000	774.29	505.30	268.99	3.18%	24.64	16%
F	FORD MTR CO DEL	26.0000	9.90000	257.40	282.10	(24.70)	6.06%	15.60	5%
NGG	NTNL GRID PLC F SPONSORED ADR 1 ADR REPS = 5 CRD SHS	43.0000	59.42000	2,555.06	2,578.97	(23.91)	8.39%	214.48	54%
Total Equities				\$4,649.02	\$4,419.67	\$229.35		\$296.16	99%

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

Roth Contributory IRA of

MATTHEW J SIMPSON
CHARLES SCHWAB & CO INC CUST
ROTH CONTRIBUTORY IRA

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
\$45.84	\$0.00	\$0.00	\$0.00	\$0.00	\$3.90	\$0.00	\$49.74

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)(\$)
12/02	Dividend	Qual. Dividend	F	FORD MTR CO DEL				3.90	
Total Transactions									

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

Bank Sweep Activity

Date	Description	Amount	Date	Description	Amount	Date	Description	Amount
12/01	Beginning Balance ^{x,z}	\$45.84	12/31	Ending Balance ^{x,z}	\$49.74	12/31	Interest Rate ^{x,z}	0.05%
12/02	BANK CREDIT FROM BROKERAGE ^x	3.90						

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

Endnotes For Your Account

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

Roth Contributory IRA of

MATTHEW J SIMPSON
CHARLES SCHWAB & CO INC CUST
ROTH CONTRIBUTORY IRA

Terms and Conditions (continued)

positions held in your Account, but the interest and/or dividends have not been received into your Account. Schwab makes no representation that the amounts shown (or any other amount) will be received. Accrued amounts are not covered by SIPC account protection until actually received and held in the Account. AIP (Automatic Investment Plan) Customers: Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request. Average Daily Balance: Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest. Bank Sweep and Bank Sweep for Benefit Plans Features: Schwab acts as your agent and custodian in establishing and maintaining your Deposit Account(s) as a feature of your brokerage Account(s). Deposit accounts held through these bank sweep features constitute direct obligations of one or more FDIC insured banks ("Program Banks") that are not obligations of Schwab. Funds swept to Program Banks are eligible for deposit insurance from the FDIC up to the applicable limits for each bank for funds held in the same insurable capacity. The balance in the Deposit Accounts can be withdrawn on your order and the proceeds returned to your brokerage Account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the bank sweep feature(s) in your Account(s), please refer to the Cash Features Disclosure Statement available online or from a Schwab representative. Cash: Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business. Dividend Reinvestment Customers: Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. Further information on these transactions will be furnished upon written request. Gain (or Loss): Unrealized Gain or (Loss) and Realized Gain or (Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information has been provided on this statement at the request of your Advisor, if applicable. This information is not a solicitation or a recommendation to buy or sell. Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS. Interest: For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that may differ from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Program Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the Bank Sweep and Bank Sweep for Benefit Plans features, interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current 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)

Statement Period

December 1-31, 2024

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 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 (\$.0005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$.001 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 +1-415-657-6400.) 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

Roth Contributory IRA of

**MATTHEW J SIMPSON
CHARLES SCHWAB & CO INC CUST
ROTH CONTRIBUTORY IRA**

Terms and Conditions (continued)

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 982503 El Paso, TX 79998-2503, 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

Statement Period

December 1-31, 2024

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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725 Glen Cove Ave • Glen Head, NY 11545 • 800.786.1598

ROTH Individual Retirement

Account Statement

IRA FBO MATTHEW SIMPSON
PERSHING LLC AS CUSTODIAN
ROTH ACCOUNT
[REDACTED]

January 1, 2025 - January 31, 2025
Account Number: [REDACTED]

Your Financial Professional:
TEAM REVOLUTIONARY
(518) 463-2200

	This Period	Year-to-Date
BEGINNING ACCOUNT VALUE	\$34,842.35	\$34,842.35
Net Cash Deposits and Withdrawals	16,000.00	16,000.00
Dividends, Interest and Other Income	3.21	3.21
Other Transactions	-113.24	-113.24
Net Change in Portfolio¹	797.45	797.45

¹ Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.

Percent	Asset Type	Prior Year-End	This Period
1%	Cash, Money Funds, and Bank Deposits	587.76	770.75
99%	Exchange-Traded Products	34,254.59	50,759.02
100%	Account Total	\$34,842.35	\$51,529.77

Your Financial Professional:
TEAM REVOLUTIONARY
4 EXECUTIVE PARK DR
CLIFTON PARK NY 12065

Contact Information
Business: (518) 463-2200
E-Mail: jjones@hallidayfinancial.com

Client Service Information
Service Hours: Monday - Friday 09:00 a.m. - 05:00 p.m. (ET)
Client Service Telephone Number: (800) 786-1598
Web Site: WWW.HALLIDAYFINANCIAL.COM

INVESTMENT OBJECTIVE

Investment Objective: LONG TERM GROWTH

Risk Exposure: MODERATE RISK

Please review your investment objective. If you wish to make a change or have any questions please contact your Financial Professional.

RETIREMENT INFORMATION

Year-end Fair Market Value (12/31/2024): \$34,842.35

The year-end fair market value is furnished to the Internal Revenue Service for Individual Retirement Accounts. Your fair market value may change based on transaction or asset valuation adjustments made after 12/31/2024.

TAX LOT DEFAULT DISPOSITION METHOD

Default Method for Mutual Funds: First In First Out

Default Method for Stocks in a Dividend Reinvestment Plan: First In First Out

Default Method for all Other Securities: First In First Out

BOND AMORTIZATION ELECTIONS

Amortize premium on taxable bonds based on Constant Yield Method: Yes

Accrual market discount method for all other bond types: Constant Yield Method

Include market discount in income annually: No

ELECTRONIC DELIVERY

Congratulations! All your documents are enrolled for electronic delivery.

Please log in to your account or contact your Financial Professional to make any changes to your electronic delivery preferences.

E-mail notifications are delivered to the following e-mail address(es):

m#####@gmail.com

*m#####@gmail.com is on file for these documents

The above e-mail address is partially masked for your security.
Please log in to your account to review the full e-mail address.

Description	Quantity	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield
CASH, MONEY FUNDS AND BANK DEPOSITS 1.00% of Portfolio						
Money Market						
PERSHING GOVERNMENT ACCOUNT	770.7500	587.76	770.75	0.15	3.21	3.44%
Total Money Market		\$587.76	\$770.75	\$0.15	\$3.21	
TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS		\$587.76	\$770.75	\$0.15	\$3.21	

Description	Quantity	Market Price	Market Value	Estimated Annual Income	Estimated Yield
EXCHANGE-TRADED PRODUCTS 99.00% of Portfolio					
BLACKROCK ETF TR II ISHARES FLEXIBLE INCOME ACTIVE ETF					
Security Identifier: BINC	25.0000	52.5000	1,312.50	79.80	6.08%
CUSIP: 092528803					
Dividend Option: Cash; Capital Gains Option: Cash					



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January 1, 2025 - January 31, 2025
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Description	Quantity	Market Price	Market Value	Estimated Annual Income	Estimated Yield
EXCHANGE-TRADED PRODUCTS (continued)					
BLACKROCK ETF TR ISHARES U S EQUITY FACTOR ROTATION ACTIVE ETF Security Identifier: DYNF CUSIP: 09290C103 Dividend Option: Cash; Capital Gains Option: Cash	78.0000	52.5200	4,096.56	26.13	0.63%
ISHARES GOLD TR ISHARES NEW Security Identifier: IAU CUSIP: 464285204 Dividend Option: Cash; Capital Gains Option: Cash					
ISHARES TR CORE S&P 500 ETF Security Identifier: IIV CUSIP: 464287200 Dividend Option: Cash; Capital Gains Option: Cash	17.0000	604.6600	10,279.22	129.96	1.26%
ISHARES TR S&P 500 GROWTH ETF Security Identifier: IVW CUSIP: 464287309 Dividend Option: Cash; Capital Gains Option: Cash	41.0000	104.1900	4,271.79	17.88	0.41%
ISHARES TR S&P 500 VALUE ETF Security Identifier: IVE CUSIP: 464287408 Dividend Option: Cash; Capital Gains Option: Cash	12.0000	196.1700	2,354.04	46.70	1.98%
ISHARES TR 20+ YR TREAS BD ETF Security Identifier: TLT CUSIP: 464287432 Dividend Option: Cash; Capital Gains Option: Cash	12.0000	87.7600	1,053.12		
ISHARES TR U S TECHNOLOGY ETF Security Identifier: IYW CUSIP: 464287721 Dividend Option: Cash; Capital Gains Option: Cash	9.0000	159.6700	1,437.03	2.98	0.20%
ISHARES TR MBS ETF Security Identifier: MBB CUSIP: 464288588 Dividend Option: Cash; Capital Gains Option: Cash	20.0000	92.1900	1,843.80		

Description	Quantity	Market Price	Market Value	Estimated Accrued Interest	Estimated Annual Income	Estimated Yield
EXCHANGE-TRADED PRODUCTS (continued)						
ISHARES TR MSCI EAFE VALUE ETF Security Identifier: EPV CUSIP: 464288877 Dividend Option: Cash; Capital Gains Option: Cash	67.0000	54.8600	3,675.62		163.97	4.46%
ISHARES TR MSCI EAFE GROWTH ETF Security Identifier: EFG CUSIP: 464288885 Dividend Option: Cash; Capital Gains Option: Cash	36.0000	101.7800	3,664.08		57.06	1.55%
ISHARES TR MSCI USA QUALITY FACTOR ETF Security Identifier: QUAL CUSIP: 46432F339 Dividend Option: Cash; Capital Gains Option: Cash	22.0000	183.3600	4,033.92		39.83	0.98%
ISHARES TR MSCI USA MOMENTUM FACTOR ETF Security Identifier: MTUM CUSIP: 46432F398 Dividend Option: Cash; Capital Gains Option: Cash	6.0000	219.1300	1,314.78		9.28	0.70%
ISHARES INC CORE MSCI EMERGING MKTS ETF Security Identifier: IEMG CUSIP: 46434G103 Dividend Option: Cash; Capital Gains Option: Cash	15.0000	52.9900	794.85		25.08	3.15%
ISHARES INC MSCI EMERGING MKTS EX CHINA ETF Security Identifier: EMXC CUSIP: 46434G784 Dividend Option: Cash; Capital Gains Option: Cash	32.0000	56.4200	1,805.44		47.70	2.64%
ISHARES TR CORE TOTAL USD BD MKT ETF Security Identifier: IUSB CUSIP: 46434V613 Dividend Option: Cash; Capital Gains Option: Cash	171.0000	45.4500	7,771.95			
ISHARES TR U S INFRASTRUCTURE ETF Security Identifier: IFRA CUSIP: 46435U713 Dividend Option: Cash; Capital Gains Option: Cash	11.0000	47.4200	521.62		8.90	1.70%
TOTAL EXCHANGE-TRADED PRODUCTS			\$50,759.02			\$ 655.27
Total Portfolio Holdings			Market Value \$51,529.77	Accrued Interest \$0.00	Estimated Annual Income \$ 658.48	



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Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices, unless otherwise noted, have been obtained from independent vendor services, which we believe to be reliable. In some cases the pricing vendor may provide prices quoted by a single broker or market maker. Market prices do not constitute a bid or an offer, and may differ from the actual sale price. Securities for which a price is not available are marked 'N/A' and are omitted from the Total.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

Estimated Annual Figures

The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.bny.com/pershing/us/en/disclosures.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased, may be obtained. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing will execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Variable Rate Securities

Interest rate data for certain complex and/or variable rate securities is provided to Pershing by third-party data service providers pursuant to contractual arrangements. Although we seek to use reliable sources of information, the accuracy, reliability, timeliness, and completeness of interest rate data may vary sometimes, particularly for complex and/or variable rate securities and those with limited or no secondary market. As a result, we can offer no assurance as to the accuracy, reliability, timeliness, or completeness of interest rate data for such securities. Pershing may also occasionally make interest rate updates and adjustments based on its reasonable efforts to obtain accurate, reliable, timely, and/or complete interest rate data from other data sources, but we can similarly provide no assurance that those rates or adjustments will be accurate, reliable, timely, or complete.

When updated interest rate data is received from a third-party data service provider or adjusted by Pershing, the updated data will be reflected in various sources where interest rate data is used or viewed, including both paper and electronic communications and data sources. Prior use or communication of interest rate-related data will not be revised. Since variable interest rates may be subject to change at any time and are only as accurate as the data received from third-party data service providers or otherwise obtained by Pershing, interest rate data should not be relied on for making investment, trading, or tax decisions. All interest rate data and other information derived from and/or calculated using interest rates are not warranted as to accuracy, reliability, timeliness, or completeness and are subject to change without notice. Pershing disclaims any responsibility or liability to the fullest extent permitted by applicable law for any loss or damage arising from any reliance on or use of the interest rate data or other information derived from and/or calculated using interest rates in any way. You should request a current valuation for your securities from your financial adviser or broker prior to making a financial decision or placing an order or requesting a transaction in these securities.

Structured Products

Structured products in this section are complex products and may be subject to special risks, which may include, but are not limited to: loss of initial investment; issuer credit risk; limited or no appreciation; risks associated with the underlying reference asset(s); no periodic payments; call prior to maturity (a redemption could affect the yield represented); early redemption fees or other applicable fees; price volatility resulting from issuer's and/or guarantor's credit quality; lower interest rates and/or yield compared to conventional debt with a comparable maturity; unique tax implications; concentration risk of owning the related security; limited or no secondary market; restrictions on transferability; conflicts of interest; and limits on participation in appreciation of underlying asset(s). To review a complete list of risks, please refer to the offering documents for the structured product. For more information about the risks specific to your structured products, you should contact your financial institution or advisor. Certain structured products are designed to make periodic distributions to you and any such structured product distributions you receive will be listed in the Transactions section of your statement. Structured product distributions may be listed there as "Bond Interest Received"; however, this description is not intended to reflect a determination as to either the asset classification of the product or the U.S. tax treatment of such distributions.

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
Securities						
Securities Bought	0.00	-15,706.98	-15,706.98	0.00	-15,706.98	-15,706.98
Total Securities	\$0.00	-\$15,706.98	-\$15,706.98	\$0.00	-\$15,706.98	-\$15,706.98
Dividends and Interest	\$3.21	\$0.00	\$3.21	\$3.21	\$0.00	\$3.21
Fees	\$0.00	-\$113.24	-\$113.24	\$0.00	-\$113.24	-\$113.24
Cash						
Deposits	16,000.00	0.00	16,000.00	16,000.00	0.00	16,000.00
Total Cash	\$16,000.00	\$0.00	\$16,000.00	\$16,000.00	\$0.00	\$16,000.00
Totals	\$16,003.21	-\$15,820.22	\$182.99	\$16,003.21	-\$15,820.22	\$182.99



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Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
01/08/25		ASSET BASED FEE USD9999997	Advisory Fee For: Q1-2025 Total Asset Value \$34,842.95 For Account XFD303583				-113.24	USD
01/21/25		CURRENT YEAR CONTRIBUTION USD9999997	RECV FR BANK FOR ACH ACH GLENS FALLS NATL BK&TR CO				8,000.00	USD
01/21/25		PREVIOUS YEAR CONTRIBUTION USD9999997	RECV FR BANK FOR ACH ACH GLENS FALLS NATL BK&TR CO				8,000.00	USD
01/23/25	01/22/25	PURCHASED BINC	BLACKROCK ETF TR II ISHARES FLEXIBLE INCOME ACTIVE ETF AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	8.0000	52.3450		-418.76	USD
01/23/25	01/22/25	PURCHASED DYNF	BLACKROCK ETF TR ISHARES U S EQUITY FACTOR ROTATION ACTIVE ETF AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	23.0000	53.0978		-1,221.25	USD
01/23/25	01/22/25	PURCHASED IAU	ISHARES GOLD TR ISHARES NEW AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	3.0000	52.0150		-156.05	USD
01/23/25	01/22/25	PURCHASED IVV	ISHARES TR CORE S&P 500 ETF AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	5.0000	610.2493		-3,051.25	USD
01/23/25	01/22/25	PURCHASED IVW	ISHARES TR S&P 500 GROWTH ETF AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	11.0000	106.3687		-1,170.06	USD
01/23/25	01/22/25	PURCHASED IVE	ISHARES TR S&P 500 VALUE ETF AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	4.0000	195.5627		-782.25	USD
01/23/25	01/22/25	PURCHASED TLT	ISHARES TR 20+ YR TREAS BD ETF AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	4.0000	87.4266		-349.71	USD
01/23/25	01/22/25	PURCHASED IYW	ISHARES TR U S TECHNOLOGY ETF AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	2.0000	165.9581		-331.92	USD
01/23/25	01/22/25	PURCHASED MBB	ISHARES TR MBS ETF AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	7.0000	91.6750		-641.73	USD
01/23/25	01/22/25	PURCHASED EFV	ISHARES TR MSCI EAFFE VALUE ETF AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	21.0000	53.9196		-1,132.31	USD
01/23/25	01/22/25	PURCHASED EFG	ISHARES TR MSCI EAFFE GROWTH ETF AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	12.0000	101.2900		-1,215.48	USD

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Account Number [REDACTED]

Rated Excellent

Clearing through Pershing LLC, a wholly owned

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
01/23/25	01/22/25	PURCHASED QUAL	ISHARES TR MSCI USA QUALITY FACTOR ETF AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	6.0000	183.8853		-1,103.31	USD
01/23/25	01/22/25	PURCHASED MTUM	ISHARES TR MSCI USA MOMENTUM FACTOR ETF AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	2.0000	222.3350		-444.67	USD
01/23/25	01/22/25	PURCHASED IEMG	ISHARES INC CORE MSCI EMERGING MKTS ETF AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	6.0000	53.0250		-318.15	USD
01/23/25	01/22/25	PURCHASED EMXC	ISHARES INC MSCI EMERGING MKTS EX CHINA ETF AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	12.0000	57.1450		-685.74	USD
01/23/25	01/22/25	PURCHASED IUSB	ISHARES TR CORE TOTAL USD BD MKT ETF AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	55.0000	45.2698		-2,489.84	USD
01/23/25	01/22/25	PURCHASED IFRA	ISHARES TR U S INFRASTRUCTURE ETF AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	4.0000	48.6248		-194.50	USD
01/31/25		MONEY MARKET FUND INCOME RECEIVED PER899866	PERSHING GOVT ACCT				3.21	USD
Total Value of Transactions							\$0.00	\$182.99 USD
The price and quantity displayed may have been rounded.								

Date	Activity Type	Description	Amount	Balance
Sweep Money Market Fund				
PERSHING GOVERNMENT ACCOUNT				
	Current Yield: 3.45% Activity Ending: 01/31/25			
01/01/25	Opening Balance		587.76	587.76
01/08/25	Withdrawal	MONEY FUND REDEMPTION	-113.24	474.52
01/22/25	Deposit	MONEY FUND PURCHASE	16,000.00	16,474.52
01/23/25	Withdrawal	MONEY FUND REDEMPTION	-15,706.98	767.54
01/31/25	Deposit	INCOME REINVEST	3.21	770.75
01/31/25	Closing Balance			\$770.75
Total All Money Market Funds				\$770.75



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January 1, 2025 - January 31, 2025
IRA FBO MATTHEW SIMPSON

	Tax Year - 2025		Tax Year - 2024	
	This Period	Year-to-Date	This Period	Year-to-Date
Contributions				
Participant	8,000.00	8,000.00	8,000.00	8,000.00
Total Contributions	\$8,000.00	\$8,000.00	\$8,000.00	\$8,000.00

NOTE: The amounts shown in the Year-to-Date columns are aggregate amounts of all transactions conducted for a particular transaction type.

	Current Period Tax Deferred	Year-to-Date Tax Deferred	
		3.21	3.21
Dividend Income			
Money Market	3.21	3.21	
Total Income	\$3.21	\$3.21	

Although a money market mutual fund (money fund) seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money fund. Shares of a money fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money fund's prospectus or the bank deposit product's disclosure document or contact your advisor for additional information. Pursuant to SEC Rule 10b-10(b)(1) confirmations are not sent for purchases into money funds processed on the sweep platform. Pursuant to applicable regulation, account statements will be produced monthly or quarterly. Balances in Federal Deposit Insurance Corporation (FDIC)-insured bank deposit sweep products are not protected by Securities Investor Protection Corporation (SIPC).

The Role of Pershing

- Pershing LLC, member FINRA, NYSE, carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the

The Role of Pershing (continued)

acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.

- Inquiries concerning the positions and balances in your account may be directed to the **Pershing Customer Service Department at (201) 413-3333**. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. An explanatory brochure is available upon request at www.sipc.org. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: www.bny.com/pershing/us/en/about/strength-and-stability.html
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330**. Errors and Omissions excepted.

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330**.



Halliday Financial

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Individual Retirement

Account Statement

IRA FBO MATTHEW SIMPSON
PERSHING LLC AS CUSTODIAN

[REDACTED]

January 1, 2025 - January 31, 2025

Account Number [REDACTED]

Portfolio at a Glance

Your Financial Professional:
TEAM REVOLUTIONARY
(518) 463-2200

	This Period	Year-to-Date
BEGINNING ACCOUNT VALUE	\$19,611.68	\$19,611.68
Dividends, Interest and Other Income	1.11	1.11
Other Transactions	-63.74	-63.74
Net Change in Portfolio¹	471.39	471.39
ENDING ACCOUNT VALUE	\$20,020.44	\$20,020.44

¹ Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.

Asset Summary

Percent	Asset Type	Prior Year-End	This Period
2%	Cash, Money Funds, and Bank Deposits	428.95	366.32
98%	Exchange-Traded Products	19,182.73	19,654.12
100%	Account Total	\$19,611.68	\$20,020.44

Client Service Information

Your Financial Professional:

TEAM REVOLUTIONARY
4 EXECUTIVE PARK DR
CLIFTON PARK NY 12065

Contact Information

Business: (518) 463-2200
E-Mail: jjones@hallidayfinancial.com

Client Service Information

Service Hours: Monday - Friday 09:00 a.m. - 05:00 p.m. (ET)
Client Service Telephone Number: (800) 786-1598
Web Site: WWW.HALLIDAYFINANCIAL.COM

Your Account Information

INVESTMENT OBJECTIVE

Investment Objective: LONG TERM GROWTH

Risk Exposure: MODERATE RISK

Please review your investment objective. If you wish to make a change or have any questions please contact your Financial Professional.

RETIREMENT INFORMATION

Year-end Fair Market Value (12/31/2024): \$19,611.68

The year-end fair market value is furnished to the Internal Revenue Service for Individual Retirement Accounts. Your fair market value may change based on transaction or asset valuation adjustments made after 12/31/2024.

TAX LOT DEFAULT DISPOSITION METHOD

Default Method for Mutual Funds: First In First Out

Default Method for Stocks in a Dividend Reinvestment Plan: First In First Out

Default Method for all Other Securities: First In First Out

BOND AMORTIZATION ELECTIONS

Amortize premium on taxable bonds based on Constant Yield Method: Yes

Accrual market discount method for all other bond types: Constant Yield Method

Include market discount in income annually: No

ELECTRONIC DELIVERY

Congratulations! All your documents are enrolled for electronic delivery.

Please log in to your account or contact your Financial Professional to make any changes to your electronic delivery preferences.

E-mail notifications are delivered to the following e-mail address(es):

m#####@gmail.com

*m#####@gmail.com is on file for these documents

The above e-mail address is partially masked for your security.
Please log in to your account to review the full e-mail address.

Portfolio Holdings

Description	Quantity	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield
CASH, MONEY FUNDS AND BANK DEPOSITS 2.00% of Portfolio						
Money Market						
PERSHING GOVERNMENT ACCOUNT	366.3200	428.95	366.32	0.07	1.11	3.44%
Total Money Market		\$428.95	\$366.32	\$0.07	\$1.11	
TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS		\$428.95	\$366.32	\$0.07	\$1.11	

Description	Quantity	Market Price	Market Value	Estimated Annual Income	Estimated Yield
EXCHANGE-TRADED PRODUCTS 98.00% of Portfolio					
BLACKROCK ETF TR II ISHARES FLEXIBLE INCOME ACTIVE ETF	9.0000	52.5000	472.50	28.73	6.08%
Security Identifier: BINC					
CUSIP: 092528603					
Dividend Option: Cash; Capital Gains Option: Cash					



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Portfolio Holdings (continued)

Description	Quantity	Market Price	Market Value	Estimated Annual Income	Estimated Yield
EXCHANGE-TRADED PRODUCTS (continued)					
BLACKROCK ETF TR ISHARES U.S. EQUITY FACTOR ROTATION ACTIVE ETF Security Identifier: DYNF CUSIP: 09290C103 Dividend Option: Cash; Capital Gains Option: Cash	31.0000	52.5200	1,628.12		10.38 0.63%
ISHARES GOLD TR ISHARES NEW Security Identifier: IAU CUSIP: 464285204 Dividend Option: Cash; Capital Gains Option: Cash					
ISHARES TR CORE S&P 500 ETF Security Identifier: IVV CUSIP: 464287200 Dividend Option: Cash; Capital Gains Option: Cash	7.0000	604.6600	4,232.62		53.51 1.26%
ISHARES TR S&P 500 GROWTH ETF Security Identifier: IVW CUSIP: 464287309 Dividend Option: Cash; Capital Gains Option: Cash	17.0000	104.1900	1,771.23		7.41 0.41%
ISHARES TR S&P 500 VALUE ETF Security Identifier: IVE CUSIP: 464287408 Dividend Option: Cash; Capital Gains Option: Cash	5.0000	196.1700	980.85		19.46 1.98%
ISHARES TR 20+ YR TREAS BD ETF Security Identifier: TLT CUSIP: 464287432 Dividend Option: Cash; Capital Gains Option: Cash	4.0000	87.7600	351.04		
ISHARES TR U.S. TECHNOLOGY ETF Security Identifier: IYW CUSIP: 464287721 Dividend Option: Cash; Capital Gains Option: Cash	4.0000	159.6700	638.68		1.32 0.20%
ISHARES TR MBS ETF Security Identifier: MBB CUSIP: 464288588 Dividend Option: Cash; Capital Gains Option: Cash	7.0000	92.1900	645.33		

Portfolio Holdings (continued)

Description	Quantity	Market Price	Market Value	Estimated Annual Income	Estimated Yield
EXCHANGE-TRADED PRODUCTS (continued)					
ISHARES TR MSCI EAFE VALUE ETF Security Identifier: EFV CUSIP: 464288877 Dividend Option: Cash; Capital Gains Option: Cash	25.0000	54.8600	1,371.50	61.18	4.46%
ISHARES TR MSCI EAFE GROWTH ETF Security Identifier: EFG CUSIP: 464288885 Dividend Option: Cash; Capital Gains Option: Cash	13.0000	101.7800	1,323.14	20.60	1.55%
ISHARES TR MSCI USA QUALITY FACTOR ETF Security Identifier: QUAL CUSIP: 46432F339 Dividend Option: Cash; Capital Gains Option: Cash	8.0000	183.3600	1,466.88	14.48	0.98%
ISHARES TR MSCI USA MOMENTUM FACTOR ETF Security Identifier: MTUM CUSIP: 46432F396 Dividend Option: Cash; Capital Gains Option: Cash	2.0000	219.1300	438.26	3.09	0.70%
ISHARES INC CORE MSCI EMERGING MKTS ETF Security Identifier: IEMG CUSIP: 46434G103 Dividend Option: Cash; Capital Gains Option: Cash	6.0000	52.9900	317.94	10.03	3.15%
ISHARES INC MSCI EMERGING MKTS EX CHINA ETF Security Identifier: EMXC CUSIP: 46434G764 Dividend Option: Cash; Capital Gains Option: Cash	11.0000	56.4200	620.62	16.40	2.64%
ISHARES TR CORE TOTAL USD BD MKT ETF Security Identifier: IUSB CUSIP: 46434V613 Dividend Option: Cash; Capital Gains Option: Cash	66.0000	45.4500	2,999.70		
ISHARES TR U S INFRASTRUCTURE ETF Security Identifier: IFRA CUSIP: 46435U713 Dividend Option: Cash; Capital Gains Option: Cash	5.0000	47.4200	237.10	4.04	1.70%
TOTAL EXCHANGE-TRADED PRODUCTS			\$19,654.12		\$250.63
Total Portfolio Holdings			Market Value	Accrued Interest	Estimated Annual Income
			\$20,020.44	\$0.00	\$251.74



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Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices, unless otherwise noted, have been obtained from independent vendor services, which we believe to be reliable. In some cases the pricing vendor may provide prices quoted by a single broker or market maker. Market prices do not constitute a bid or an offer, and may differ from the actual sale price. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

Estimated Annual Figures

The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.bny.com/pershing/us/en/disclosures.html for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased, may be obtained. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing will execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Portfolio Holdings Disclosures (continued)

Variable Rate Securities

Interest rate data for certain complex and/or variable rate securities is provided to Pershing by third-party data service providers pursuant to contractual arrangements. Although we seek to use reliable sources of information, the accuracy, reliability, timeliness, and completeness of interest rate data may vary sometimes, particularly for complex and/or variable rate securities and those with limited or no secondary market. As a result, we can offer no assurance as to the accuracy, reliability, timeliness, or completeness of interest rate data for such securities. Pershing may also occasionally make interest rate updates and adjustments based on its reasonable efforts to obtain accurate, reliable, timely, and/or complete interest rate data from other data sources, but we can similarly provide no assurance that those rates or adjustments will be accurate, reliable, timely, or complete.

When updated interest rate data is received from a third-party data service provider or adjusted by Pershing, the updated data will be reflected in various sources where interest rate data is used or viewed, including both paper and electronic communications and data sources. Prior use or communication of interest rate-related data will not be revised. Since variable interest rates may be subject to change at any time and are only as accurate as the data received from third-party data service providers or otherwise obtained by Pershing, interest rate data should not be relied on for making investment, trading, or tax decisions. All interest rate data and other information derived from and/or calculated using interest rates are not warranted as to accuracy, reliability, timeliness, or completeness and are subject to change without notice. Pershing disclaims any responsibility or liability to the fullest extent permitted by applicable law for any loss or damage arising from any reliance on or use of the interest rate data or other information derived from and/or calculated using interest rates in any way. You should request a current valuation for your securities from your financial adviser or broker prior to making a financial decision or placing an order or requesting a transaction in these securities.

Structured Products

Structured products in this section are complex products and may be subject to special risks, which may include, but are not limited to: loss of initial investment; issuer credit risk; limited or no appreciation; risks associated with the underlying reference asset(s); no periodic payments; call prior to maturity (a redemption could affect the yield represented); early redemption fees or other applicable fees; price volatility resulting from issuer's and/or guarantor's credit quality; lower interest rates and/or yield compared to conventional debt with a comparable maturity; unique tax implications; concentration risk of owning the related security; limited or no secondary market; restrictions on transferability; conflicts of interest; and limits on participation in appreciation of underlying asset(s). To review a complete list of risks, please refer to the offering documents for the structured product. For more information about the risks specific to your structured products, you should contact your financial institution or advisor. Certain structured products are designed to make periodic distributions to you and any such structured product distributions you receive will be listed in the Transactions section of your statement. Structured product distributions may be listed there as "Bond Interest Received"; however, this description is not intended to reflect a determination as to either the asset classification of the product or the U.S. tax treatment of such distributions.

Activity Summary (All amounts shown are in base currency)

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
Dividends and Interest	\$1.11	\$0.00	\$1.11	\$1.11	\$0.00	\$1.11
Fees	\$0.00	-\$63.74	-\$63.74	\$0.00	-\$63.74	-\$63.74
Totals	\$1.11	-\$63.74	-\$62.63	\$1.11	-\$63.74	-\$62.63



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Transactions in Date Sequence

Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
01/08/25	ASSET BASED FEE	Advisory Fee For: Q1-2025 Total Asset Value \$19,611.68 For				-63.74	USD
	USD999997	Account XFD303575					
01/31/25	MONEY MARKET FUND	PERSHING GOVT ACCT				1.11	USD
	INCOME RECEIVED						
	PER999866						
Total Value of Transactions						\$0.00	-\$62.63 USD

The price and quantity displayed may have been rounded.

Money Market Fund Detail

Date	Activity Type	Description	Amount	Balance
Sweep Money Market Fund				
PERSHING GOVERNMENT ACCOUNT				
Current Yield: 3.45%	Activity Ending: 01/31/25			
01/01/25	Opening Balance		428.95	428.95
01/08/25	Withdrawal	MONEY FUND REDEMPTION	-63.74	365.21
01/31/25	Deposit	INCOME REINVEST	1.11	366.32
01/31/25	Closing Balance			\$366.32
Total All Money Market Funds				
				\$366.32

Income and Expense Summary

	Current Period	Year-to-Date
	Tax Deferred	Tax Deferred
Dividend Income		
Money Market	1.11	1.11
Total Income	\$1.11	\$1.11

Messages

Although a money market mutual fund (money fund) seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money fund. Shares

Messages (continued)

of a money fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money fund's prospectus or the bank deposit product's disclosure document or contact your advisor for additional information. Pursuant to SEC Rule 10b-10(b)(1) confirmations are not sent for purchases into money funds processed on the sweep platform. Pursuant to applicable regulation, account statements will be produced monthly or quarterly. Balances in Federal Deposit Insurance Corporation (FDIC)-insured bank deposit sweep products are not protected by Securities Investor Protection Corporation (SIPC).

Important Information and Disclosures

The Role of Pershing

- **Pershing LLC, member FINRA, NYSE, carries your account as clearing broker pursuant to a clearing agreement with your financial institution.** Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the **Pershing Customer Service Department at (201) 413-3333.** All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. An explanatory brochure is available upon request at www.sipc.org. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: www.bny.com/pershing/us/en/about/strength-and-stability.html
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.** Errors and Omissions excepted.

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (I) the class certification is denied; (II) the class is decertified; or



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Important Information and Disclosures (continued)

Important Arbitration Agreement (continued)

(III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.