



UBS Financial Services Inc.  
1 North Wacker Drive  
32nd & 33rd Floors  
Chicago IL 60606-2825

APZ2001407267 0824 CP 0

# Business Services Account

August 2024

SEP 06 2024

**Account name:** WAY TO GROW

**Account number:** CP F3610 DS

**Your Financial Advisor:**

WAY TO GROW

Branch: 312-525-4500/800-621-0684

**Questions about your statement?**

Call your Financial Advisor or the ResourceLine at 800-762-1000, account 280153610.

**Visit our website:**

[www.ubs.com/financialservices](http://www.ubs.com/financialservices)

**Items for your attention**

► Help protect yourself from fraud and review bank, credit card and brokerage statements regularly. Also, get your free credit report annually from [www.annualcreditreport.com](http://www.annualcreditreport.com).

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WAY TO GROW  
201 IRVING AVE N  
SUITE 100  
MINNEAPOLIS MN 55405-1811

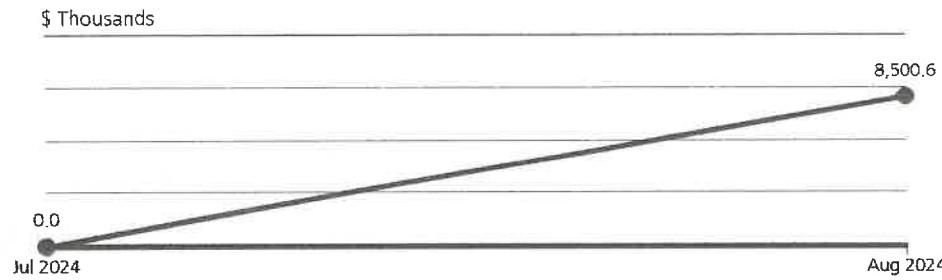


## Value of your account

	on July 31 (\$)	on August 30 (\$)
Your assets	0.00	8,500,561.97
Your liabilities	0.00	0.00
<b>Value of your account</b>	<b>\$0.00</b>	<b>\$8,500,561.97</b>
Accrued interest in value above	\$0.00	\$1,997.27

As a service to you, your portfolio value of \$8,500,561.97 includes accrued interest.

## Tracking the value of your account



**Sources of your account growth during 2024**

Value of your account at year end 2023	\$0.00
Net deposits and withdrawals	\$8,500,000.00
<b>Your investment return:</b>	
Dividend and interest income	-\$1,997.28
Change in value of accrued interest	\$1,997.27
Change in market value	\$561.98
<b>Value of your account on Aug 30, 2024</b>	<b>\$8,500,561.97</b>



## Your account balance sheet

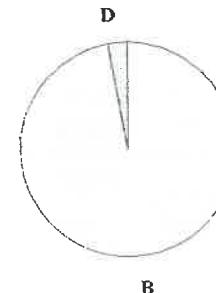
The value of your account includes assets held at UBS and certain assets held away from UBS. See page 1 for more information.

### Summary of your assets

	Value on August 30 (\$)	Percentage of your account
<b>A</b> Cash and money balances	0.00	0.00%
<b>B</b> Cash alternatives	8,252,367.20	97.08%
<b>C</b> Equities	0.00	0.00%
<b>D</b> Fixed income	248,194.77	2.92%
<b>E</b> Non-traditional	0.00	0.00%
<b>F</b> Commodities	0.00	0.00%
<b>G</b> Other	0.00	0.00%
<b>Total assets</b>	<b>\$8,500,561.97</b>	<b>100.00%</b>

**Value of your account** **\$8,500,561.97**

### Your current asset allocation



### Eye on the markets

Index	Percentage change	
	August 2024	Year to date
S&P 500	2.43%	19.53%
Russell 3000	2.18%	18.19%
MSCI - Europe, Australia & Far East	3.26%	12.42%
Barclays Capital U.S. Aggregate Bond Index	1.44%	3.07%

#### Interest rates on August 30, 2024

3-month Treasury bills: 5.21%  
 One-month SOFR: 5.35%



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## Change in the value of your account

	August 2024 (\$)	Year to date (\$)
<b>Opening account value</b>	<b>\$0.00</b>	<b>\$0.00</b>
Deposits, including investments transferred in	8,500,000.00	8,500,000.00
Dividend and interest income	-1,997.28	-1,997.28
Change in value of accrued interest	1,997.27	1,997.27
Change in market value	561.98	561.98
<b>Closing account value</b>	<b>\$8,500,561.97</b>	<b>\$8,500,561.97</b>

## Dividend and interest income earned

For purposes of this statement, taxability of interest and dividend income has been determined from a US tax reporting perspective. Based upon the residence of the account holder, account type, or product type, some interest and/or dividend payments may not be subject to United States (US) and/or Puerto Rico (PR) income taxes. The client monthly statement is not intended to be used and cannot be relied upon for tax purposes. Clients should refer to the applicable tax reporting forms they receive from UBS annually, such as the Forms 1099 and the Forms 480, for tax reporting information. It is the practice of UBS to file the applicable tax reporting forms with the US Internal Revenue Service and PR Treasury Department, and in such forms accurately classify dividends and/or interest as tax exempt or taxable income. Please consult your individual tax preparer.

	August 2024 (\$)	Year to date (\$)
Taxable accrued interest paid	-1,997.28	-1,997.28
<b>Total current year</b>	<b>-\$1,997.28</b>	<b>-\$1,997.28</b>
<b>Total dividend &amp; interest</b>	<b>-\$1,997.28</b>	<b>-\$1,997.28</b>

## Summary of gains and losses

Values reported below exclude products for which gains and losses are not classified.

	Realized gains and losses		Unrealized gains and losses (\$)
	August 2024 (\$)	Year to date (\$)	
Short term	0.00	0.00	561.98

## Cash activity summary

See *Account activity this month* for details. Balances in your Sweep Options are included in the opening and closing balances value. FDIC insurance applies to deposits at UBS Bank USA and all banks participating in the UBS FDIC-Insured Deposit Program and the UBS Insured Sweep Program. It does not apply to deposits at UBS AG, Stamford Branch. SIPC protection applies to money market sweep fund holdings but not bank deposits. See *Important information about your statement* on the last two pages of this document for details.

	August 2024 (\$)	Year to date (\$)
<b>Opening balances</b>	<b>\$0.00</b>	<b>\$0.00</b>
<i>Additions</i>		
Deposits and other funds credited	8,500,000.00	8,500,000.00
Dividend and interest income	-1,997.28	-1,997.28
Proceeds from investment transactions	8,369,048.40	8,369,048.40
<i>Total additions</i>	<b>\$16,867,051.12</b>	<b>\$16,867,051.12</b>
<i>Subtractions</i>		
Funds withdrawn for investments bought	-16,867,051.12	-16,867,051.12
<i>Total subtractions</i>	<b>-\$16,867,051.12</b>	<b>-\$16,867,051.12</b>
<b>Closing balances</b>	<b>\$0.00</b>	<b>\$0.00</b>

## Your investment objectives:

You have identified the following investment objectives for this account. If you have questions about these objectives, disagree with them, or wish to change them, please contact your Financial Advisor or Branch Manager. You can find a full description of the alternative investment objectives in *Important information about your statement* at the end of this document.

### Your return objective:

Current income

### Your risk profile:

Primary - Conservative

Investment eligibility consideration - None selected



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Business Services Account  
August 2024

Account name: WAY TO GROW  
Account number: CP F3610 DS

Your Financial Advisor:  
WAY TO GROW

## Your account instructions

- Your account cost basis default closing method is FIFO, First In, First Out.



Business Services Account  
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Account name:  
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Account number:  
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Your Financial Advisor:  
WAY TO GROW

## Your assets

Some prices, income and current values shown may be approximate. As a result, gains and losses may not be accurately reflected. See *Important information about your statement* at the end of this document for more information.

### Cash alternatives

#### Money market instruments

Holding	Trade date	Quantity	Purchase price (\$)	Cost basis (\$)	Price on Aug 30 (\$)	Value on Aug 30 (\$)	Unrealized gain or loss (\$)	Holding period
U S TREASURY BILL MATURATES 10/01/24 CUSIP 912797LK1	Aug 29, 24	250,000.000	99.551	248,878.89	99.598	248,995.00	116.11	ST
U S TREASURY BILL MATURATES 10/29/24 CUSIP 912797LV7	Aug 29, 24	3,600,000.000	99.178	3,570,420.00	99.207	3,571,452.00	1,032.00	ST
U S TREASURY BILL MATURATES 11/05/24 CUSIP 912797MA2	Aug 29, 24	250,000.000	99.088	247,722.47	99.118	247,795.00	72.53	ST
U S TREASURY BILL MATURATES 11/29/24 CUSIP 912797HP5	Aug 29, 24	1,140,000.000	98.774	1,126,025.36	98.798	1,126,297.20	271.84	ST
U S TREASURY BILL MATURATES 12/03/24 CUSIP 912797ME4	Aug 29, 24	250,000.000	98.729	246,823.44	98.755	246,887.50	64.06	ST
U S TREASURY BILL MATURATES 01/02/25 CUSIP 912797LR6	Aug 29, 24	250,000.000	98.376	245,940.54	98.393	245,982.50	41.96	ST
U S TREASURY BILL MATURATES 02/06/25 CUSIP 912797MJ3	Aug 29, 24	250,000.000	97.958	244,897.22	97.952	244,880.00	-17.22	ST
U S TREASURY BILL MATURATES 02/27/25 CUSIP 912797ML8	Aug 29, 24	1,130,000.000	97.707	1,104,092.87	97.697	1,103,976.10	-116.77	ST
U S TREASURY BILL MATURATES 08/07/25 CUSIP 912797MG9	Aug 29, 24	1,130,000.000	96.100	1,085,932.83	96.031	1,085,150.30	-782.53	ST
<b>Total</b>		<b>\$8,250,000.000</b>		<b>\$8,120,733.62</b>		<b>\$8,121,415.60</b>	<b>\$681.98</b>	



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Business Services Account  
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Account name: WAY TO GROW  
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Your Financial Advisor:  
WAY TO GROW

## Your assets → Cash alternatives (continued)

### Money market funds

Money market funds are neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Institutional prime and institutional municipal funds must float their net asset values (NAV) per share to the nearest 1/100th of a cent (e.g., \$1.0000). Government and retail money market funds will continue to transact at a stable \$1.00 net asset value. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in these funds.

**Total reinvested** is the total of all reinvested dividends. It does not include any cash dividends. It is not a tax lot for the purposes of determining holding periods or cost basis. The shares you receive each time you reinvest dividends become a separate tax lot.

**Cost basis** is the total purchase cost of the security, including reinvested dividends. The cost basis may need to be adjusted for return of capital payments in order to determine the adjusted cost basis for tax reporting purposes.

**Unrealized (tax) gain or loss** is the difference between the current value and the cost basis and would generally be your taxable gain or loss if the security was sold on this date. The unrealized (tax) gain or loss may need to be adjusted for return of capital payments in order to determine the realized gain or loss for tax reporting purposes.

**Investment return** is the current value minus the amount you invested. It does not include shares that are not reflected on your statement, including shares that have been realized as either a gain or a loss. It also does not include cash dividends that were not reinvested.

Holding	Number of shares	Purchase price/ Average price per share (\$)	Client investment (\$)	Cost basis (\$)	Price per share on Aug 30 (\$)	Value on Aug 30 (\$)	Unrealized gain or loss (\$)	Investment return (\$)	Holding period
FEDERATED HERMES									
TREASURY OBL PREMIER									
FUND CLASS P									
	130,951.600	---This information was unavailable---		1.0000	130,951.60				

Symbol: TOPXX

EAI: \$6,964 Current yield: 5.32%

### Fixed income

#### Government securities

Prices are obtained from independent quotation bureaus that use computerized valuation formulas to calculate current values. Actual market values may vary and thus gains/losses may not be accurately reflected. Cost basis has been adjusted for accredited original issue discount (OID). Cost basis has been

automatically adjusted for amortization of bond premium using the constant yield method. If you have made a tax election to deduct the premium amortization on taxable debt securities, you may request that UBS adjust cost basis for the bond premium amortization.

Holding	Trade date	Quantity	Purchase price (\$)	Adjusted cost basis (\$)	Price on Aug 30 (\$)	Value on Aug 30 (\$)	Unrealized gain or loss (\$)	Holding period
U S TREASURY NOTE								
RATE 1.7500% MATURES 03/15/25								
ACCRUED INTEREST \$1,997.27								
CUSIP 91282CED9								
EAI: \$4,375 Current yield: 1.78%	Aug 29, 24	250,000.000	98.527	246,317.50	98.479	246,197.50	-120.00	ST



Business Services Account  
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Account name:  
WAY TO GROW  
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Your Financial Advisor:  
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Your assets (continued)

### Your total assets

		Value on Aug 30 (\$)	Percentage of your account	Cost basis (\$)	Estimated annual income (\$)	Unrealized gain or loss (\$)
Cash alternatives	Money market instruments	8,121,415.60		8,120,733.62		681.98
	* Money market funds	130,951.60			6,964.00	
	<b>Total cash alternatives</b>	<b>8,252,367.20</b>	<b>97.08%</b>	<b>8,120,733.62</b>	<b>6,964.00</b>	<b>681.98</b>
Fixed income	Government securities	246,197.50		246,317.50	4,375.00	-120.00
	Total accrued interest	1,997.27				
	<b>Total fixed income</b>	<b>248,194.77</b>	<b>2.92%</b>	<b>246,317.50</b>	<b>4,375.00</b>	<b>-120.00</b>
<b>Total</b>		<b>\$8,500,561.97</b>	<b>100.00%</b>	<b>\$8,367,051.12</b>	<b>\$11,339.00</b>	<b>\$561.98</b>

\* Missing cost basis information.

### Account activity this month

For more information about the price/value shown for restricted securities, see *Important information about your statement* at the end of this document.

Date	Activity	Description	Your expense code	Quantity/ Face value	Price/Value (\$)	Cash amount (\$)	Cash and money balance (\$)
Jul 31		<b>Cash and money balance</b>					<b>\$0.00</b>
Aug 19	Deposit	FEDERAL FUNDS DEPOSIT BY WAY TO GROW AT HATRUS44				8,500,000.00	
Aug 19	Bought	FEDERATED HERMES TREASURY QBL PREMIER FUND CLASS P ROA \$8,500,000 FB0ID 42322534565 SYMBOL: TOPXX		8,500,000.000	1.0000	-8,500,000.00	
Aug 30	Bought	UNITED STATES TREAS BILL DUE 11/29/24 PRINCIPAL PURCHASE DISC 4.8495 30142 YTM = 4.992 CUSIP: 912797HP5		1,140,000.000	98.7741540	-1,126,025.36	
Aug 30	Bought	UNITED STATES TREAS BILL DUE 10/01/24 PRINCIPAL PURCHASE DISC 5.0450 30140 YTM = 5.138 CUSIP: 912797LK1		250,000.000	99.5515550	-248,878.89	
Aug 30	Bought	UNITED STATES TREAS BILL DUE 10/29/24 PRINCIPAL PURCHASE DISC 4.9300 30143 YTM = 5.040 CUSIP: 912797LV7		3,600,000.000	99.1783330	-3,570,420.00	
Aug 30	Bought	UNITED STATES TREAS BILL DUE 01/02/25 PRINCIPAL PURCHASE DISC 4.6765 30424 YTM = 4.820 CUSIP: 912797LR6		250,000.000	98.3762150	-245,940.54	

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Account name:  
WAY TO GROW

Account number:  
CP F3610 DS

Your Financial Advisor:  
WAY TO GROW

Account activity this month (continued)

Date	Activity	Description	Your expense code	Quantity/ Face value	Price/Value (\$)	Cash amount (\$)	Cash and money balance (\$)
Aug 30	Bought	UNITED STATES TREAS BILL DUE 11/05/24 PRINCIPAL PURCHASE DISC 4.8950 30141 YTM = 5.009 CUSIP: 912797MA2		250,000.000	99.0889860	-247,722.47	
Aug 30	Bought	UNITED STATES TREAS BILL DUE 12/03/24 PRINCIPAL PURCHASE DISC 4.8150 30144 YTM = 4.945 CUSIP: 912797ME4		250,000.000	98.7293750	-246,823.44	
Aug 30	Bought	UNITED STATES TREAS BILL DUE 08/07/25 PRINCIPAL PURCHASE DISC 4.1050 30423 YTM = 4.288 CUSIP: 912797MG9		1,130,000.000	96.1002500	-1,085,932.83	
Aug 30	Bought	UNITED STATES TREAS BILL DUE 02/06/25 PRINCIPAL PURCHASE DISC 4.5925 30425 YTM = 4.753 CUSIP: 912797MJ3		250,000.000	97.9588880	-244,897.22	
Aug 30	Bought	US TSY NOTE 01.750 % DUE 03/15/25 DTD 03/15/22 FC 09/15/22 PRINCIPAL PURCHASE DISC 2.6917 30422 YTM = 4.523 ACCRUED INT PAID \$1,997.28 CUSIP: 91282CED9		250,000.000	98.5270000	-248,314.78	
Aug 30	Bought	UNITED STATES TREAS BILL DUE 02/27/25 PRINCIPAL PURCHASE DISC 4.5600 30421 YTM = 4.732 CUSIP: 912797ML8		1,130,000.000	97.7073330	-1,104,092.87	
Aug 30	Sold	FEDERATED HERMES TREASURY OBL PREMIER FUND CLASS P FB0ID 42431687635 SYMBOL: TOPXX		-8,369,048.400	1.0000	8,369,048.40	
Closing cash and money balance						\$0.00	
Proceeds from investment transactions						\$8,369,048.40	
Funds used for investment transactions						-\$16,867,051.12	
Accrued interest paid						-\$1,997.28	



Business Services Account  
August 2024

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## Realized gains and losses

The estimated realized gains and losses shown below are not intended for tax purposes. Please note that gain or loss recognized on the sale or redemption of certain Structured Products, like Contingent Debt Securities, may be ordinary, and not capital, gain or loss. Please check with your tax advisor. To calculate gains or losses, we liquidate the oldest security lot first. This is known as the first-in, first-out or FIFO accounting method. We use this method unless you specified which tax lot to close when you placed your order. This is known as a versus purchases or VSP order.

### Gains and losses not calculated

Security description	Method	Quantity or face value	Purchase date	Sale date	Sale amount (\$)	Cost basis (\$)	Wash sale cost basis adjustment(\$)	Loss (\$)	Gain (\$)
FEDERATED HERMES TREASURY OBL PREMIER FUND CLASS P		8,369,048.400		Aug 30, 24	8,369,048.40	0.00		---	This information was unavailable---

See *Important information about your statement* at the end of this document for more information. We may not adjust gains and losses for all capital changes. We automatically adjust cost basis for tax-exempt and AMT coupon municipal securities for estimated amortization of bond premiums and for accreted OID securities issued at a discount. If you requested that UBS adjust cost basis for the bond premium amortization on taxable debt securities then cost basis reflected for these securities has been adjusted. Estimates in the Unclassified section can not be classified as short term or long term because information is missing, or the product is one in which the gain/loss calculation is not provided.





## Your notes



This statement represents the only official record of your UBS Financial Services Inc. ("UBS Financial Services" or the "Firm") account. It is intended for your use only and cannot be relied upon by third parties. Other records, except official tax documents, containing conflicting data should not be relied upon.

Although all figures shown are intended to be accurate, statement data should not be used for tax purposes. Rely solely on year-end tax forms, (i.e., Form 1099, 5498, 1042S, etc.) when preparing your tax return. The Firm is required by law to report to the IRS all taxable dividends, reportable non-taxable dividends and taxable interest earned on securities held in your account, net proceeds on sale transactions, and cost basis on certain covered securities.

Your privacy and financial security are a priority for us. Please review account statements carefully and if there are transactions you do not recognize or if you believe there is any inaccuracy or discrepancy, please report it immediately in writing to the Branch Manager of the office serving your account. Written communication should be directed to UBS only (@ubs.com or postal mail) to ensure proper and secure record keeping for your protection. If the financial institution on the top left of the front of this statement is not UBS Financial Services Inc., UBS Financial Services carries your account as clearing broker by arrangement with the indicated institution. We informed you of this relationship when you opened this account. In this case, your funds and securities are located at UBS Financial Services and not the introducing broker, and you must make a report of any error or omission to **both** firms. Please make all checks payable to the Firm or the financial institution indicated on the front of this statement.

Please re-confirm any oral communications in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA).

- For general account questions, contact your Financial Advisor or Customer Service at 888-279-3343.
- For TTY services: Call 844-612-0986 or from outside the U.S.: Call 201-352-1495
- All statements shall be deemed complete and accurate if not objected to in writing within 60 days.
- You must notify us of any errors or fraud involving checks reflected on your statement within 30 days after it was mailed or made available.

In case of errors or questions about an electronic funds transfer (EFT), bill payment or UBS Visa® debit card transactions, call 800-762-1000, or write to UBS Financial Services Inc., 1000 Harbor Blvd., 6th floor, Weehawken, NJ 07086, Attn: RMA/BSA Services. Call or write as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. The Firm or Card Issuer (as applicable) must hear from you no later than 60 days after the Firm sent you the FIRST statement on which the error or problem appeared.

- Provide your name and account number (if any).
- Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.

## Important information about your statement

– Provide the dollar amount of the suspected error. The Firm or Card Issuer will investigate your complaint and will correct any error promptly. For alleged errors involving UBS Visa® debit card transactions, if we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

- To submit a customer complaint, please contact the Firm's Client Relations Department at 201-352-1699 or toll-free at 800-354-9103, 8:00 a.m. to 5:00 p.m. ET Monday through Friday, or in writing to UBS Financial Services Inc., Client Relations Department, P.O. Box 766 Union City, NJ 07087.

### Investment objectives

The investment objectives and risk profile are specific to each account and may vary between your accounts. Please advise the Firm promptly in writing of any significant change in your financial situation or investment objectives. For each account held, you choose one of the following investment objectives:

- *Produce Current Income:* Investments seeking the generation of income only.
- *Achieve Capital Appreciation:* Investments seeking growth of principal rather than the generation of income.
- *Produce Combination of Income and Capital Appreciation:* Investments seeking both the generation of income and growth of principal.

### Overall risk profiles

- *Conservative:* Seeks to maintain initial principal, with low risk and volatility to the account overall, even if that means the account does not generate significant income or returns and may not keep pace with inflation.
- *Moderate:* Willing to accept some risk to principal and tolerate some volatility to seek higher returns.
- *Aggressive:* Willing to accept high risk to principal and high volatility to seek high returns over time.
- *Investment Eligibility Consideration:* If selected, a portion of the portfolio for that account may include complex strategies, limited liquidity, and greater volatility.

### UBS Sweep Options

UBS offers options for sweeping cash balances to bank deposit accounts at non-affiliated banks and affiliated banks and money market mutual funds (Money Funds). Deposit accounts at UBS Bank USA and non-affiliated banks participating in the UBS FDIC Insured Deposit Program and the UBS Insured Sweep Program are FDIC insured in accordance with FDIC rules. For more information, please visit [www.fdic.gov](http://www.fdic.gov). Deposit accounts at UBS AG Stamford Branch and shares of Money Funds are not insured by the FDIC. Bank deposits are not protected by SIPC. Money Fund shares are protected by SIPC.

Upon your request, balances in the bank deposits may be withdrawn, and shares of a Money Fund may be liquidated, and the proceeds returned to you or your securities account.

Further information about available sweep options, including current interest rates and yields, is available at [www.ubs.com/sweepproducts](http://www.ubs.com/sweepproducts), from your Financial Advisor or by calling 800-762-1000.

### UBS Financial Services account protection

The Firm is a member of the Securities Investor Protection Corporation (SIPC), which protects securities customers of its members up to \$500,000 (including \$250,000 for claims for cash). Explanatory brochure available upon request or at [www.sipc.org](http://www.sipc.org). The SIPC asset protection limits apply to all accounts that you hold in a particular capacity. The Firm, together with certain affiliates, has also purchased supplemental insurance. The maximum amount payable to all eligible clients, collectively under this protection is \$500 million as of December 10, 2023. Subject to the policy conditions and limitations, cash at the Firm is further protected for up to \$1.9 million in the aggregate for all your accounts held in a particular capacity. A full copy of the policy wording is available upon request.

Neither the SIPC protection nor the supplemental insurance apply to:

- Certain financial assets controlled by (and included in your account value) but held away from UBS Financial Services. For example, certain (i) insurance products, including variable annuities, and (ii) shares of mutual funds registered in the name of the account holder on the books of the issuer or transfer agent;
- Investment contracts or investment interests (e.g., limited partnerships and private placements) that are not registered under the Securities Act of 1933;
- Commodities contracts (e.g., foreign exchange and precious metal contracts), including futures contracts and commodity option contracts;
- Securities on loan to UBS Financial Services; and
- Deposit accounts (except certificates of deposit) at UBS Bank USA, UBS AG US branches and banks in the FDIC Insured Deposit Program or the UBS Insured Sweep Program.

The SIPC protection and the supplemental protection do not apply to these assets even if they otherwise appear on your statements. The SIPC protection and the supplemental protection do not protect against changes in the market value of your investments (whether as a result of market movement, issuer bankruptcy or otherwise).

### Statement "householding"

We may consolidate statements for related accounts with the same address in the same envelope. If you prefer to receive statements in separate envelopes, contact your Financial Advisor.

### Friendly account name

The Friendly account name is a customizable "nickname" chosen by you. It has no legal effect, is not intended to reflect any strategy, product, recommendation, investment objective or risk profile associated with your accounts, and is not a promise or guarantee that wealth, or any financial results, can or will be achieved. All investments involve the risk of loss, including the risk of loss of the entire investment. You can change your Friendly account names through Online Services or by contacting your Financial Advisor.

### Account overview

- *Value of your account/portfolio:* Net of assets and liabilities.
- *Assets:* Includes available cash balances, values for restricted security (est.), and Global Time Deposits, and certain assets not held by the Firm. Does not include unpriced securities/assets at the end of the prior and current statement periods, or private investments, unvested stock options and exercisable stock options.
- *Liabilities:* Includes debit balances, outstanding margin loans, credit line, short account balances.
- *Cash/money balances:* Total of uninvested available cash balances, plus deposit balances at affiliated and non-affiliated banks, and money market mutual fund sweep balances, at the close of the statement period. Non-commodity free credit balances in your account are not segregated from other balances and the Firm may use any of these funds in the ordinary course of its business. These funds are payable upon your demand. This total is included in the current period closing value.

### Lending information

For detailed information on the Firm's lending practices and disclosures, refer to the agreements governing your account: UBS Statement of Credit Practices available in *Agreements and Disclosures* at [www.ubs.com/disclosuredocuments](http://www.ubs.com/disclosuredocuments).

### Your assets

You may ask for delivery of fully paid securities at any time. You may receive securities used as loan collateral after paying any balance due on them. Any securities transferred to the Firm during the statement period are listed at market value as of the end of the statement period.

- *Cost basis:* Where cost basis of an asset is displayed with the number "1", the Firm has relied on information obtained from another firm or that you provided to your Financial Advisor. The Firm does not independently verify or guarantee the accuracy or validity of any information provided by sources other than the Firm. Although the Firm generally updates this information as it is received, the Firm does not provide any assurances that the information under "Cost basis" and "Unrealized gain/loss" is accurate as of the date of this statement. Do not rely on this information to make purchase or sale decisions, for tax purposes or otherwise. Accounts transferred to the Firm may reflect gain/loss information only for the period of time they are held at the Firm. More historical information can be added by your Financial Advisor.

- *Unrealized gains/losses:* When data is available, estimated unrealized gains/losses are calculated for individual security lots. The transaction data for individual lots may or may not reflect commissions, charges and/or security reorganization events. Dividend and other reinvestment lots and systematic purchase lots are each combined to display one averaged lot. The "Trade date" column presents the original transaction trade date.

- *Callable securities:* Bonds and preferred stock that the issuer calls for early redemption will be selected impartially by lot from among all securities of that issue held in our name or in nominee name for our



## Important information about your statement (continued)

clients. Call feature information is obtained from third parties and its accuracy is not guaranteed. Other call features may exist which could affect yield; complete information will be provided upon request.

- **Price/value.** Prices displayed may be higher or lower than the price that you would actually receive in the market. Prices are obtained from various third-party sources which we believe to be reliable, but we do not guarantee their accuracy.
  - We generally use the closing price when available or the mean of the bid and ask prices for listed securities and options or only bid prices for OTC securities.
  - Less actively traded securities may be priced using a valuation model or the most recent price we obtained and may not reflect an actual market price or value.
  - Certain positions may show as "price was not available" if we are unable to obtain a price.
  - Deposits or securities denominated in currencies other than U.S. dollars are reflected at the exchange rate as of the statement date.
  - For certain securities trading in non-conforming denominations, price, and quantity (face value) may have been adjusted to facilitate proper valuation.
  - Restricted securities may not be eligible for public sale. The market price of the unrestricted stock of the same issuer as an imputed value for the restricted stock for purposes of this statement only. If restricted securities are sold, the value received may be substantially less than the imputed value shown.

To obtain current quotations, when available, contact your Financial Advisor.

### Private investments and structured products

Private investment securities (including direct participation program and real estate investment trust securities) and structured products are generally highly illiquid. Certain structured products have not been registered with the Securities and Exchange Commission or under any state securities laws. We provide estimated values for informational purposes only. Accuracy is not guaranteed.

- These values may differ substantially from prices, if any, at which a private investment security or structured product may be bought or sold and do not necessarily represent the value you may receive upon liquidation.
- Third party estimates of value are as of a certain date and are supplied to the Firm on a regular basis by an independent valuation firm.
- Issuer, general partner, or sponsor estimated values, if any, are supplied to the Firm by such parties and may be based on different information than third parties' estimated values.
- Contact your Financial Advisor for additional information regarding the methodology used to

determine estimated values and the date of the information that is the basis for the estimates.

- Third party estimated values may be reflected as "Not priced" if: an independent valuation firm has not supplied or is unable to assign a value; we become aware that a material event has occurred that may call a previously reported value into question; or a value would be highly speculative due to the nature of the security.
- When neither an issuer, general partner or sponsor estimated value nor a third-party estimated value is provided, the value of the security will be different from its purchase price.
- "Distributions to date" may include return of capital, income, or both.
- "Original unit size" represents the initial offering price per unit and may not reflect your cost basis.
- DPP and unlisted REIT securities are not listed on a national securities exchange, and are generally illiquid, and even if they can be sold, the price received may be less than the per share estimated value provided in the account statement.

### Estimated income, current yields, and rates

An estimate of annual income is based on current dividend and interest rates, assuming the securities will be held for one year from statement date or until maturity. Actual income and yield might be lower or higher than the estimates. Accuracy of the estimates and continued income are not guaranteed.

- Estimated annual income and current yield may include a return of principal or capital gains in which case the estimate would be overstated.
- An estimate of annualized income is based on the last payment made by the issuer and assumes the securities/deposits will be held for one year from the statement date or until maturity.

### Alternative periodic reporting

Where permitted, transactions effected pursuant to a periodic plan or an investment company plan, or in shares of certain money market funds are reported on your periodic account statements in lieu of immediate trade confirmations. Additional transaction details that would ordinarily appear on the trade confirmation will be furnished upon written request.

### Dividend Reinvestment Program (DRIP)

The price reflected is an average price. You may obtain the actual price from your Financial Advisor. Only whole shares are purchased under DRIP; partial shares will be sold, and the cash will be deposited in your account. The dividend reinvestment price supplied by the issuer may differ from the market price at which the partial shares are sold.

### Fractional shares/ cash-in-lieu

If you are entitled to a partial unit as a result of a dividend payment, corporate action, DRIP or otherwise,

the Firm will either sell partial units at market price or accept an amount determined by a registered clearing agency, and credit your account.

### Assets not held by UBS Financial Services

Certain assets that are not held by the Firm and not within the Firm's possession or control are displayed for your information and convenience only. Positions and values presented are provided by the issuing firm. The Firm is not responsible for this information and does not guarantee its accuracy. These assets are not protected by SIPC or the Firm's supplemental SIPC coverage.

### Revenue sharing and additional compensation

- In addition to commissions on sales and 12b-1 fees received in connection with the distribution of mutual funds to our clients we and/or our affiliate receive revenue sharing payments from distributors and/or advisors of the mutual funds that we sell. These amounts are based on two different components: (i) the amount of sales by UBS of a particular mutual fund family to our clients; and (ii) the asset value of a particular mutual fund family's shares held at the firm.
- We and our affiliate also receive networking and omnibus processing fees in consideration for transfer agent services that we provide to the mutual funds. These fees generally are paid from investor assets in the mutual fund and are a fixed dollar amount based on the number of accounts at the broker-dealer holding mutual funds of that fund family.
- Our affiliates also receive trading commissions and other compensation from mutual funds whose products we distribute.

### Commissions and other charges

Information regarding commissions and other charges related to the execution of trades, including option transactions and security futures transactions has been included on confirmations previously furnished to you, and will be provided to you promptly on request. In addition to regular account fees, accounts may be subject to maintenance fees, charges for late payment for securities purchases and charges for unpaid amounts in cash accounts. Accounts that are transferred to other institutions may be subject to a transfer fee. If you are engaged in short selling a security, you may incur a charge due to certain borrowing costs for that particular security.

### Investment Advisory Program Fees

Program Fees for Investment Advisory Accounts are reflected under *Account Activity This Month*. "Current Quarter Advisory Fee" represents the UBS Advisory Fee and, if applicable, SMA Manager Fees that are charged in advance on the net asset value of the account on the last day of the prior calendar quarter. The "Prior Quarter Fee Adjustment" is the change (increase or decrease) to the quarterly fee based on the average daily balance of the account for the previous quarter. Additional

adjustments to the Advisory Fees for account activity in certain programs ("Pro-rated Quarter Advisory Relocation Charge," "Current Quarter Reallocation Adjustment"), initial fees ("Initial Fee") and account terminations ("Termination Fee") will also be shown. For more information, including details about our billing practices see the Form ADV Brochure at [ubs.com/formadv](http://ubs.com/formadv), or contact your Financial Advisor.

### Open or "good-till-cancelled" orders

Open buy and sell stop orders are reduced by the amount of dividends or rights on an ex-dividends or ex-rights date unless instructed otherwise by you. You are responsible for orders that are executed due to your failure to cancel existing open orders.

### Privacy

To obtain a copy of our current Client Privacy Notice, please contact your Financial Advisor or visit our website at [www.ubs.com/global/en/legal/privacy/usa](http://www.ubs.com/global/en/legal/privacy/usa).

UBS Financial Services is a member of all principal security, commodity, and options exchanges. UBS Financial Services and UBS Bank USA are indirect subsidiaries of UBS AG and affiliates of UBS Securities LLC.

A financial statement of this organization is available for your personal inspection at its offices, or a copy of it will be mailed upon your written request. The Firm's executive offices are at: UBS Financial Services Inc. 1200 Harbor Boulevard Weehawken, NJ 07086

UBS Financial Services is not a bank. The RMA, Business Services Account BSA and IRMA are brokerage accounts which provide access to banking services and products through arrangements with affiliated banks and other third-party banks, and provides access to insurance and annuity products issued by unaffiliated third-party insurance companies through insurance agency subsidiaries of UBS Financial Services

**Investment, insurance, and annuity products:**  
Not FDIC insured • Not a deposit • No bank guarantee • May lose value

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**UBS Financial Services Inc.**  
Rev. 202407



Do Not Use For Account Transactions  
PO BOX 3009  
MONROE, WI 53566-8309

WAY TO GROW  
201 IRVING AVE N STE 100  
MINNEAPOLIS MN 55405-1811

September 30, 2024, quarter-to-date statement

View your statements online at [vanguard.com](http://vanguard.com).

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Client Services: 800-662-2739

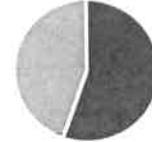
**We've recently made changes to our statements.  
You may notice that some information previously  
included no longer appears on your statement.  
For the most up-to-date information and status  
of your account, visit [Vanguard.com](http://Vanguard.com) or download  
our mobile app.**

Assets listed in this statement are held by Vanguard Brokerage Services® (VBS), a division of Vanguard Marketing Corporation (VMC), member FINRA and SIPC. Summary data are provided solely as a service and are for informational purposes only.

## Statement overview

Accounts	Value on 06/30/2024	Value on 09/30/2024
Way To Grow		
<b>Organization brokerage account</b>	<b>\$1,832,464.99</b>	<b>\$1,904,172.03</b>

### Asset mix



	Value on 09/30/2024
55.6% Stocks	\$1,058,037.93
0.0% Fixed Income	0.00
44.4% Short-term reserves	846,134.10
0.0% Other	0.00
<b>\$1,904,172.03</b>	

Your percentages are based on your holdings as of the prior month-end.  
Recalculated values are included. See Disclosures for more information.



Organization brokerage account—XXXX4598

Client Services: 800-662-2739

Way To Grow

## Account overview

**\$1,904,172.03**

Total account value as of September 30, 2024

### Year-to-date income

Taxable income	\$45,323.36
Nontaxable income	0.00
<b>Total</b>	<b>\$45,323.36</b>

### Balances and holdings for Vanguard Brokerage Account—XXXX4598

Your securities are held in your cash account, unless otherwise noted. This section only shows securities that were held in the account at the end of the time period indicated.

### Sweep program

Name	Quantity	Price on 09/30/2024	Balance on 06/30/2024	Balance on 09/30/2024
VANGUARD FEDERAL MONEY MARKET FUND 7-day SEC Yield: 4.88%	846,134.1000	\$1.00	\$1,102,197.49	\$846,134.10
<b>Total Sweep Balance</b>			<b>\$1,102,197.49</b>	<b>\$846,134.10</b>



Organization brokerage account—XXXX4598

Client Services: 800-662-2739

Way To Grow

20241002 091548 RSBJW516 404L 00000041303447 L

### Balances and holdings for Vanguard Brokerage Account—XXXX4598 continued

#### Mutual funds

Symbol	Name	Quantity	Price on 09/30/2024	Balance on 06/30/2024	Balance on 09/30/2024
VHGEX	VANGUARD GLOBAL EQUITY INVESTOR CL	27,931.3080	\$37.88	\$797,467.50	\$1,058,037.93
				<b>\$797,467.50</b>	<b>\$1,058,037.93</b>

### Account activity for Vanguard Brokerage Account—XXXX4598

This section shows transactions that have settled by September 30, 2024.

#### Income summary

	Dividends	Interest	Tax-exempt interest	Short-term capital gains	Long-term capital gains	Other income
September	\$3,784.74	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Year-to-date	45,323.36	0.00	0.00	0.00	0.00	0.00

#### Completed transactions

Settlement date	Trade date	Symbol	Name	Transaction type	Account type	Quantity	Price	Commissions & fees	Amount
09/30	09/27	VHGEX	VANGUARD GLOBAL EQUITY INVESTOR CL	Buy	Cash	1,771.2180	\$37.9400	\$0.00	-\$67,200.00
09/30	09/30	-	VANGUARD FEDERAL MONEY MARKET FUND	Dividend	-	-	-	-	3,784.74
09/30	09/30	-	VANGUARD FEDERAL MONEY MARKET FUND	Reinvestment	-	-	-	-	-3,784.74
09/30	09/30	-	VANGUARD FEDERAL MONEY MARKET FUND	Sweep out	-	-	-	-	67,200.00

September 30, 2024, quarter-to-date statement

Page 4 of 8



Client Services: 800-662-2739

Organization brokerage account—XXXX4598

Way To Grow

**Account activity for Vanguard Brokerage Account—XXXX4598** continued

**Completed transactions** continued

Settlement date	Trade date	Symbol	Name	Transaction type	Account type	Quantity	Price	Commissions & fees	Amount
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If you had an adjustment to a dividend or interest payment from a previous month, the monthly amount shown under the Income Summary section of your brokerage statement may be overstated.

Pursuant to the Securities Exchange Act of 1934, Vanguard Brokerage Services(R) must provide individual investors with certain financial information on a semiannual basis. On June 30, 2024, Vanguard Marketing Corporation's (VMC's) net capital of \$431,214,717 was 37.67% of aggregate debit balances and exceeded the minimum requirement by \$408,323,175. On July 31, 2024, VMC's net capital of \$426,545,462 was 34.11% of aggregate debit balances and exceeded the minimum requirement amount by \$401,538,900. A copy of the June 30, 2024, Statement of Financial Condition is available on vanguard.com. You may also request free printed copies by calling 800-992-8327.



Client Services: 800-662-2739

## Disclosures

### For our brokerage clients

Your brokerage cash and/or securities are held in custody by Vanguard Brokerage Services, a division of Vanguard Marketing Corporation, member FINRA and SIPC. Vanguard funds not held through your Vanguard Brokerage Services (VBS) account are held by The Vanguard Group, Inc., and are not protected by SIPC.

### I. General information and key terms

**Advice.** Vanguard Brokerage Services provides point-in-time recommendations for certain brokerage products, accounts and services, and relating to account transfers and rollovers. However, unless Vanguard Brokerage Services affirmatively states that it is making a recommendation, it is not providing a recommendation. Vanguard Brokerage Services doesn't provide tax or legal advisory services and no one associated with Vanguard Brokerage Services is authorized to render such advice.

**Direct Participation Program (DPP) and Real Estate Investment Trust (REIT).** DPP and REIT securities are generally illiquid. The value of the security will be different than its purchase price. Any estimated value on your statement may not be realized when you seek to liquidate the security.

**Financial statement.** A Vanguard Brokerage financial statement is available for your inspection at any time, upon request to Vanguard Brokerage Services.

**Free credit balance.** Any free credit balance carried for your account represents funds payable on demand, which, although properly accounted for on Vanguard Brokerage's books of record, aren't segregated and may be used in the conduct of its business to the extent permitted by law. Your settlement fund may be liquidated upon your request and the proceeds remitted to you.

**Dividend reinvestment.** When reinvesting dividends of eligible stocks, ETFs, and closed-end funds, Vanguard Brokerage Services combines cash distributions from the accounts of all clients who have requested reinvestment in the same security, and then uses that combined total to purchase additional shares of the security in the open market. The new shares are divided proportionately among the clients' accounts, in whole and fractional shares rounded to three decimal places. If the total purchase can't be completed in one trade, clients will receive shares purchased at the weighted average price paid by Vanguard Brokerage Services. Participants in our free dividend reinvestment program should refer to the "Completed transactions" area of the "Account activity for Vanguard Brokerage Account" section of their Vanguard statements for details of transaction history and dates.

For dividend reinvestment of mutual funds held in your brokerage account, the instructions are provided to the fund and the "settlement date" and "trade date" on your statement will generally represent the day the transaction is entered in your account record. Call Vanguard Brokerage Services with any questions.

**Reporting brokerage account discrepancies.** Promptly report in writing any inaccuracies or discrepancies in your Vanguard Brokerage account (including unauthorized trading) to Vanguard Brokerage Services. Any oral communication must be confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.

**Margin accounts.** If you maintain a margin account, this is a combined statement of your general account and a special memorandum account maintained for you under 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 upon request to Vanguard Brokerage Services. All securities must be held in your margin account. Note that purchases of open-end mutual funds and Vanguard ETFs® will settle in your cash account and after 30 days be moved into your margin account.

**Money market fund transactions.** Vanguard Brokerage Services may elect to send a monthly statement, in lieu of an immediate confirmation, for transactions executed pursuant to a periodic plan or an investment company plan, or executed in shares of any open-end registered money market mutual fund.

**Orphaned fractional share transactions.** Vanguard Brokerage Services may elect to send a monthly statement, in lieu of an immediate confirmation, for transactions executed to liquidate orphaned fractional share positions. Orphaned fractional share positions are fractional share positions held without a corresponding whole share position. Liquidations of these positions are executed by Vanguard Brokerage Services on a principal basis at the previous day's closing price, and the proceeds are credited to your account. No transaction fee is charged.

**Open orders.** A good-till-cancelled (GTC) order will remain in effect for 60 calendar days after the business day on which the order was placed. If the 60th day falls during a weekend or on a holiday, the order will be cancelled on the next business day before the markets open. GTC orders are automatically entered on a "do not reduce" (DNR) basis. The limit price won't be adjusted when a stock goes "ex-dividend." Orders for securities undergoing corporate actions such as, but not limited to, stock splits, stock dividends, special cash dividends, and spin-offs may be canceled before the market opening on the ex-dividend date of the corporate action. You must maintain records of all open orders. Be sure to review your open GTC orders periodically.



Client Services: 800-662-2739

**Option accounts.** Information regarding commissions and charges related to the execution of an options transaction is provided in the transaction confirmation sent to you at the time of the transaction. These are also available upon request. You should advise us promptly of any changes in your investment objectives or financial situation.

**Tax information.** After year-end, Vanguard Brokerage Services is required to provide tax information to the IRS and other governmental authorities. At that time, you'll receive necessary information on the annual tax information statement; use that statement to prepare your tax filings. Note that certain types of assets typically need corrected tax forms.

**Trade execution.** Vanguard Brokerage Services may have acted as principal, agent, or both in the placement of trades for your account. Details are provided upon request to Vanguard Brokerage Services.

**Average pricing.** If average price transaction is indicated on this statement, details regarding the actual execution prices are available upon request to Vanguard Brokerage Services.

**When issued.** A short form of "when, as, and if issued." The term indicates a conditional transaction in a security authorized for issuance but not as yet actually issued. All "when issued" transactions are on an "if" basis, to be settled if and when the actual security is issued.

## II. Portfolio holdings

The net market value of the securities in your account, including short positions, is reflected in this statement on a trade-date basis at the close of the statement period. The market prices have been obtained from quotation services that we believe to be reliable; however, we can't guarantee their accuracy. Securities for which a price isn't available are marked "—" and are omitted from the total. Prices listed reflect quotations on the statement date. Current prices are listed to help you track your account and aren't suitable for tax purposes. Account balances provided on the statement are displayed in short-form using only two decimal places.

Please logon to your account at Vanguard.com to review your account balances. Accrued interest represents interest earned but not yet received. Fund data on vanguard.com is generally updated mid-month. Depending on when you log on, there may be a difference between the asset mix shown on your statement and the data shown online. There also may be a difference between your fund's actual asset allocation and its target allocation. For more information about your fund's target allocation, go to vanguard.com.

**Estimated values on statements.** Vanguard Brokerage Services relies on external vendors to provide estimated, periodic valuation and market-price information for securities listed in your account statement. From time to time, this information isn't available or isn't received in time for posting to your account statement. In this case, the valuation or market price on your statement is marked "—" and the security hasn't been valued for purposes of calculating account totals. For owners of auction-rate securities, if an estimated valuation is provided on your account statement for auction-rate securities, please note that due to market illiquidity, you may not be able to sell the security at or near the estimated valuation listed on your account statement.

**Asset mix for some funds recalculated by Vanguard.** If the "Asset mix" section of your "Statement overview" page has a footnote that reads "Recalculated values are included," the asset allocation breakdown of particular funds within your portfolio among stocks, bonds, and short-term reserves has been calculated using long positions, margin credit or debit balances; short positions have been excluded. Certain funds employ trading strategies, such as risk hedging, short selling, and use of leverage and derivatives, that could result in significant short positions that can't be displayed using a standard asset allocation pie chart. Exclusion of these short positions may have a significant impact on the "Asset mix" pie chart. For more information about the strategies or holdings of a particular fund, see the fund's prospectus.

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Vanguard®

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UBS Financial Services Inc.  
315 Deaderick Street  
C-198971  
Nashville, TN 37238-8971

ubs.com/fs

OCT 07 2024

Confirmation

Your Financial Advisor  
WAY TO GROW  
312-525-4500/800-621-0684



0003221 01 AB 0.588 01 TR 00016 BCDD17D2 000000 edg

WAY TO GROW  
201 IRVING AVE N  
SUITE 100  
MINNEAPOLIS MN 55405-1811



Send checks/correspondence to:  
UBS FINANCIAL SERVICES INC.  
1 North Wacker Drive  
32nd & 33rd Floors  
Chicago IL 60606-2825

September 26, 2024

## We confirm the following trade

### Bought

FEDERATED HERMES  
TREASURY OBL PREMIER  
FUND CLASS P  
ROA \$596,443  
FBOID: 42705256257  
SYMBOL TOPXX  
CUSIP NO. 31423R500

	Quantity	
Account	CP F3610	450,000
Trade date	09/26/24	\$1.0000
Settlement date	09/26/24	
UBS capacity	AGENT	
Reference no.	25625	
Gross amount		\$450,000.00
Commission/sales charge		
Other fees/charges		
Amount debited		\$450,000.00

### SOLICITED

As discussed with your Financial Advisor, your stated anticipated time horizon for this investment is less than 1 year.

Your purchase of Mutual Funds within the same family of funds may be eligible for commission discounts depending on amounts you are purchasing, intended future purchases and amounts already held, including amounts held by your immediate family and mutual funds held at other firms. The sales charge you paid may differ slightly from the Prospectus disclosed rate due to rounding calculations. Please refer to the Prospectus, Statement of Additional Information or contact your Financial Advisor for further information.

The symbol displayed is the Mutual Fund ticker.

Trade includes a sales load charge of 0.00%

### Please note

It is important you retain this trade confirmation for your tax and/or financial records. When remittances/securities are due, they must be received by us at the address above on or before the payment/settlement date. Payments not received by the settlement date may be subject to a late settlement fee. Please indicate your account number on your check or correspondence. Make checks payable to UBS Financial Services Inc. Please see the back of this confirmation for additional terms and definitions applicable to these transactions.

**Additional terms and definitions**

**Payment and Delivery; Late Payment Interest:** You agree that (1) you will make payment by the settlement date for all property purchased for your account, and (2) that you own all property sold for your account (except for short sales), or it has been or will be delivered to UBS for your account by the settlement date.

**Close-out Rights:** We may close transactions without further notice through liquidation or buy-in, as applicable, if we do not receive payment for purchases or delivery of property sold by the settlement date, and we may charge late payment interest.

**Purchase for a Cash Account:** If this transaction is a purchase of securities for a cash account, until we receive payment from you, these securities may be loaned, pledged, hypothecated and/or commingled with securities carried for other clients.

**Applicable Law:** All transactions are subject to the provisions of your account agreement and this confirmation, which are governed by New York law. All transactions are subject to applicable federal, state and foreign laws and regulations, and to the rules, regulations, interpretations and customs of the exchange or market on which they are made or the clearing agency through which comparison of terms, delivery and payment is affected.

**Other Fees and Charges:** Amounts charged to your account may include a Transaction Fee (rounded to the nearest penny, or up to one penny if less than one, on each sale transaction), subscription fees for U.S. Government and Government agency issues, insurance premiums and other charges associated with the processing of transactions for your account. For the current Transaction Fee rate go to [www.ubs.com/disclosuredocuments](http://www.ubs.com/disclosuredocuments)

**Market Maker:** As market maker, we or our affiliate may act as principal, may have a long or short position in the security and may profit from your transaction.

**Agency Trades:** For trades in which we acted as agent, the name of the person the security was purchased from or sold to and the source and amount of any other remuneration received by us, in addition to the amount shown on confirmations, is available upon written request. The other party may be an affiliate that may earn compensation in addition to the commission shown on confirmations.

**Dual Agent:** If the capacity shown on the front is dual agent, then we acted as agent for both you and another client.

**Principal Trades:** For trades in which we acted as principal, the price shown may reflect revenue received by us in addition to any amount shown under "Commission/Sales Charge" including revenue received from affiliated dealers.

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**Odd-Lot Differential:** The amount of any odd-lot differential, or equivalent fee to execute an order for an odd-lot number of shares, unit or principal amount of a security is disclosed on this confirmation or will be furnished upon request.

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**Zero Coupon Security:** If this transaction involves a zero-coupon security, no periodic interest payments will be made and, if the security is callable, it may be called below maturity value. Such securities may be called by mail without direct notice to the holder unless the holder is registered.

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**Minimum Denomination:** The municipal security that you purchased may have a minimum denomination set by the issuer. The Municipal Securities Rulemaking Board has certain conditions for the purchase of below-minimum denomination securities by brokers, dealers and municipal securities dealers that may reduce the number of investors willing to purchase the security and, therefore, adversely impact the price that you receive for the security.

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**Revenue Sharing and Additional Compensation:** In addition to commissions on sales and 12b-1 fees received in connection with the distribution of mutual funds to our clients, as described in the prospectus, we and/or our affiliate receive revenue sharing payments from distributors and/or advisors of the mutual funds that we sell. These amounts are based on two components:

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- The asset value of a particular mutual fund family's shares held at the firm. We and/or our affiliate also receive record keeping or service fees in consideration for transfer agent services that we provide to the mutual funds. These fees generally are paid from investor assets in the mutual fund and are a generally fixed dollar amount based on the number of accounts at the broker-dealer holding mutual funds of that fund family.

In addition to commissions received in connection with the sale or distribution of variable annuity contracts and unit investment trust units to our clients, as described in the prospectus, we and/or our affiliates receive revenue sharing compensation from many of the insurance companies underwriting the variable annuity contracts, affiliates of the insurance companies or sponsors of the unit investment trusts we distribute. Our affiliates also receive trading commissions and other compensation from mutual funds and insurance companies whose products we distribute.

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UBS Financial Services Inc.  
315 Deaderick Street  
C-198971  
Nashville, TN 37238-8971

ubs.com/fs

## Confirmation

Your Financial Advisor  
WAY TO GROW  
312-525-4500/800-621-0684



0005709 01 AB 0.588 01 TR 00017 BCDD19D2 000000 edg

WAY TO GROW  
201 IRVING AVE N  
SUITE 100  
MINNEAPOLIS MN 55405-1811



Send checks/correspondence to:  
UBS FINANCIAL SERVICES INC.  
1 North Wacker Drive  
32nd & 33rd Floors  
Chicago IL 60606-2825



September 30, 2024

## We confirm the following trade

### Bought

US TSY NOTE 02.625 %  
DUE 04/15/25  
DTD 04/18/22 FC 10/15/22  
PRINCIPAL PURCHASE  
DISC 1.3703 00932  
YTM = 4.038  
CUSIP NO. 91282CEH0

Account	CP F3610	Quantity	250,000
Trade date	09/30/24	Price	\$99.2539000
Settlement date	10/01/24	Gross amount	\$248,134.75
UBS capacity	PRINCIPAL	Commission/sales charge	-
Reference no.	00932	Other fees/charges	-
		Accrued interest	\$3,030.23
		Amount debited	<b>\$251,164.98</b>

Please note that this principal trade was executed on a "riskless principal" basis, meaning that after having received your order, we purchased or sold the investment for our account to offset the simultaneous trade with you.

### Please note

It is important you retain this trade confirmation for your tax and/or financial records. When remittances/securities are due, they must be received by us at the address above on or before the payment/settlement date. Payments not received by the settlement date may be subject to a late settlement fee. Please indicate your account number on your check or correspondence. Make checks payable to UBS Financial Services Inc. Please see the back of this confirmation for additional terms and definitions applicable to these transactions.

### Questions

If you have any questions, please contact your Financial Advisor, WAY TO GROW, at 312-525-4500/800-621-0684.

Thank you for allowing us to serve your wealth management needs.

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0005709 BCDD19D2 000008813  
S

**Additional terms and definitions**

**Payment and Delivery; Late Payment Interest:** You agree that (1) you will make payment by the settlement date for all property purchased for your account, and (2) that you own all property sold for your account (except for short sales), or it has been or will be delivered to UBS for your account by the settlement date.

**Close-out Rights:** We may close transactions without further notice through liquidation or buy-in, as applicable, if we do not receive payment for purchases or delivery of property sold by the settlement date, and we may charge late payment interest.

**Purchase for a Cash Account:** If this transaction is a purchase of securities for a cash account, until we receive payment from you, these securities may be loaned, pledged, hypothecated and/or commingled with securities carried for other clients.

**Applicable Law:** All transactions are subject to the provisions of your account agreement and this confirmation, which are governed by New York law. All transactions are subject to applicable federal, state and foreign laws and regulations, and to the rules, regulations, interpretations and customs of the exchange or market on which they are made or the clearing agency through which comparison of terms, delivery and payment is affected.

**Other Fees and Charges:** Amounts charged to your account may include a Transaction Fee (rounded to the nearest penny, or up to one penny if less than one, on each sale transaction), subscription fees for U.S. Government and Government agency issues, insurance premiums and other charges associated with the processing of transactions for your account. For the current Transaction Fee rate go to [www.ubs.com/disclosure/documents](http://www.ubs.com/disclosure/documents)

**Market Maker:** As market maker, we or our affiliate may act as principal, may have a long or short position in the security and may profit from your transaction.

**Agency Trades:** For trades in which we acted as agent, the name of the person the security was purchased from or sold to and the source and amount of any other remuneration received by us, in addition to the amount shown on confirmations, is available upon written request. The other party may be an affiliate that may earn compensation in addition to the commission shown on confirmations.

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In addition to commissions received in connection with the sale or distribution of variable annuity contracts and unit investment trust units to our clients, as described in the prospectus, we and/or our affiliates receive revenue sharing compensation from many of the insurance companies underwriting the variable annuity contracts, affiliates of the insurance companies or sponsors of the unit investment trusts we distribute. Our affiliates also receive trading commissions and other compensation from mutual funds and insurance companies whose products we distribute.

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SEP 24

Confirmation

Your Financial Advisor  
WAY TO GROW  
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0003933 01 AB 0.588 01 TR 00017 BCDD10D2 000000 edg

WAY TO GROW  
201 IRVING AVE N  
SUITE 100  
MINNEAPOLIS MN 55405-1811



Send checks/correspondence to:  
UBS FINANCIAL SERVICES INC.  
1 North Wacker Drive  
32nd & 33rd Floors  
Chicago IL 60606-2825



September 17, 2024

## We confirm the following trade

### Bought

FEDERATED HERMES	Account	CP F3610	Quantity	2,187.500
TREASURY OBL PREMIER	Trade date	09/17/24	Price	\$1.0000
FUND CLASS P	Settlement date	09/17/24	Gross amount	\$2,187.50
ROA \$146,443	UBS capacity	AGENT	Commission/sales charge	-
FBOID 42611491345	Reference no.	49134	Other fees/charges	-
SYMBOL TOPXX			Amount debited	\$2,187.50
CUSIP NO. 31423R500				
SOLICITED				

As discussed with your Financial Advisor, your stated anticipated time horizon for this investment is less than 1 year.

Your purchase of Mutual Funds within the same family of funds may be eligible for commission discounts depending on amounts you are purchasing, intended future purchases and amounts already held, including amounts held by your immediate family and mutual funds held at other firms. The sales charge you paid may differ slightly from the Prospectus disclosed rate due to rounding calculations. Please refer to the Prospectus, Statement of Additional Information or contact your Financial Advisor for further information.

The symbol displayed is the Mutual Fund ticker.

Trade includes a sales load charge of 0.00%

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UBS Financial Services Inc.  
1 North Wacker Drive  
32nd & 33rd Floors  
Chicago IL 60606-2825

# Business Services Account

September 2024

APZ2001433499 0924 X134 CP 0

0023391 03 AB 0.588 03 TR 00179 B201B034 101100 ebg  
WAY TO GROW  
201 IRVING AVE N  
SUITE 100  
MINNEAPOLIS MN 55405-1811



Account name: WAY TO GROW  
Branch: 312-525-4500/800-621-0684

Your Financial Advisor:  
WAY TO GROW  
Branch: 312-525-4500/800-621-0684

## Questions about your statement?

Call your Financial Advisor or the  
Resourceline at 800-762-1000,  
account 280153610.

Visit our website:  
[www.ubs.com/financialservices](http://www.ubs.com/financialservices)

## Items for your attention

- Help protect yourself from fraud and review bank, credit card, and brokerage statements regularly. Also, get your free credit report annually from [www.annualcreditreport.com](http://www.annualcreditreport.com).

## Value of your account

	on August 30 (\$)	on September 30 (\$)
Your assets	8,500,561.97	9,003,868.58
Your liabilities	0.00	0.00
<b>Value of your account</b>	<b>\$8,500,561.97</b>	<b>\$9,003,868.58</b>

Accrued interest in value above

\$1,997.27

\$181.27

## Tracking the value of your account



	Value of your account	Value of your account
Dividend and interest income	\$13,494.33	\$13,494.33
Change in value of accrued interest	\$181.27	\$181.27
Change in market value	\$40,192.98	\$40,192.98
<b>Value of your account</b>	<b>\$9,003,868.58</b>	<b>\$9,003,868.58</b>

On Sep 30, 2024

Member SIPC S 023391 B201B034 024334

APZ20003001433499 PZ2000168955 00001 0924 0000000000 CPF3610DS0 101100

Page 1 of 8

## Your account balance sheet

The value of your account includes assets held at UBS and certain assets held away from UBS. See page 1 for more information.

### Summary of your assets

	Value on September 30 (\$)	Percentage of your account	Your current asset allocation
<b>A</b> Cash and money balances	0.00	0.00%	
<b>B</b> Cash alternatives	8,756,564.81	97.25%	D
<b>C</b> Equities	0.00	0.00%	
<b>D</b> Fixed income	247,303.77	2.75%	
<b>E</b> Non-traditional	0.00	0.00%	
<b>F</b> Commodities	0.00	0.00%	
<b>G</b> Other	0.00	0.00%	
<b>Total assets</b>	<b>\$9,003,868.58</b>	<b>100.00%</b>	<b>B</b>

### Value of your account

**\$9,003,868.58**

### Eye on the markets

Index	September 2024	Year to date	Percentage change
S&P 500	2.14%	22.08%	
Russell 3000	2.07%	20.63%	
MSCI - Europe, Australia & Far East	0.97%	13.50%	
Barclays Capital U.S. Aggregate Bond Index	1.34%	4.45%	

### Interest rates on September 30, 2024

- 3-month Treasury bills: 4.57%
- One-month SOFR: 5.16%



Business Services Account  
September 2024

Account name:  
WAY TO GROW

Account number:  
CP F3610 DS

Your Financial Advisor:  
WAY TO GROW

## Change in the value of your account

	September 2024 (\$)	Year to date (\$)
<b>Opening account value</b>	<b>\$8,500,561.97</b>	<b>\$0.00</b>
Deposits, including investments transferred in	450,000.00	8,950,000.00
Dividend and interest income	15,491.61	13,494.33
Change in value of accrued interest	-1,816.00	181.27
Change in market value	39,631.00	40,192.98
<b>Closing account value</b>	<b>\$9,003,868.58</b>	<b>\$9,003,868.58</b>

## Dividend and interest income earned

For purposes of this statement, taxability of interest and dividend income has been determined from a US tax reporting perspective. Based upon the residence of the account holder, account type, or product type, some interest and/or dividend payments may not be subject to United States (US) and/or Puerto Rico (PR) income taxes. The client monthly statement is not intended to be used and cannot be relied upon for tax purposes. Clients should refer to the applicable tax reporting forms they receive from UBS annually, such as the Forms 1099 and the Forms 480, for tax reporting information. It is the practice of UBS to file the applicable tax reporting forms with the US Internal Revenue Service and PR Treasury Department, and in such forms accurately classify dividends and/or interest as tax exempt or taxable income. Please consult your individual tax preparer.

	September 2024 (\$)	Year to date (\$)
Taxable dividends	13,304.11	13,304.11
Taxable interest	2,187.50	2,187.50
Taxable accrued interest paid	0.00	-1,997.28
<b>Total current year</b>	<b>\$15,491.61</b>	<b>\$13,494.33</b>
<b>Total dividend &amp; interest</b>	<b>\$15,491.61</b>	<b>\$13,494.33</b>

## Summary of gains and losses

Values reported below exclude products for which gains and losses are not classified.

	Realized gains and losses		Unrealized gains and losses (\$)
	September 2024 (\$)	Year to date (\$)	
Short term	0.00	0.00	40,192.98

## Cash activity summary

See *Account activity this month* for details. Balances in your Sweep Options are included in the opening and closing balances value. FDIC insurance applies to deposits at UBS Bank USA and all banks participating in the UBS FDIC-Insured Deposit Program and the UBS Insured Sweep Program. It does not apply to deposits at UBS AG, Stamford Branch. SIPC protection applies to money market sweep fund holdings but not bank deposits. See *Important information about your statement* on the last two pages of this document for details.

	September 2024 (\$)	Year to date (\$)
<b>Opening balances</b>	<b>\$0.00</b>	<b>\$0.00</b>
<i>Additions</i>		
Deposits and other funds credited	450,000.00	8,950,000.00
Dividend and interest income	15,491.61	13,494.33
Proceeds from investment transactions	0.00	8,369,048.40
<b>Total additions</b>	<b>\$465,491.61</b>	<b>\$17,332,542.73</b>
<i>Subtractions</i>		
Funds withdrawn for investments bought	-465,491.61	-17,332,542.73
<b>Total subtractions</b>	<b>-\$465,491.61</b>	<b>-\$17,332,542.73</b>
<b>Closing balances</b>	<b>\$0.00</b>	<b>\$0.00</b>





Business Services Account  
September 2024

Account name:  
WAY TO GROW  
Account number:  
CP F3610 DS

Your Financial Advisor:  
WAY TO GROW

## Your investment objectives:

You have identified the following investment objectives for this account. If you have questions about these objectives, disagree with them, or wish to change them, please contact your Financial Advisor or Branch Manager. You can find a full description of the alternative investment objectives in *Important information about your statement* at the end of this document.

**Your return objective:**

Current income

**Your risk profile:**

Primary - Conservative

Investment eligibility consideration - None selected

## Your account instructions

- Your account cost basis default closing method is FIFO, First In, First Out.



Business Services Account  
September 2024

Account name:  
WAY TO GROW

CP F3610 DS

Your Financial Advisor:  
WAY TO GROW

## Your assets

Some prices, income and current values shown may be approximate. As a result, gains and losses may not be accurately reflected. See *Important information about your statement* at the end of this document for more information.

### Cash alternatives

#### Money market instruments

Holding	Trade date	Quantity	Purchase price (\$)	Cost basis (\$)	Price on Sep 30 (\$)	Value on Sep 30 (\$)	Unrealized gain or loss (\$)	Holding period
U S TREASURY BILL MATURATES 10/01/24 CUSIP 912797LK1	Aug 29, 24	250,000.000	99.551	248,878.89	100.000	250,000.00	1,121.11	ST
U S TREASURY BILL MATURATES 10/29/24 CUSIP 912797LV7	Aug 29, 24	3,600,000.000	99.178	3,570,420.00	99.632	3,586,752.00	16,332.00	ST
U S TREASURY BILL MATURATES 11/05/24 CUSIP 912797MA2	Aug 29, 24	250,000.000	99.088	247,722.47	99.547	248,867.50	1,145.03	ST
U S TREASURY BILL MATURATES 11/29/24 CUSIP 912797HP5	Aug 29, 24	1,140,000.000	98.774	1,126,025.36	99.233	1,131,256.20	5,230.84	ST
U S TREASURY BILL MATURATES 12/03/24 CUSIP 912797ME4	Aug 29, 24	250,000.000	98.729	246,823.44	99.207	248,017.50	1,194.06	ST
U S TREASURY BILL MATURATES 01/02/25 CUSIP 912797LR6	Aug 29, 24	250,000.000	98.376	245,940.54	98.843	247,107.50	1,166.96	ST
U S TREASURY BILL MATURATES 02/06/25 CUSIP 912797MJ3	Aug 29, 24	250,000.000	97.958	244,897.22	98.445	246,112.50	1,215.28	ST
U S TREASURY BILL MATURATES 02/27/25 CUSIP 912797ML8	Aug 29, 24	1,130,000.000	97.707	1,104,092.87	98.211	1,109,784.30	5,691.43	ST
U S TREASURY BILL MATURATES 08/07/25 CUSIP 912797MG9	Aug 29, 24	1,130,000.000	96.100	1,085,932.83	96.657	1,092,224.10	6,291.27	ST
Total		\$8,250,000.000		\$8,120,733.62		\$8,160,121.60	\$39,387.98	





~Your assets ▶ **Cash alternatives** (continued)

**Money market funds**

Money market funds are neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Institutional prime and institutional municipal funds must float their net asset values (NAV) per share to the nearest 1/100th of a cent (e.g., \$1.0000). Government and retail money market funds will continue to transact at a stable \$1.00 net asset value. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in these funds.

*Total reinvested* is the total of all reinvested dividends. It does not include any cash dividends. It is not a tax lot for the purposes of determining holding periods or cost basis. The shares you receive each time you reinvest dividends become a separate tax lot.

*Cost basis* is the total purchase cost of the security, including reinvested dividends. The cost basis may need to be adjusted for return of capital payments in order to determine the adjusted cost basis for tax reporting purposes.

*Unrealized (tax) gain or loss* is the difference between the current value and the cost basis and would generally be your taxable gain or loss if the security was sold on this date. The unrealized (tax) gain or loss may need to be adjusted for return of capital payments in order to determine the realized gain or loss for tax reporting purposes.

*Investment return* is the current value minus the amount you invested. It does not include shares that are not reflected on your statement, including shares that have been realized as either a gain or a loss. It also does not include cash dividends that were not reinvested.

Holding	Number of shares	Purchase price/ Average price per share (\$)	Client investment (\$)	Cost basis (\$)	Price per share on Sep 30 (\$)	Value on Sep 30 (\$)	Unrealized gain or loss (\$)	Investment return (\$)	Holding period
FEDERATED HERMES									
TREASURY OBL PREMIER									
FUND CLASS P									
	596,443.210	---This information was unavailable---		1.0000	596,443.21				
Symbol: TOPXX									
EAI: \$31,548 Current yield: 5.29%									

**Fixed income**

**Government securities**

Prices are obtained from independent quotation bureaus that use computerized valuation formulas to calculate current values. Actual market values may vary and thus gains/losses may not be accurately reflected. Cost basis has been adjusted for accredited original issue discount (OID). Cost basis has been

automatically adjusted for amortization of bond premium using the constant yield method. If you have made a tax election to deduct the premium amortization on taxable debt securities, you may request that UBS adjust cost basis for the bond premium amortization.

Holding	Trade date	Quantity	Purchase price (\$)	Adjusted cost basis (\$)	Price on Sep 30 (\$)	Value on Sep 30 (\$)	Unrealized gain or loss (\$)	Holding period
U S TREASURY NOTE								
RATE 1.7500% MATURES 03/15/25								
ACCRUED INTEREST \$181.27								
CUSIP 91282CED9								
EAI: \$2,188 Current yield: 1.77%	Aug 29, 24	250,000.000	98.527	246,317.50	98.849	247,122.50	805.00	ST



Business Services Account  
September 2024

Account name:  
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WAY TO GROW

Your assets (continued)

## Your total assets

		Value on Sep 30 (\$)	Percentage of your account	Cost basis (\$)	Estimated annual income (\$)	Unrealized gain or loss (\$)
Cash alternatives	Money market instruments	8,160,121.60		8,120,733.62		39,387.98
	* Money market funds	596,443.21			31,548.00	
	<b>Total cash alternatives</b>	<b>8,756,564.81</b>	<b>97.25%</b>	<b>8,120,733.62</b>	<b>31,548.00</b>	<b>39,387.98</b>
Fixed income	Government securities	247,122.50		246,317.50	2,188.00	805.00
	Total accrued interest	181.27				
	<b>Total fixed income</b>	<b>247,303.77</b>	<b>2.75%</b>	<b>246,317.50</b>	<b>2,188.00</b>	<b>805.00</b>
<b>Total</b>		<b>\$9,003,868.58</b>	<b>100.00%</b>	<b>\$8,367,051.12</b>	<b>\$33,736.00</b>	<b>\$40,192.98</b>

\* Missing cost basis information.

## Account activity this month

For more information about the price/value shown for restricted securities, see *Important information about your statement* at the end of this document.

Date	Activity	Description	Your expense code	Quantity/ Face value	Price/Value (\$)	Cash amount (\$)	Cash and money balance (\$)
Aug 30		<b>Cash and money balance</b>					<b>\$0.00</b>
Sep 3	Dividend	FEDERATED HERMES TREASURY OBL PREMIER FUND CLASS P AS OF 08/30/24 SYMBOL: TOPXX				13,304.11	
Sep 3	Reinvestment	FEDERATED HERMES TREASURY OBL PREMIER FUND CLASS P DIVIDEND REINVESTED AT 1.00 NAV ON 08/30/24 AS OF 08/30/24 SYMBOL: TOPXX		13,304.110		-13,304.11	
Sep 16	Interest	US TSY NOTE 01.750 % DUE 03/15/25 DTD 03/15/22 FC 09/15/22 PAID ON 250000 AS OF 09/15/24 CUSIP: 91282CED9				2,187.50	2,187.50
Sep 17	Bought	FEDERATED HERMES TREASURY OBL PREMIER FUND CLASS P ROA \$146,443 FB0ID 42611491345 SYMBOL: TOPXX		2,187.500	1.0000	-2,187.50	
Sep 26	Deposit	FEDERAL FUNDS DEPOSIT BY WAY TO GROW AT HATRUS44				450,000.00	

continued next page





Business Services Account  
September 2024

**Account name:** WAY TO GROW  
**Account number:** CP F3610 DS

Your Financial Advisor.  
WAY TO GROW

**Account activity this month (continued)**

Date	Activity	Description	Your expense code	Quantity/ Face value	Price/Value (\$)	Cash amount (\$)	Cash and money balance (\$)
Sep 26	Bought	FEDERATED HERMES TREASURY OBL PREMIER FUND CLASS P ROA \$596,443 FBOID 42705256257 SYMBOL: TOPXX		450,000.000	1.0000	-450,000.00	
Sep 30		<b>Closing cash and money balance</b>					\$0.00
		<b>Funds used for investment transactions</b>					-\$465,491.61
	Date	Activity	Description		Amount (\$)		
<b>Money balance activities</b>		<b>Aug 30</b>	<b>Balance forward</b>				<b>\$0.00</b>
		Sep 17	Bought	RMA GOVERNMENT MONEY MARKET FD		2,187.50	
		Sep 18	Sold	RMA GOVERNMENT MONEY MARKET FD AS OF 09/17/24		-2,187.50	
		<b>Sep 30</b>	<b>Closing RMA Government Money Market Fd</b>				<b>\$0.00</b>

#### **Unsettled transaction activity**

The following transaction(s) are pending settlement

Trade date	Settlement date	Activity	Description	Quantity	Price / Value (\$)	Amount (\$)
Sep 30, 24	Oct 01, 24	Bought	US TSY NOTE 02.625 % DUE 04/15/25 DTD 04/18/22 FC 10/15/22 PRINCIPAL PURCHASE DISC 1.3703 00932 YTM = 4.038 ACCRUED INT PAID \$3,030.23	250,000.000	99.2539000	-251,164.98
<b>Total pending investments purchased</b>						<b>-\$251,164.98</b>



This statement represents the only official record of your UBS Financial Services Inc. ("UBS Financial Services" or the "Firm") account. It is intended for your use only and cannot be relied upon by third parties. Other records, except official tax documents, containing conflicting data should not be relied upon.

Although all figures shown are intended to be accurate, statement data should not be used for tax purposes. Rely solely on year-end tax forms, (i.e., Form 1099, 5498, 10425, etc.) when preparing your tax return. The Firm is required by law to report to the IRS all taxable dividends, reportable non-taxable dividends and taxable interest earned on securities held in your account, net proceeds on sale transactions, and cost basis on certain covered securities.

Your privacy and financial security are a priority for us. Please review account statements carefully and if there are transactions you do not recognize or if you believe there is any inaccuracy or discrepancy, please report it immediately in writing to the Branch Manager of the office serving your account. Written communication should be directed to UBS only (@ubs.com or postal mail) to ensure proper and secure record keeping for your protection. If the financial institution on the top left of the front of this statement is not UBS Financial Services Inc., UBS Financial Services carries your account as clearing broker by arrangement with the indicated institution. We informed you of this relationship when you opened this account. In this case, your funds and securities are located at UBS Financial Services and not the introducing broker, and you must make a report of any error or omission to **both** firms. Please make all checks payable to the Firm or the financial institution indicated on the front of this statement.

Please re-confirm any oral communications in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA).

- For general account questions, contact your Financial Advisor or Customer Service at 888-279-3343.
- For TTY services: Call 844-612-0985 or from outside the U.S.: Call 201-352-1495
- All statements shall be deemed complete and accurate if not objected to in writing within 60 days.
- You must notify us of any errors or fraud involving checks reflected on your statement within 30 days after it was mailed or made available.
- In case of errors or questions about an electronic funds transfer (EFT), bill payment or UBS Visa® debit card transactions, call 800-762-1000, or write to UBS Financial Services Inc., 1000 Harbor Blvd., 6th floor, Weehawken, NJ 07086, Attn: RMA/BSA Services. Call or write as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. The Firm or Card Issuer (as applicable) must hear from you no later than 60 days after the Firm sent you the FIRST statement on which the error or problem appeared.
- Provide your name and account number (if any).
- Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.

## Important information about your statement

– Provide the dollar amount of the suspected error. The Firm or Card Issuer will investigate your complaint and will correct any error promptly. For alleged errors involving UBS Visa® debit card transactions, if we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

- To submit a customer complaint, please contact the Firm's Client Relations Department at 201-352-1699 or toll-free at 800-354-9103, 8:00 a.m. to 5:00 p.m. ET Monday through Friday, or in writing to UBS Financial Services Inc., Client Relations Department, P.O. Box 766 Union City, NJ 07087.

### Investment objectives

The investment objectives and risk profile are specific to each account and may vary between your accounts. Please advise the Firm promptly in writing of any significant change in your financial situation or investment objectives. For each account held, you choose one of the following investment objectives:

- *Produce Current Income:* Investments seeking the generation of income only.
- *Achieve Capital Appreciation:* Investments seeking growth of principal rather than the generation of income.
- *Produce Combination of Income and Capital Appreciation:* Investments seeking both the generation of income and growth of principal.

### Overall risk profiles

- *Conservative:* Seeks to maintain initial principal, with low risk and volatility to the account overall, even if that means the account does not generate significant income or returns and may not keep pace with inflation.
- *Moderate:* Willing to accept some risk to principal and tolerate some volatility to seek higher returns.
- *Aggressive:* Willing to accept high risk to principal and high volatility to seek high returns over time.
- *Investment Eligibility Consideration:* If selected, a portion of the portfolio for that account may include complex strategies, limited liquidity, and greater volatility.

### UBS Sweep Options

UBS offers options for sweeping cash balances to bank deposit accounts at non-affiliated banks and affiliated banks and money market mutual funds (Money Funds). Deposit accounts at UBS Bank USA and non-affiliated banks participating in the UBS FDIC Insured Deposit Program and the UBS Insured Sweep Program are FDIC insured in accordance with FDIC rules. For more information, please visit [www.fdic.gov](http://www.fdic.gov). Deposit accounts at UBS AG Stamford Branch and shares of Money Funds are not insured by the FDIC. Bank deposits are not protected by SIPC. Money Fund shares are protected by SIPC.

Upon your request, balances in the bank deposits may be withdrawn, and shares of a Money Fund may be liquidated, and the proceeds returned to you or your securities account.

Further information about available sweep options, including current interest rates and yields, is available at [www.ubs.com/sweeypyields](http://www.ubs.com/sweeypyields), from your Financial Advisor or by calling 800-762-1000.

### UBS Financial Services account protection

The Firm is a member of the Securities Investor Protection Corporation (SIPC), which protects securities customers of its members up to \$500,000 (including \$250,000 for claims for cash). Explanatory brochure available upon request or at [www.sipc.org](http://www.sipc.org). The SIPC asset protection limits apply to all accounts that you hold in a particular capacity. The Firm, together with certain affiliates, has also purchased supplemental insurance. The maximum amount payable to all eligible clients, collectively under this protection is \$500 million as of December 10, 2023. Subject to the policy conditions and limitations, cash at the Firm is further protected for up to \$1.9 million in the aggregate for all your accounts held in a particular capacity. A full copy of the policy wording is available upon request.

Neither the SIPC protection nor the supplemental insurance apply to:

- Certain financial assets controlled by (and included in your account value) but held away from UBS Financial Services. For example, certain (i) insurance products, including variable annuities, and (ii) shares of mutual funds registered in the name of the account holder on the books of the issuer or transfer agent;
- Investment contracts or investment interests (e.g., limited partnerships and private placements) that are not registered under the Securities Act of 1933;
- Commodities contracts (e.g., foreign exchange and precious metal contracts), including futures contracts and commodity option contracts;
- Securities on loan to UBS Financial Services; and
- Deposit accounts (except certificates of deposit) at UBS Bank USA, UBS AG US branches and banks in the FDIC Insured Deposit Program or the UBS Insured Sweep Program.

The SIPC protection and the supplemental protection do not apply to these assets even if they otherwise appear on your statements. The SIPC protection and the supplemental protection do not protect against changes in the market value of your investments (whether as a result of market movement, issuer bankruptcy or otherwise).

### Statement "householding"

We may consolidate statements for related accounts with the same address in the same envelope. If you prefer to receive statements in separate envelopes, contact your Financial Advisor.

### Friendly account name

The Friendly account name is a customizable "nickname" chosen by you. It has no legal effect, is not intended to reflect any strategy, product, recommendation, investment objective or risk profile associated with your accounts, and is not a promise or guarantee that wealth, or any financial results, can or will be achieved. All investments involve the risk of loss, including the risk of loss of the entire investment. You can change your Friendly account names through Online Services or by contacting your Financial Advisor.

### Account overview

- *Value of your account/portfolio.* Net of assets and liabilities.
- *Assets.* Includes available cash balances, values for restricted security (est.), and Global Time Deposits, and certain assets not held by the Firm. Does not include unpriced securities/assets at the end of the prior and current statement periods, or private investments, unvested stock options and exercisable stock options.
- *Liabilities.* Includes debit balances, outstanding margin loans, credit line, short account balances.
- *Cash/money balances.* Total of uninvested available cash balances, plus deposit balances at affiliated and non-affiliated banks, and money market mutual fund sweep balances, at the close of the statement period. Non-commodity free credit balances in your account are not segregated from other balances and the Firm may use any of these funds in the ordinary course of its business. These funds are payable upon your demand. This total is included in the current period closing value.

### Lending information

For detailed information on the Firm's lending practices and disclosures, refer to the agreements governing your account, UBS Statement of Credit Practices available in *Agreements and Disclosures* at [www.ubs.com/disclosuredocuments](http://www.ubs.com/disclosuredocuments).

### Your assets

You may ask for delivery of fully paid securities at any time. You may receive securities used as loan collateral after paying any balance due on them. Any securities transferred to the Firm during the statement period are listed at market value as of the end of the statement period.

- *Cost basis.* Where cost basis of an asset is displayed with the number "1", the Firm has relied on information obtained from another firm or that you provided to your Financial Advisor. The Firm does not independently verify or guarantee the accuracy or validity of any information provided by sources other than the Firm. Although the Firm generally updates this information as it is received, the Firm does not provide any assurances that the information under "Cost basis" and "Unrealized gain/loss" is accurate as of the date of this statement. Do not rely on this information to make purchase or sale decisions, for tax purposes or otherwise. Accounts transferred to the Firm may reflect gain/loss information only for the period of time they are held at the Firm. More historical information can be added by your Financial Advisor.

- *Unrealized gains/losses.* When data is available, estimated unrealized gains/losses are calculated for individual security lots. The transaction data for individual lots may or may not reflect commissions, charges and/or security reorganization events. Dividend and other reinvestment lots and systematic purchase lots are each combined to display one averaged lot. The "Trade date" column presents the original transaction date.

- *Callable securities.* Bonds and preferred stock that the issuer calls for early redemption will be selected impartially by lot from among all securities of that issue held in our name or in nominee name for our





## Important information about your statement (continued)

clients. Call feature information is obtained from third parties and its accuracy is not guaranteed. Other call features may exist which could affect yield; complete information will be provided upon request.

- **Price/value.** Prices displayed may be higher or lower than the price that you would actually receive in the market. Prices are obtained from various third-party sources which we believe to be reliable, but we do not guarantee their accuracy.
  - We generally use the closing price when available or the mean of the bid and ask prices for listed securities and options or only bid prices for OTC securities.
  - Less actively traded securities may be priced using a valuation model or the most recent price we obtained and may not reflect an actual market price or value.
  - Certain positions may show as "price was not available" if we are unable to obtain a price.
  - Deposits or securities denominated in currencies other than U.S. dollars are reflected at the exchange rate as of the statement date.
  - For certain securities trading in non-conforming denominations, price, and quantity (face value) may have been adjusted to facilitate proper valuation.
  - Restricted securities may not be eligible for public sale. The market price of the unrestricted stock of the same issuer as an imputed value for the restricted stock *for purposes of this statement only*. If restricted securities are sold, the value received may be substantially less than the imputed value shown.

To obtain current quotations, when available, contact your Financial Advisor.

### Private investments and structured products

Private investment securities (including direct participation program and real estate investment trust securities) and structured products are generally highly illiquid. Certain structured products have not been registered with the Securities and Exchange Commission or under any state securities laws. We provide estimated values for informational purposes only. Accuracy is not guaranteed.

- These values may differ substantially from prices, if any, at which a private investment security or structured product may be bought or sold and do not necessarily represent the value you may receive upon liquidation.
- Third party estimates of value are as of a certain date and are supplied to the Firm on a regular basis by an independent valuation firm.
- Issuer, general partner, or sponsor estimated values, if any, are supplied to the Firm by such parties and may be based on different information than third parties' estimated values.
- Contact your Financial Advisor for additional information regarding the methodology used to

determine estimated values and the date of the information that is the basis for the estimates.

- Third party estimated values may be reflected as "Not priced" if: an independent valuation firm has not supplied or is unable to assign a value; we become aware that a material event has occurred that may call a previously reported value into question; or a value would be highly speculative due to the nature of the security.
- When neither an issuer, general partner or sponsor estimated value nor a third-party estimated value is provided, the value of the security will be different from its purchase price.
- "Distributions to date" may include return of capital, income, or both.
- "Original unit size" represents the initial offering price per unit and may not reflect your cost basis.
- DPP and unlisted REIT securities are not listed on a national securities exchange, and are generally illiquid, and even if they can be sold, the price received may be less than the per share estimated value provided in the account statement.

### Estimated income, current yields, and rates

An estimate of annual income is based on current dividend and interest rates, assuming the securities will be held for one year from statement date or until maturity. Actual income and yield might be lower or higher than the estimates. Accuracy of the estimates and continued income are not guaranteed.

- Estimated annual income and current yield may include a return of principal or capital gains in which case the estimate would be overstated.
- An estimate of annualized income is based on the last payment made by the issuer and assumes the securities/deposits will be held for one year from the statement date or until maturity.

### Alternative periodic reporting

Where permitted, transactions effected pursuant to a periodic plan or an investment company plan, or in shares of certain money market funds are reported on your periodic account statements in lieu of immediate trade confirmations. Additional transaction details that would ordinarily appear on the trade confirmation will be furnished upon written request.

### Dividend Reinvestment Program (DRIP)

The price reflected is an average price. You may obtain the actual price from your Financial Advisor. Only whole shares are purchased under DRIP; partial shares will be sold, and the cash will be deposited in your account. The dividend reinvestment price supplied by the issuer may differ from the market price at which the partial shares are sold.

### Fractional shares/ cash-in-lieu

If you are entitled to a partial unit as a result of a dividend payment, corporate action, DRIP or otherwise,

the Firm will either sell partial units at market price or accept an amount determined by a registered clearing agency, and credit your account.

### Assets not held by UBS Financial Services

Certain assets that are not held by the Firm and not within the Firm's possession or control are displayed for your information and convenience only. Positions and values presented are provided by the issuing firm. The Firm is not responsible for this information and does not guarantee its accuracy. These assets are not protected by SIPC or the Firm's supplemental SIPC coverage.

### Revenue sharing and additional compensation

- In addition to commissions on sales and 12b-1 fees received in connection with the distribution of mutual funds to our clients we and/or our affiliate receive revenue sharing payments from distributors and/or advisors of the mutual funds that we sell. These amounts are based on two different components: (i) the amount of sales by UBS of a particular mutual fund family to our clients; and (ii) the asset value of a particular mutual fund family's shares held at the firm.
- We and our affiliate also receive networking and omnibus processing fees in consideration for transfer agent services that we provide to the mutual funds. These fees generally are paid from investor assets in the mutual fund and are a fixed dollar amount based on the number of accounts at the broker-dealer holding mutual funds of that fund family.
- Our affiliates also receive trading commissions and other compensation from mutual funds whose products we distribute.

### Commissions and other charges

Information regarding commissions and other charges related to the execution of trades, including option transactions and security futures transactions has been included on confirmations previously furnished to you, and will be provided to you promptly on request. In addition to regular account fees, accounts may be subject to maintenance fees, charges for late payment for securities purchases and charges for unpaid amounts in cash accounts. Accounts that are transferred to other institutions may be subject to a transfer fee. If you are engaged in short selling a security, you may incur a charge due to certain borrowing costs for that particular security.

### Investment Advisory Program Fees

Program Fees for Investment Advisory Accounts are reflected under *Account Activity This Month*. "Current Quarter Advisory Fee" represents the UBS Advisory Fee and, if applicable, SMA Manager Fees that are charged in advance on the net asset value of the account on the last day of the prior calendar quarter. The "Prior Quarter Fee Adjustment" is the change (increase or decrease) to the quarterly fee based on the average daily balance of the account for the previous quarter. Additional

adjustments to the Advisory Fees for account activity in certain programs ("Pro-rated Quarter Advisory Relocation Charge," "Current Quarter Reallocation Adjustment"), initial fees ("Initial Fee") and account terminations ("Termination Fee") will also be shown. For more information, including details about our billing practices see the Form ADV Brochure at [ubs.com/formadv](http://ubs.com/formadv), or contact your Financial Advisor.

### Open or "good-till-cancelled" orders

Open buy and sell stop orders are reduced by the amount of dividends or rights on an ex-dividends or ex-rights date unless instructed otherwise by you. You are responsible for orders that are executed due to your failure to cancel existing open orders.

### Privacy

To obtain a copy of our current Client Privacy Notice, please contact your Financial Advisor or visit our website at [www.ubs.com/global/en/legal/privacy/us](http://www.ubs.com/global/en/legal/privacy/us).

UBS Financial Services is a member of all principal security, commodity, and options exchanges. UBS Financial Services and UBS Bank USA are indirect subsidiaries of UBS AG and affiliates of UBS Securities LLC.

A financial statement of this organization is available for your personal inspection at its offices, or a copy of it will be mailed upon your written request. The Firm's executive offices are at: UBS Financial Services Inc. 1200 Harbor Boulevard Weehawken, NJ 07086

UBS Financial Services is not a bank. The RMA, Business Services Account BSA and IRMA are brokerage accounts which provide access to banking services and products through arrangements with affiliated banks and other third-party banks, and provides access to insurance and annuity products issued by unaffiliated third-party insurance companies through insurance agency subsidiaries of UBS Financial Services

**Investment, insurance, and annuity products:**  
Not FDIC insured • Not a deposit • No bank guarantee • May lose value

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**UBS Financial Services Inc.**  
Rev. 202407



UBS Financial Services Inc.  
1 North Wacker Drive  
32nd & 33rd Floors  
Chicago IL 60606-2825

APZ2001411831 1024 CP 0

# Business Services Account

October 2024

NOV 11 2024

Account name: WAY TO GROW

Account number: CP F3610 DS

Your Financial Advisor:

WAY TO GROW

Branch: 312-525-4500/800-621-0684

#### Questions about your statement?

Call your Financial Advisor or the ResourceLine at 800-762-1000, account-280153610.

#### Visit our website:

[www.ubs.com/financialservices](http://www.ubs.com/financialservices)

#### Items for your attention

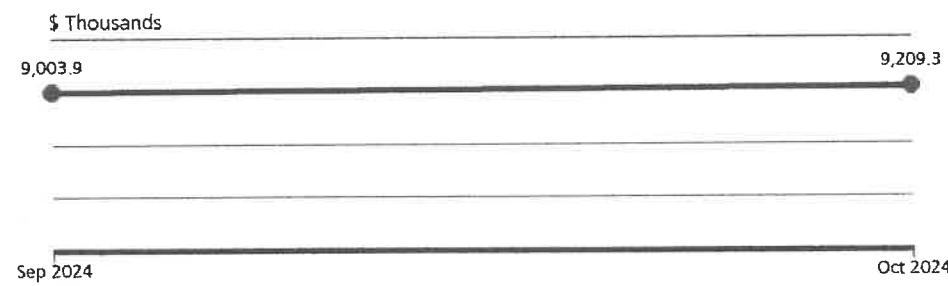
- Help protect yourself from fraud and review bank, credit card, and brokerage statements regularly. Also, get your free credit report annually from [www.annualcreditreport.com](http://www.annualcreditreport.com).

## Value of your account

	on September 30 (\$)	on October 31 (\$)
Your assets	9,003,868.58	9,209,323.10
Your liabilities	0.00	0.00
<b>Value of your account</b>	<b>\$9,003,868.58</b>	<b>\$9,209,323.10</b>
Accrued interest in value above	\$181.27	\$844.40

As a service to you, your portfolio value of \$9,209,323.10 includes accrued interest.

## Tracking the value of your account



#### Sources of your account growth during 2024

Value of your account at year end 2023	\$0.00
Net deposits and withdrawals	\$9,125,000.00
Your investment return:	
Dividend and interest income	\$45,343.12
Change in value of accrued interest	\$844.40
Change in market value	\$38,135.58
<b>Value of your account on Oct 31, 2024</b>	<b>\$9,209,323.10</b>



Member SIPC

S 017231 B201B032 031116

APZ20003001411831 PZ2000162973 00001 1024 000000000 CPF3610DS0 000000

Page 1 of 10



Business Services Account  
October 2024

Account name:  
WAY TO GROW

Account number:  
CP F3610 DS

Your Financial Advisor:  
WAY TO GROW

## Change in the value of your account

	October 2024 (\$)	Year to date (\$)
<b>Opening account value</b>	<b>\$9,003,868.58</b>	<b>\$0.00</b>
Deposits, including investments transferred in	175,000.00	9,125,000.00
Dividend and interest income	31,848.79	45,343.12
Change in value of accrued interest	663.13	844.40
Change in market value	-2,057.40	38,135.58
<b>Closing account value</b>	<b>\$9,209,323.10</b>	<b>\$9,209,323.10</b>

## Dividend and interest income earned

For purposes of this statement, taxability of interest and dividend income has been determined from a US tax reporting perspective. Based upon the residence of the account holder, account type, or product type, some interest and/or dividend payments may not be subject to United States (US) and/or Puerto Rico (PR) income taxes. This client monthly statement is not intended to be used and cannot be relied upon for tax purposes. Clients should refer to the applicable tax reporting forms they receive from UBS annually, such as the Forms 1099 and the Forms 480, for tax reporting information. It is the practice of UBS to file the applicable tax reporting forms with the US Internal Revenue Service and PR Treasury Department, and in such forms accurately classify dividends and/or interest as tax exempt or taxable income. Please consult your individual tax preparer.

	October 2024 (\$)	Year to date (\$)
Taxable dividends	896.66	14,200.77
Taxable interest	33,982.36	36,169.86
Taxable accrued interest paid	-3,030.23	-5,027.51
<b>Total current year</b>	<b>\$31,848.79</b>	<b>\$45,343.12</b>
<b>Total dividend &amp; interest</b>	<b>\$31,848.79</b>	<b>\$45,343.12</b>

## Summary of gains and losses

Values reported below exclude products for which gains and losses are not classified.

	Realized gains and losses		Unrealized gains and losses (\$)
	October 2024 (\$)	Year to date (\$)	
Short term	0.00	0.00	38,135.58

## Cash activity summary

See Account activity this month for details. Balances in your Sweep Options are included in the opening and closing balances value. FDIC insurance applies to deposits at UBS Bank USA and all banks participating in the UBS FDIC-Insured Deposit Program and the UBS Insured Sweep Program. It does not apply to deposits at UBS AG, Stamford Branch. SIPC protection applies to money market sweep fund holdings but not bank deposits. See Important information about your statement on the last two pages of this document for details.

	October 2024 (\$)	Year to date (\$)
<b>Opening balances</b>	<b>\$0.00</b>	<b>\$0.00</b>
<i>Additions</i>		
Deposits and other funds credited	175,000.00	9,125,000.00
Dividend and interest income	31,848.79	45,343.12
Proceeds from investment transactions	4,604,857.81	12,973,906.21
<i>Total additions</i>	<b>\$4,811,706.60</b>	<b>\$22,144,249.33</b>
<i>Subtractions</i>		
Funds withdrawn for investments bought	-4,811,706.60	-22,144,249.33
<i>Total subtractions</i>	<b>-\$4,811,706.60</b>	<b>-\$22,144,249.33</b>
<b>Closing balances</b>	<b>\$0.00</b>	<b>\$0.00</b>



Business Services Account  
October 2024

Account name: WAY TO GROW  
Account number: CP F3610 DS

Your Financial Advisor:  
WAY TO GROW

## Your investment objectives:

You have identified the following investment objectives for this account. If you have questions about these objectives, disagree with them, or wish to change them, please contact your Financial Advisor or Branch Manager. You can find a full description of the alternative investment objectives in *Important information about your statement* at the end of this document.

**Your return objective:**

Current income

**Your risk profile:**

Primary - Conservative

Investment eligibility consideration - None selected

## Your account instructions

- Your account cost basis default closing method is FIFO, First In, First Out.



Business Services Account  
October 2024

Account name:  
WAY TO GROW

CP F3610 DS

Your Financial Advisor:  
WAY TO GROW

## Your assets

Some prices, income and current values shown may be approximate. As a result, gains and losses may not be accurately reflected. See *Important information about your statement* at the end of this document for more information.

### Cash alternatives

#### Money market instruments

Holding	Trade date	Quantity	Purchase price (\$)	Cost basis (\$)	Price on Oct 31 (\$)	Value on Oct 31 (\$)	Unrealized gain or loss (\$)	Holding period
U S TREASURY BILL MATURITIES 11/05/24 CUSIP 912797MA2	Aug 29, 24	250,000.000	99.088	247,722.47	99.948	249,870.00	2,147.53	ST
U S TREASURY BILL MATURITIES 11/26/24 CUSIP 912797MD6	Oct 28, 24	3,600,000.000	99.643	3,587,173.20	99.680	3,588,480.00	1,306.80	ST
	Oct 30, 24	787,000.000	99.668	784,393.94	99.680	784,481.60	87.66	ST
Security total		4,387,000.000		4,371,567.14		4,372,961.60	1,394.46	
U S TREASURY BILL MATURITIES 11/29/24 CUSIP 912797HP5	Aug 29, 24	1,140,000.000	98.774	1,126,025.36	99.642	1,135,918.80	9,893.44	ST
U S TREASURY BILL MATURITIES 12/03/24 CUSIP 912797ME4	Aug 29, 24	250,000.000	98.729	246,823.44	99.593	248,982.50	2,159.06	ST
U S TREASURY BILL MATURITIES 01/02/25 CUSIP 912797LR6	Aug 29, 24	250,000.000	98.376	245,940.54	99.223	248,057.50	2,116.96	ST
U S TREASURY BILL MATURITIES 02/06/25 CUSIP 912797MJ3	Aug 29, 24	250,000.000	97.958	244,897.22	98.804	247,010.00	2,112.78	ST
U S TREASURY BILL MATURITIES 02/27/25 CUSIP 912797ML8	Aug 29, 24	1,130,000.000	97.707	1,104,092.87	98.556	1,113,682.80	9,589.93	ST
U S TREASURY BILL MATURITIES 08/07/25 CUSIP 912797MG9	Aug 29, 24	1,130,000.000	96.100	1,085,932.83	96.780	1,093,614.00	7,681.17	ST
Total		\$8,787,000.000		\$8,673,001.87		\$8,710,097.20	\$37,095.33	





## Your assets > Cash alternatives (continued)

### Money market funds

Money market funds are neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Institutional prime and institutional municipal funds must float their net asset values (NAV) per share to the nearest 1/100th of a cent (e.g., \$1.0000). Government and retail money market funds will continue to transact at a stable \$1.00 net asset value. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in these funds.

Total reinvested is the total of all reinvested dividends. It does not include any cash dividends. It is not a tax lot for the purposes of determining holding periods or cost basis. The shares you receive each time you reinvest dividends become a separate tax lot.

Cost basis is the total purchase cost of the security, including reinvested dividends. The cost basis may need to be adjusted for return of capital payments in order to determine the adjusted cost basis for tax reporting purposes.

Unrealized (tax) gain or loss is the difference between the current value and the cost basis and would generally be your taxable gain or loss if the security was sold on this date. The unrealized (tax) gain or loss may need to be adjusted for return of capital payments in order to determine the realized gain or loss for tax reporting purposes.

Investment return is the current value minus the amount you invested. It does not include shares that are not reflected on your statement, including shares that have been realized as either a gain or a loss. It also does not include cash dividends that were not reinvested.

Holding	Number of shares	Purchase price/ Average price per share (\$)	Client investment (\$)	Cost basis (\$)	Price per share on Oct 31 (\$)	Value on Oct 31 (\$)	Unrealized gain or loss (\$)	Investment return (\$)	Holding period
<b>FEDERATED HERMES</b>									
<b>TREASURY OBL PREMIER</b>									
<b>FUND CLASS P</b>									
	2,889.000	---This information was unavailable---		1.0000	2,889.00				

Symbol: TOPXX

EAI: \$143 Current yield: 4.95%

### Fixed income

#### Government securities

Prices are obtained from independent quotation bureaus that use computerized valuation formulas to calculate current values. Actual market values may vary and thus gains/losses may not be accurately reflected. Cost basis has been adjusted for accredited original issue discount (OID). Cost basis has been

automatically adjusted for amortization of bond premium using the constant yield method. If you have made a tax election to deduct the premium amortization on taxable debt securities, you may request that UBS adjust cost basis for the bond premium amortization.

Holding	Trade date	Quantity	Purchase price (\$)	Adjusted cost basis (\$)	Price on Oct 31 (\$)	Value on Oct 31 (\$)	Unrealized gain or loss (\$)	Holding period
<b>U S TREASURY NOTE</b>								
RATE 1.7500% MATURES 03/15/25								
ACCRUED INTEREST \$555.95								
CUSIP 91282CED9								
EAI: \$2,188 Current yield: 1.77%	Aug 29, 24	250,000,000	98.527	246,317.50	98.994	247,485.00	1,167.50	ST
<b>U S TREASURY NOTE</b>								
RATE 2.6250% MATURES 04/15/25								
ACCRUED INTEREST \$288.45								
CUSIP 91282CEH0								
EAI: \$3,281 Current yield: 2.65%	Sep 30, 24	250,000,000	99.253	248,134.75	99.203	248,007.50	-127.25	ST

continued next page



Business Services Account  
October 2024

Account name:  
WAY TO GROW

Account number:  
CP F3610 DS

Your Financial Advisor:  
WAY TO GROW

### Your assets › Fixed income › Government securities (continued)

Holding	Trade date	Quantity	Purchase price (\$)	Adjusted cost basis (\$)	Price on Oct 31 (\$)	Value on Oct 31 (\$)	Unrealized gain or loss (\$)	Holding period
<b>Total</b>		500,000.000		<b>\$494,452.25</b>		<b>\$495,492.50</b>		<b>\$1,040.25</b>

Total accrued interest: \$844.40

Total estimated annual income: \$5,469

### Your total assets

		Value on Oct 31 (\$)	Percentage of your account	Cost basis (\$)	Estimated annual income (\$)	Unrealized gain or loss (\$)
Cash alternatives	Money market instruments	8,710,097.20		8,673,001.87		37,095.33
	* Money market funds	2,889.00			143.00	
	<b>Total cash alternatives</b>	<b>8,712,986.20</b>	<b>94.61%</b>	<b>8,673,001.87</b>	<b>143.00</b>	<b>37,095.33</b>
Fixed income	Government securities	495,492.50		494,452.25	5,469.00	1,040.25
	Total accrued interest	844.40				
	<b>Total fixed income</b>	<b>496,336.90</b>	<b>5.39%</b>	<b>494,452.25</b>	<b>5,469.00</b>	<b>1,040.25</b>
<b>Total</b>		<b>\$9,209,323.10</b>	<b>100.00%</b>	<b>-\$9,167,454.12</b>	<b>\$5,612.00</b>	<b>\$38,135.58</b>

\* Missing cost basis information.

### Account activity this month

For more information about the price/value shown for restricted securities, see *Important information about your statement* at the end of this document.

Date	Activity	Description	Your expense code	Quantity/ Face value	Price/Value (\$)	Cash amount (\$)	Cash and money balance (\$)
Sep 30		<b>Cash and money balance</b>					<b>\$0.00</b>
Oct 1	Interest	UNITED STATES TREAS BILL DUE 10/01/24 CUSIP: 912797LK1				1,121.11	
Oct 1	Call Redemption	UNITED STATES TREAS BILL DUE 10/01/24 CUSIP: 912797LK1		-250,000.000		248,878.89	
Oct 1	Bought	US TSY NOTE 02.625 % DUE 04/15/25 DTD 04/18/22 FC 10/15/22 PRINCIPAL PURCHASE DISC 1.3703 00932 YTM = 4.038 ACCRUED INT PAID \$3,030.23 CUSIP: 91282CEHO		250,000.000	99.2539000	-251,164.98	

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Account activity this month (continued)

Date	Activity	Description	Your expense code	Quantity/ Face value	Price/Value (\$)	Cash amount (\$)	Cash and money balance (\$)
Oct 1	Dividend	FEDERATED HERMES TREASURY OBL PREMIER FUND CLASS P AS OF 09/30/24 SYMBOL: TOPXX				896.66	
Oct 1	Reinvestment	FEDERATED HERMES TREASURY OBL PREMIER FUND CLASS P DIVIDEND REINVESTED AT 1.00 NAV ON 09/30/24 AS OF 09/30/24 SYMBOL: TOPXX		896.660		-896.66	
Oct 1	Sold	FEDERATED HERMES TREASURY OBL PREMIER FUND CLASS P FB0ID 42752111462 SYMBOL: TOPXX		-1,164.980	1.0000	1,164.98	
Oct 15	Interest	US TSY NOTE 02.625 % DUE 04/15/25 DTD 04/18/22 FC 10/15/22 PAID ON 250000 CUSIP: 91282CEH0				3,281.25	3,281.25
Oct 16	Bought	FEDERATED HERMES TREASURY OBL PREMIER FUND CLASS P ROA \$599,456 FB0ID 42903397176 SYMBOL: TOPXX		3,281.250	1.0000	-3,281.25	
Oct 29	Interest	UNITED STATES TREAS BILL DUE 10/29/24 CUSIP: 912797LV7				29,580.00	
Oct 29	Call Redemption	UNITED STATES TREAS BILL DUE 10/29/24 CUSIP: 912797LV7		-3,600,000.000		3,570,420.00	
Oct 29	Bought	UNITED STATES TREAS BILL DUE 11/26/24 PRINCIPAL PURCHASE DISC 4.5810 03789 YTM = 4.661 CUSIP: 912797MD6		3,600,000.000	99.6437000	-3,587,173.20	
Oct 29	Deposit	FEDERAL FUNDS DEPOSIT BY WAY TO GROW AT HATRUS44				175,000.00	
Oct 29	Bought	FEDERATED HERMES TREASURY OBL PREMIER FUND CLASS P ROA \$787,282 FB0ID 43033002769 SYMBOL: TOPXX		187,826.800	1.0000	-187,826.80	
Oct 31	Bought	UNITED STATES TREAS BILL DUE 11/26/24 PRINCIPAL PURCHASE DISC 4.5850 22549 YTM = 4.664 CUSIP: 912797MD6		787,000.000	99.6688610	-784,393.94	

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Business Services Account  
October 2024

Account name: WAY TO GROW  
Account number: CP F3610 DS

Your Financial Advisor:  
WAY TO GROW

### Account activity this month (continued)

Date	Activity	Description	Your expense code	Quantity/ Face value	Price/Value (\$)	Cash amount (\$)	Cash and money balance (\$)
Oct 31	Sold	FEDERATED HERMES TREASURY OBL PREMIER FUND CLASS P FBOID 43053715670 SYMBOL: TOPXX		-784,393.940	1.0000	784,393.94	
Oct 31	<b>Closing cash and money balance</b>						\$0.00
	<b>Proceeds from investment transactions</b>						\$4,604,857.81
	<b>Funds used for investment transactions</b>						-\$4,811,706.60
	<b>Accrued interest paid</b>						-\$3,030.23
<b>Money balance activities</b>							
	<b>Sep 30</b>	<b>Balance forward</b>					\$0.00
	Oct 16	Bought	RMA GOVERNMENT MONEY MARKET FD			3,281.25	
	Oct 17	Sold	RMA GOVERNMENT MONEY MARKET FD AS OF 10/16/24			-3,281.25	
	<b>Oct 31</b>	<b>Closing RMA Government Money Market Fd</b>					\$0.00

### Realized gains and losses

The estimated realized gains and losses shown below are not intended for tax purposes. Please note that gain or loss recognized on the sale or redemption of certain Structured Products, like Contingent Debt Securities, may be ordinary, and not capital, gain or loss. Please check with your tax advisor. To calculate gains or losses, we liquidate the oldest security lot first. This is known as the first-in, first-out or FIFO accounting method. We use this method unless you specified which tax lot to close when you placed your order. This is known as a versus purchases or VSP order.

See *Important information about your statement* at the end of this document for more information. We may not adjust gains and losses for all capital changes. We automatically adjust cost basis for tax-exempt and AMT coupon municipal securities for estimated amortization of bond premiums and for accreted OID securities issued at a discount. If you requested that UBS adjust cost basis for the bond premium amortization on taxable debt securities then cost basis reflected for these securities has been adjusted. Estimates in the Unclassified section can not be classified as short term or long term because information is missing, or the product is one in which the gain/loss calculation is not provided.

### Gains and losses not calculated

Security description	Method	Quantity or face value	Purchase date	Sale date	Sale amount (\$)	Cost basis (\$)	Wash sale cost basis adjustment(\$)	Loss (\$)	Gain (\$)
FEDERATED HERMES TREASURY OBL PREMIER FUND CLASS P		1,164.980		Oct 01, 24	1,164.98	0.00		--This information was unavailable---	
		129,786.620		Oct 31, 24	129,786.62	0.00		--This information was unavailable---	
		13,304.110		Oct 31, 24	13,304.11	0.00		--This information was unavailable---	
		2,187.500		Oct 31, 24	2,187.50	0.00		--This information was unavailable---	
		450,000.000		Oct 31, 24	450,000.00	0.00		--This information was unavailable---	
		896.660		Oct 31, 24	896.66	0.00		--This information was unavailable---	

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**Realized gains and losses (continued)**
**Gains and losses not calculated (continued)**

Security description	Method	Quantity or face value	Purchase date	Sale date	Sale amount (\$)	Cost basis (\$)	Wash sale cost basis adjustment(\$)	Gain (\$)	Loss (\$)
		3,281.250		Oct 31, 24	3,281.25	0.00		—This information was unavailable—	
		184,937.800		Oct 31, 24	184,937.80	0.00		—This information was unavailable—	
<b>Total</b>					<b>\$785,558.92</b>				

\_\_\_\_\_  
 Wash sale  
 cost basis  
 adjustment(\$)  
 \_\_\_\_\_

\_\_\_\_\_  
 —This information was unavailable—  
 —This information was unavailable—



UBS Financial Services Inc.  
1 North Wacker Drive  
32nd & 33rd Floors  
Chicago IL 60606-2825

# Business Services Account

November 2024

APZ2001418093 1124 CP 0

0012363 02 AB 0.593 02 TR 00060 E201B032 0000000 edg  
WAY TO GROW  
201 IRVING AVE N  
SUITE 100  
MINNEAPOLIS MN 55405-1811



**DEC 05 2024**

**Account name:** WAY TO GROW  
**Account number:** CP F3610 DS

**Your Financial Advisor:**

WAY TO GROW  
Branch: 312-525-4500/800-621-0684

## Questions about your statement?

Call your Financial Advisor or the ResourceLine at 800-762-1000, account 280152610.

As a service to you, your portfolio value of \$9,243,778.31 includes accrued interest.

## Value of your account

	on October 31 (\$)	on November 29 (\$)
Your assets	9,209,323.10	9,243,778.31
Your liabilities	0.00	0.00
<b>Value of your account</b>	<b>\$9,209,323.10</b>	<b>\$9,243,778.31</b>

**Accrued interest in value above**  
**Value of your account**  
Accrued interest in value above

**Visit our website:**  
[www.ubs.com/financialservices](http://www.ubs.com/financialservices)

**Items for your attention**  
Help protect yourself from fraud and review bank, credit card, and brokerage statements regularly. Also, get your free credit report annually from [www.annualcreditreport.com](http://www.annualcreditreport.com).

## Sources of your account growth during 2024

	Value of your account at year end 2023	\$0.00
Net deposits and withdrawals	\$9,125,000.00	
Your investment return:		
Dividend and interest income	\$79,422.35	
Change in value of accrued interest	\$1,717.72	
Change in market value	\$37,638.24	
<b>Value of your account on Nov 29, 2024</b>	<b>\$9,243,778.31</b>	

## Tracking the value of your account



Member SIPC \$ 012363 B201B032 002721

APZ20003001418093 P22000162832 00001 1124 0000000000 CPF3610DS0 000000

Page 1 of 8

## Summary of your assets

The value of your account includes assets held at UBS and certain assets held away from UBS. See page 1 for more information.

	Value on November 29 (\$)	Percentage of your account	Your current asset allocation
A Cash and money balances	0.00	0.00%	
B Cash alternatives	8,745,590.59	94.61%	
C Equities	0.00	0.00%	D
D Fixed income	498,187.72	5.39%	
E Non-traditional	0.00	0.00%	
F Commodities	0.00	0.00%	
G Other	0.00	0.00%	
<b>Total assets</b>	<b>\$9,243,778.31</b>	<b>100.00%</b>	<b>B</b>

**Value of your account**

**\$9,243,778.31**

## Eye on the markets

Index	Percentage change	
	November 2024	Year to date
S&P 500	5.87%	28.07%
Russell 3000	6.65%	27.71%
MSCI - Europe, Australia & Far East	-0.55%	6.75%
Barclays Capital U.S. Aggregate Bond Index	1.06%	2.93%

### Interest rates on November 29, 2024

3-month Treasury bills: 4.34%  
One-month SOFR: 4.67%



Business Services Account  
November 2024

Account name:  
Account number:

WAY TO GROW  
CP F3610 DS

Your Financial Advisor:  
WAY TO GROW

Change in the value of your account

	November 2024 (\$)	Year to date (\$)
<b>Opening account value</b>	<b>\$9,209,323.10</b>	<b>\$0.00</b>
Deposits, including investments transferred in	0.00	9,125,000.00
Dividend and interest income	34,079.23	79,422.35
Change in value of accrued interest	873.32	1,717.72
Change in market value	-497.34	37,638.24
<b>Closing account value</b>	<b>\$9,243,778.31</b>	<b>\$9,243,778.31</b>

## Summary of gains and losses

Values reported below exclude products for which gains and losses are not classified.

	Realized gains and losses	Unrealized gains and losses (\$)
	November 2024 (\$)	Year to date (\$)
Short term	0.00	0.00
		37,638.24

**Cash activity summary**

See Account activity this month for details. Balances in your Sweep Options are included in the opening and closing balances value. FDIC Insurance applies to deposits at UBS Bank USA and all banks participating in the UBS FDIC-insured Deposit Program and the UBS Insured Sweep Program. It does not apply to deposits at UBS AG, Stamford Branch. SIPC protection applies to money market sweep fund holdings but not bank deposits. See Important information about your statement on the last two pages of this document for details.

## Dividend and interest income earned

For purposes of this statement, taxability of interest and dividend income has been determined from a US tax reporting perspective. Based upon the residence of the account holder, account type, or product type, some interest and/or dividend payments may not be subject to United States (US) and/or Puerto Rico (PR) income taxes. The client monthly statement is not intended to be used and cannot be relied upon for tax purposes. Clients should refer to the applicable tax reporting forms they receive from UBS annually, such as the Forms 1099 and the Forms 480, for tax reporting information. It is the practice of UBS to file the applicable tax reporting forms with the US Internal Revenue Service and PR Treasury Department, and in such forms accurately classify dividends and/or interest as tax exempt or taxable income. Please consult your

	November 2024 (b)	Year to date (b)
Taxable dividends	2,394.20	16,594.97
Taxable interest	31,685.03	67,854.89
Taxable accrued interest paid	0.00	-5,027.51
<b>Total current year</b>	<b>\$34,079.23</b>	<b>\$79,422.35</b>
<b>Total dividend &amp; interest</b>	<b>\$34,079.23</b>	<b>\$79,422.35</b>

## Summary of gains and losses

Values reported below exclude products for which gains and losses are not classified.

	Realized gains and losses	Unrealized gains and losses (\$)
	November 2024 (\$)	Year to date (\$)
Short term	0.00	0.00
		37,638.24

**Cash activity summary**

See Account activity this month for details. Balances in your Sweep Options are included in the opening and closing balances value. FDIC Insurance applies to deposits at UBS Bank USA and all banks participating in the UBS FDIC-insured Deposit Program and the UBS Insured Sweep Program. It does not apply to deposits at UBS AG, Stamford Branch. SIPC protection applies to money market sweep fund holdings but not bank deposits. See Important information about your statement on the last two pages of this document for details.

## Cash activity summary

**See Account activity this month for details.** Balances in your Sweep Options are included in the opening and closing balances value. FDIC Insurance applies to deposits at UBS Bank USA and all banks participating in the UBS FDIC-insured Deposit Program and the UBS Insured Sweep Program. It does not apply to deposits at UBS AG, Stamford Branch. SIPC protection applies to money market sweep fund holdings but not bank deposits. See important information about your statement on the last two pages of this document for details.

		November 2024 (\$)	Year to date (\$)
<b>Opening balances</b>		<b>\$0.00</b>	<b>\$0.00</b>
<i>Additions</i>			
Deposits and other funds credited		0.00	9,125,000.00
Dividend and interest income		34,079.23	79,422.35
Proceeds from investment transactions		5,745,314.97	18,719,221.18
<i>Total additions</i>		<b>\$5,779,394.20</b>	<b>\$27,923,643.53</b>
<i>Subtractions</i>			
Funds withdrawn for investments bought		-5,779,394.20	-27,923,643.53
<i>Total subtractions</i>		<b>-\$5,779,394.20</b>	<b>-\$27,923,643.53</b>
<b>Closing balances</b>		<b>\$0.00</b>	<b>\$0.00</b>



## Your investment objectives:

You have identified the following investment objectives for this account. If you have questions about these objectives, disagree with them, or wish to change them, please contact your Financial Advisor or Branch Manager. You can find a full description of the alternative investment objectives in *Important information about your statement* at the end of this document.

### Your return objective:

Current income

### Your risk profile:

Primary - Conservative

Investment eligibility consideration - None selected

## Your account instructions

- Your account cost basis default closing method is FIFO, First In, First Out.



Business Services Account  
November 2024

Account name:  
Account number:

WAY TO GROW  
CP F3610 DS

Your Financial Advisor:  
WAY TO GROW

## Your assets

Some prices, income and current values shown may be approximate. As a result, gains and losses may not be accurately reflected. See *Important information about your statement* at the end of this document for more information.

### Cash alternatives

#### Money market instruments

Holding	Trade date	Quantity	Purchase price (\$)	Cost basis (\$)	Price on Nov 29 (\$)	Value on Nov 29 (\$)	Unrealized gain or loss (\$)	Holding period
U S TREASURY BILL MATURES 12/03/24 CUSIP 912797ME4	Aug 29, 24	250,000.000	98.729	246,823.44	99.988	249,970.04	3,146.56	ST
U S TREASURY BILL MATURES 01/02/25 CUSIP 912797LR6	Aug 29, 24	250,000.000	98.376	245,940.54	99.613	249,032.50	3,091.96	ST
U S TREASURY BILL MATURES 02/06/25 CUSIP 912797M13	Aug 29, 24	250,000.000	97.958	244,897.22	99.193	247,982.50	3,085.28	ST
U S TREASURY BILL MATURES 02/27/25 CUSIP 912797ML8	Aug 29, 24	1,130,000.000	97.707	1,104,092.87	98.941	1,118,033.30	13,940.43	ST
U S TREASURY BILL MATURES 05/01/25 CUSIP 912797ND5	Nov 04, 24	250,000.000	97.929	244,822.75	98.197	245,492.50	669.75	ST
U S TREASURY BILL MATURES 05/22/25 CUSIP 912797NM5	Nov 27, 24	1,140,000.000	97.953	1,116,670.65	97.956	1,116,698.40	27.74	ST
U S TREASURY BILL MATURES 08/07/25 CUSIP 912797MG9	Aug 29, 24	1,130,000.000	96.100	1,085,932.83	97.132	1,097,591.60	11,658.77	ST
<b>Total</b>		<b>\$4,400,000.000</b>		<b>\$4,289,180.31</b>		<b>\$4,324,800.80</b>	<b>\$35,620.49</b>	



## Your assets • Cash alternatives (continued)

### Money market funds

Money market funds are neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Institutional prime and institutional municipal funds must float their net asset values (NAV) per share to the nearest 1/100th of a cent (e.g., \$1.0000). Government and retail money market funds will continue to transact at a stable \$1.00 net asset value. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in these funds.

**Total reinvested** is the total of all reinvested dividends. It does not include any cash dividends. It is not a tax lot for the purposes of determining holding periods or cost basis. The shares you receive each time you reinvest dividends become a separate tax lot.

**Cost basis** is the total purchase cost of the security, including reinvested dividends. The cost basis may need to be adjusted for return of capital payments in order to determine the adjusted cost basis for tax reporting purposes.

Holding	Purchase price/ Number of shares	Average price per share (\$)	Client investment (\$)	Cost basis (\$)	Price per share on Nov 29 (\$)	Value on Nov 29 (\$)	Unrealized gain or loss (\$)	Investment return (%)	Holding period
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FEDERATED HERMES

TREASURY OBL PREMIER

FUND CLASS P

Symbol: TOPXX

EAI: \$215,004 Current yield: 4.86%

4,420,789.790      --This information was unavailable---

1.0000      4,420,789.79

### Fixed income

#### Government securities

Prices are obtained from independent quotation bureaus that use computerized valuation formulas to calculate current values. Actual market values may vary and thus gains/losses may not be accurately reflected. Cost basis has been adjusted for accrued original issue discount (OID). Cost basis has been

Holding	Trade date	Quantity	Purchase price (\$)	Adjusted cost basis (\$)	Price on Nov 29 (\$)	Value on Nov 29 (\$)	Unrealized gain or loss (\$)	Investment return (%)	Holding period
U S TREASURY NOTE									
RATE 1.7500% MATURES 03/15/25									
ACCRUED INTEREST \$906.42									
CUSIP 91282CED9									
EAI: \$2,188 Current yield: 1.76%									
Aug 29, 24		250,000.000	98.527	246,317.50	99.233	248,082.50	1,765.00	ST	

U S TREASURY NOTE

RATE 2.6250% MATURES 04/15/25

ACCRUED INTEREST \$811.30

CUSIP 91282CEH0

EAI: \$3,281 Current yield: 2.64%

Sep 30, 24      250,000.000      99.253      248,134.75      99.355      248,387.50

252.75      ST

continued next page



## Important information about your statement (continued)

clients. *Cash feature* information is obtained from third parties and its accuracy is not guaranteed. Other call features may exist which could affect yield; complete information will be provided upon request.

- **Price/value.** Prices displayed may be higher or lower than the price that you would actually receive in the market. Prices are obtained from various third-party sources which we believe to be reliable, but we do not guarantee their accuracy.
  - We generally use the closing price when available or the mean of the bid and ask prices for listed securities and options or only bid prices for OTC securities.
  - Less actively traded securities may be priced using a valuation model or the most recent price we obtained and may not reflect an actual market price or value.
  - Certain positions may show as "price was not available" if we are unable to obtain a price.
  - Deposits or securities denominated in currencies other than U.S. dollars are reflected at the exchange rate as of the statement date.
  - For certain securities trading in non-conforming denominations, price, and quantity (face value) may have been adjusted to facilitate proper valuation.
  - Restricted securities may not be eligible for public sale. The market price of the unrestricted stock of the same issuer as an imputed value for the restricted stock for purposes of this statement only. If restricted securities are sold, the value received may be substantially less than the imputed value shown.

To obtain current quotations, when available, contact your Financial Advisor.

### Private investments and structured products

Private investment securities (including direct participation program and real estate investment trust securities) and structured products are generally highly illiquid. Certain structured products have not been registered with the Securities and Exchange Commission or under any state securities laws. We provide estimated values for informational purposes only. Accuracy is not guaranteed.

- These values may differ substantially from prices, if any, at which a private investment security or structured product may be bought or sold and do not necessarily represent the value you may receive upon liquidation.
- Third party estimates of value are, as of a certain date and are supplied to the Firm on a regular basis by an independent validation firm.
- Issuer, general partner, or sponsor estimated values, if any, are supplied to the Firm by such parties and may be based on different information than third parties' estimated values.
- Contact your Financial Advisor for additional information regarding the methodology used to

determine estimated values and the date of the information that is the basis for the estimates.

- Third party estimated values may be reflected as "Not priced" if: an independent valuation firm has not supplied or is unable to assign a value; we become aware that a material event has occurred that may call previously reported value into question; or a value would be highly speculative due to the nature of the security.
- When neither an issuer, general partner or sponsor estimated value nor a third-party estimated value is provided, the value of the security will be different from its purchase price.
- "Distributions to date" may include return of capital, income, or both.
- "Original unit size" represents the initial offering price per unit and may not reflect your cost basis.
- DPP and unlisted REIT securities are not listed on a national securities exchange, and are generally illiquid, and even if they can be sold, the price received may be less than the per share estimated value provided in the account statement.
- Estimated income, current yields, and rates

An estimate of annual income is based on current dividend and interest rates, assuming the securities will be held for one year from statement date or until maturity. Actual income and yield might be lower or higher than the estimates. Accuracy of the estimates and continued income are not guaranteed.

- Estimated annual income and current yield may include a return of principal on capital gains in which case the estimate would be overstated.
- An estimate of annualized income is based on the last payment made by the issuer and assumes the securities/deposits will be held for one year from the statement date or until maturity.

### Alternative periodic reporting

Where permitted, transactions effected pursuant to a periodic plan or an investment company plan, or in shares of certain money market funds are reported on your periodic account statements in lieu of immediate trade confirmations. Additional transaction details that would ordinarily appear on the trade confirmation will be furnished upon written request.

### Dividend Reinvestment Program (DRIP)

The price reflected is an average price. You may obtain the actual price from your Financial Advisor. Only whole shares are purchased under DRIP; partial shares will be sold, and the cash will be deposited in your account. The dividend reinvestment price supplied by the issuer may differ from the market price at which the partial shares are sold.

**Fractional shares/ cash-in-lieu**  
If you are entitled to a partial unit as a result of a dividend payment, corporate action, DRIP or otherwise,

the Firm will either sell partial units at market price or accept an amount determined by a registered clearing agency, and credit your account.

### Assets not held by UBS Financial Services

Certain assets that are not held by the Firm and not within the Firm's possession or control are displayed for your information and convenience only. Positions and values presented are provided by the issuing firm. The Firm is not responsible for this information and does not guarantee its accuracy. These assets are not protected by SIPC or the Firm's supplemental SIPC coverage.

#### Revenue sharing and additional compensation fees

- In addition to commissions on sales and 12b-1 fees received in connection with the distribution of mutual funds to our clients we and/or our affiliate receive revenue sharing payments from distributors and/or advisors of the mutual funds that we sell. These amounts are based on two different components: (i) the amount of sales by UBS of particular mutual fund family to our clients; and (ii) the asset value of a particular mutual fund family's shares held at the firm.
- We and our affiliate also receive networking and omnibus processing fees in consideration for transfer agent services that we provide to the mutual funds. These fees are paid from investment assets in the mutual fund and are a fixed dollar amount based on the number of accounts at the broker-dealer holding mutual funds of that fund family.
- Our affiliates also receive trading commissions and other compensation from mutual funds whose products we distribute.

### Commissions and other charges

Information regarding commissions and other charges related to the execution of trades, including option transactions and security futures transactions has been included on confirmations previously furnished to you, and will be provided to you promptly on request. In addition to regular account fees, accounts may be subject to maintenance fees, charges for late payment for securities purchases and charges for unpaid amounts in cash accounts. Accounts that are transferred to other institutions may be subject to a transfer fee. If you are engaged in short selling a security, you may incur a charge due to certain borrowing costs for that particular security.

### Investment Advisory Program Fees

Program Fees for Investment Advisory Accounts are reflected under Account Activity This Month. "Current Quarter Advisory Fee" represents the UBS Advisory Fee and, if applicable, SMA Manager Fees that are charged in advance on the net asset value of the account on the last day of the prior calendar quarter. The "Prior Quarter Fee Adjustment" is the change (increase or decrease) to the quarterly fee based on the average daily balance of the account for the previous quarter. Additional

adjustments to the Advisory Fees for account activity in certain programs ("Pro-rated Quarter Advisory Reallocation Charge," "Current Quarter Reallocation Adjustment," "Initial fees ("Initial Fee"), and account terminations ("Termination Fee") will also be shown. For more information, including details about our billing practices see the Form ADV Brochure at [ubs.com/adv](http://ubs.com/adv), or contact your Financial Advisor.

### Open or "good-till-canceled" orders

Open buy and sell stop orders are reduced by the amount of dividends or rights on an ex-dividends or ex-rights date unless instructed otherwise by you. You are responsible for orders that are executed due to your failure to cancel existing open orders.

### Privacy

To obtain a copy of our current Client Privacy Notice, please contact your Financial Advisor or visit our website at [www.ubs.com/global/legal/privacy/us](http://www.ubs.com/global/legal/privacy/us).  
UBS Financial Services is a member of all principal financial, commodity, and options exchanges. UBS Financial Services and UBS Bank USA are indirect subsidiaries of UBS AG and affiliates of UBS Securities LLC.

A financial statement of this organization is available for your personal inspection at its offices, or a copy of it will be mailed upon your written request. The Firm's executive offices are at: UBS Financial Services Inc. 1200 Harbor Boulevard Weekawken, NJ 07086  
UBS Financial Services is not a bank. The RMA, Business Services Account BSA and IRMA are brokerage accounts which provide access to banking services and products through arrangements with affiliated banks and other third-party banks, and provides access to insurance and annuity products issued by unaffiliated third-party insurance companies through insurance agency subsidiaries of UBS Financial Services

**Investment, insurance, and annuity products:**  
Not FDIC insured • Not a deposit • No bank guarantee\*  
May lose value

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### UBS Financial Services Inc.

Rev. 202407



UBS Financial Services Inc.  
1 North Wacker Drive  
32nd & 33rd Floors  
Chicago IL 60606-2825

# Business Services Account

December 2024

APZ2001360019 1224 X12 CP 0

JAN 10  
2024

0012921 02 AB 0.593 02 TR 00072 B201B032 110000 edg  
WAY TO GROW  
201 IRVING AVE N  
SUITE 100  
MINNEAPOLIS MN 55405-1811

Account name: WAY TO GROW  
Account number: CP F3610 DS

Your Financial Advisor:

WAY TO GROW  
Branch: 312-525-4500/800-621-0684

#### Questions about your statement?

Call your Financial Advisor or the  
ResourceLine at 800-762-1000,  
account 280153610.

#### Visit our website:

[www.ubs.com/financialservices](http://www.ubs.com/financialservices)

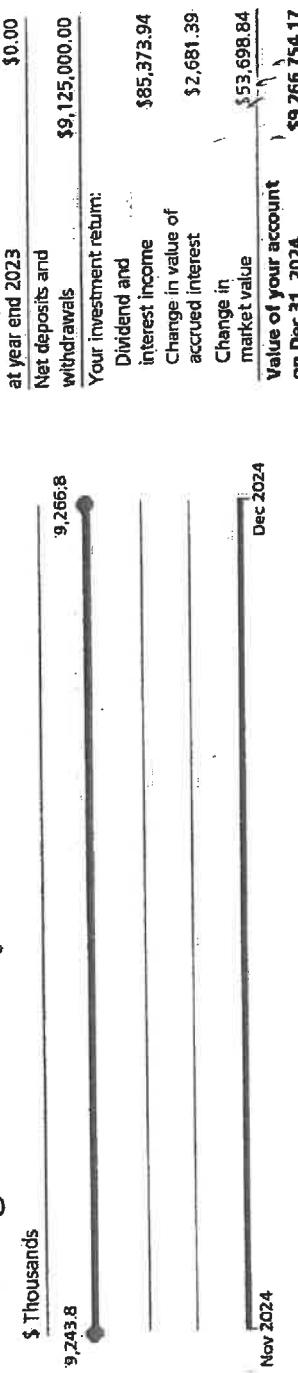
#### Items for your attention

- Help protect yourself from fraud and review bank, credit card and brokerage statements regularly. Also, get your free credit report annually from [www.annualcreditreport.com](http://www.annualcreditreport.com).

## Value of your account

	on November 29 (\$)	on December 31 (\$)
Your assets	9,243,778.31	9,266,754.17
Your liabilities	0.00	0.00
<b>Value of your account</b>	<b>\$9,243,778.31</b>	<b>\$9,266,754.17</b>
Accrued interest in value above:	\$1,717.72	\$2,681.39

## Tracking the value of your account



Member SIPC      S 012921 B201B032 028468

APZ20003001360019 P202000178901 00001 1224 000000000 CPE3610DS0 110000

Page 1 of 8



Business Services Account  
December 2024

Account name:  
Account number:

WAY TO GROW  
CP F3610 DS

Your Financial Advisor:  
WAY TO GROW

## Change in the value of your account

	December 2024 (\$)	Year to date (\$)
<b>Opening account value</b>	<b>\$9,243,778.31</b>	<b>\$0.00</b>
Deposits, including investments transferred in	0.00	9,125,000.00
Dividend and interest income	5,951.59	85,373.94
Change in value of accrued interest	963.67	2,681.39
Change in market value	16,060.60	53,698.84
<b>Closing account value</b>	<b>\$9,266,754.17</b>	<b>\$9,266,754.17</b>

## Dividend and interest income earned

For purposes of this statement, taxability of interest and dividend income has been determined from a US tax reporting perspective. Based upon the residence of the account holder, account type, or product type, some interest and/or dividend payments may not be subject to United States (US) and/or Puerto Rico (PR) income taxes. The client monthly statement is not intended to be used and cannot be relied upon for tax purposes. Clients should refer to the applicable tax reporting forms they receive from UBS annually, such as the Forms 1099 and the Forms 480, for tax reporting information. It is the practice of UBS to file the applicable tax reporting forms with the US Internal Revenue Service and PR Treasury Department, and in such forms accurately classify dividends and/or interest as tax exempt or taxable income. Please consult your individual tax preparer.

	December 2024 (\$)	Year to date (\$)
Taxable dividends	2,775.03	19,370.00
Taxable interest	3,176.56	71,031.45
Taxable accrued interest paid	0.00	-5,027.51
<b>Total current year</b>	<b>\$5,951.59</b>	<b>\$85,373.94</b>
<b>Total dividend &amp; interest</b>	<b>\$5,951.59</b>	<b>\$85,373.94</b>

## Summary of gains and losses

Values reported below exclude products for which gains and losses are not classified.

	December 2024 (\$)	Year to date (\$)	Realized gains and losses	Unrealized gains and losses (\$)
Short term	0.00	0.00	0.00	53,698.84

## Cash activity summary

See Account activity this month for details. Balances in your Sweep Options are included in the opening and closing balances value. FDIC insurance applies to deposits at UBS Bank USA and all banks participating in the UBS FDIC-insured Deposit Program and the UBS Insured Sweep Program. It does not apply to deposits at UBS AG, Stamford Branch. SIPC protection applies to money market sweep fund holdings but not bank deposits. See Important information about your statement on the last two pages of this document for details.

	December 2024 (\$)	Year to date (\$)
<b>Opening balances</b>	<b>\$0.00</b>	<b>\$0.00</b>
Additions		
Deposits and other funds credited	0.00	9,125,000.00
Dividend and interest income	5,951.59	85,373.94
Proceeds from investment transactions	246,823.44	18,966,044.62
<b>Total additions</b>	<b>\$252,775.03</b>	<b>\$28,176,418.56</b>
Subtractions		
Funds withdrawn for investments bought	-252,775.03	-28,176,418.56
<b>Total subtractions</b>	<b>-\$252,775.03</b>	<b>-\$28,176,418.56</b>
<b>Closing balances</b>	<b>\$0.00</b>	<b>\$0.00</b>



012921 B201B032 028469

AP220003001360021 P22000178901 00001 1224 000000000 CPF3610DSO 110000

## Your investment objectives:

You have identified the following investment objectives for this account. If you have questions about these objectives, disagree with them, or wish to change them, please contact your Financial Advisor or Branch Manager. You can find a full description of the alternative investment objectives in *Important information about your statement* at the end of this document.

**Your return objective:**

Current income

**Your risk profile:**

Primary - Conservative

Investment eligibility consideration - None selected

## Your account instructions

- Your account cost basis default closing method is FIFO, First In, First Out.





Business Services Account  
December 2024

Account name: WAY TO GROW  
Account number: CP F3610 DS

Your Financial Advisor:  
WAY TO GROW

## Your assets

Some prices, income and current values shown may be approximate. As a result, gains and losses may not be accurately reflected. See *Important information about your statement* at the end of this document for more information.

### Cash alternatives

#### Money market instruments

Holding	Trade date	Quantity	Purchase price (\$)	Cost basis (\$)	Price on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
U.S TREASURY BILL MATURITIES 01/02/25 CUSIP 912797LR6	Aug 29, 24	250,000.000	98.376	245,940.54	100.000	250,000.00	4,059.46	ST
U.S TREASURY BILL MATURITIES 02/06/25 CUSIP 912797MJ3	Aug 29, 24	250,000.000	97.958	244,897.22	99.590	248,975.00	4,077.78	ST
U.S TREASURY BILL MATURITIES 02/27/25 CUSIP 912797ML8	Aug 29, 24	1,130,000.000	97.707	1,104,092.87	99.344	1,122,587.20	18,494.33	ST
U.S TREASURY BILL MATURITIES 05/01/25 CUSIP 912797ND5	Nov 04, 24	250,000.000	97.929	244,822.75	98.626	246,565.00	1,742.25	ST
U.S TREASURY BILL MATURITIES 05/22/25 CUSIP 912797NM5	Nov 27, 24	1,140,000.000	97.953	1,116,670.66	98.392	1,121,668.80	4,998.14	ST
U.S TREASURY BILL MATURITIES 05/29/25 CUSIP 912797NN3	Dec 02, 24	250,000.000	97.910	244,776.04	98.307	245,767.50	991.46	ST
U.S TREASURY BILL MATURITIES 08/07/25 CUSIP 912797MG9	Aug 29, 24	1,130,000.000	96.100	1,085,932.83	97.535	1,102,145.50	16,212.67	ST
<b>Total</b>		<b>\$4,400,000.000</b>		<b>\$4,287,132.91</b>		<b>\$4,337,709.00</b>	<b>\$50,576.09</b>	







## Your assets > Cash alternatives (continued)

### Money market funds

Money market funds are neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Institutional prime and institutional municipal funds must float their net asset values (NAV) per share to the nearest 1/100th of a cent (e.g., \$1.0000). Government and retail money market funds will continue to transact at a stable \$1.00 net asset value. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in these funds.

**Total reinvested** is the total of all reinvested dividends. It does not include any cash dividends. It is not a tax lot for the purposes of determining holding periods or cost basis. The shares you receive each time you reinvest dividends become a separate tax lot.

**Cost basis** is the total purchase cost of the security, including reinvested dividends. The cost basis may need to be adjusted for return of capital payments in order to determine the adjusted cost basis for tax reporting purposes.

**Unrealized (tax) gain or loss** is the difference between the current value and the cost basis and would generally be your taxable gain or loss if the security was sold on this date. The unrealized (tax) gain or loss may need to be adjusted for return of capital payments in order to determine the realized gain or loss for tax reporting purposes.

**Investment return** is the current value minus the amount you invested. It does not include shares that are not reflected on your statement, including shares that have been realized as either a gain or a loss. It also does not include cash dividends that were not reinvested.

Holding	Number of shares	Purchase price/ Average price per share (\$)	Client investment (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Investment return (\$)	Holding period
<b>FEDERATED HERMES</b>									
<b>TREASURY OBL PREMIER</b>									
<b>FUND CLASS P</b>									
	4,428,788.780	--This information was unavailable--		1.0000	4,428,788.78				

Symbol: TOPXX

EAI: \$200,555 Current yield: 4.53%

### Fixed income

#### Government securities

Prices are obtained from independent quotation bureaus that use computerized valuation formulas to calculate current values. Actual market values may vary and thus gains/losses may not be accurately reflected. Cost basis has been adjusted for accrued original issue discount (OID). Cost basis has been

automatically adjusted for amortization of bond premium using the constant yield method. If you have made a tax election to deduct the premium amortization on taxable debt securities, you may request that UBS adjust cost basis for the bond premium amortization.

Holding	Trade date	Quantity	Purchase price (\$)	Adjusted cost basis (\$)	Price on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
<b>U S TREASURY NOTE</b>								
RATE 1.7500% MATURES 03/15/25								
ACCRUED INTEREST \$1,293.17								
CUSIP 91282CED9								
EAI: \$2,188 Current yield: 1.76%	Aug 29, 24	250,000.000	98.527	246,317.50	99.496	248,740.00	2,422.50	ST
<b>U S TREASURY NOTE</b>								
RATE 2.6250% MATURES 04/15/25								
ACCRUED INTEREST \$1,388.22								
CUSIP 91282CEH0								
EAI: \$3,281 Current yield: 2.64%	Sep 30, 24	250,000.000	99.253	248,134.75	99.534	248,835.00	700.25	ST

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Business Services Account  
December 2024

Account name:  
WAY TO GROW

Account number:  
CP F3610 DS

Your Financial Advisor:  
WAY TO GROW

### Your assets > Fixed income > Government securities (continued)

Holding	Trade date	Quantity	Purchase price (\$)	Adjusted cost basis (\$)	Price on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
<b>Total</b>		<b>500,000.000</b>		<b>\$494,452.25</b>		<b>\$497,575.00</b>		<b>\$3,122.75</b>

Total accrued interest: \$2,681.39

Total estimated annual income: \$5,469

### Your total assets

		Value on Dec 31 (\$)	Percentage of your account	Cost basis (\$)	Estimated annual income (\$)	Unrealized gain or loss (\$)
Cash alternatives	Money market instruments	4,337,709.00		4,287,132.91		50,576.09
	* Money market funds	4,428,788.78			200,555.00	
	<b>Total cash alternatives</b>	<b>8,766,497.78</b>	<b>94.60%</b>	<b>4,287,132.91</b>	<b>200,555.00</b>	<b>50,576.09</b>
Fixed income	Government securities	497,575.00		494,452.25	5,469.00	3,122.75
	Total accrued interest	2,681.39				
	<b>Total fixed income</b>	<b>500,256.39</b>	<b>5.40%</b>	<b>494,452.25</b>	<b>5,469.00</b>	<b>3,122.75</b>
<b>Total</b>		<b>\$9,266,754.17</b>	<b>100.00%</b>	<b>\$4,781,585.16</b>	<b>\$206,024.00</b>	<b>\$53,698.84</b>

\* Missing cost basis information.

### Account activity this month

For more information about the price/value shown for restricted securities, see *Important information about your statement* at the end of this document.

Date	Activity	Description	Your expense code	Quantity/ Face value	Price/Value (\$)	Cash amount (\$)	Cash and money balance (\$)
<b>Nov 29</b>		<b>Cash and money balance</b>					<b>\$0.00</b>
Dec 2	Dividend	FEDERATED HERMES TREASURY OBL PREMIER FUND CLASS P AS OF 11/29/24 SYMBOL: TOPXX				2,775.03	
Dec 2	Reinvestment	FEDERATED HERMES TREASURY OBL PREMIER FUND CLASS P DIVIDEND REINVESTED AT 1.00 NAV ON 11/29/24 AS OF 11/29/24 SYMBOL: TOPXX		2,775.030		-2,775.03	
Dec 3	Interest	UNITED STATES TREAS BILL DUE 12/03/24 CUSIP: 912797ME4				3,176.56	

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Business Services Account  
December 2024

Account name: WAY TO GROW  
Account number: CP F3610 DS

Your Financial Advisor:  
WAY TO GROW

Account activity this month (continued)

Date	Activity	Description	Your expense code	Quantity/ Face value	Price/Value (\$)	Cash amount (\$)	Cash and money balance (\$)
Dec 3	Call Redemption	UNITED STATES TREAS BILL DUE 12/03/24 CUSIP: 912797ME4		-250,000.000		246,823.44	
Dec 3	Bought	UNITED STATES TREAS BILL DUE 05/29/25 PRINCIPAL PURCHASE DISC 4.2500 01992 YTM = 4.401 CUSIP: 912797NN3		250,000.000	97.9104160	-244,776.04	5,223.96
Dec 4	Bought	FEDERATED HERMES TREASURY OBL PREMIER FUND CLASS P ROA \$4,428,788 FBQID 43392242873 SYMBOL: TOPXX		5,223.960	1.0000	-5,223.96	
Dec 31	<b>Closing cash and money balance</b>						\$0.00
	Proceeds from investment transactions						\$246,823.44
	Funds used for investment transactions						-\$252,775.03

	Date	Activity	Description	Amount (\$)
Money balance activities	Nov 29	Balance forward		\$0.00
	Dec 4	Bought	RMA GOVERNMENT MONEY MARKET FD	5,223.96
	Dec 5	Sold	RMA GOVERNMENT MONEY MARKET FD AS OF 12/04/24	-5,223.96
	Dec 31	<b>Closing RMA Government Money Market Fd</b>		\$0.00