

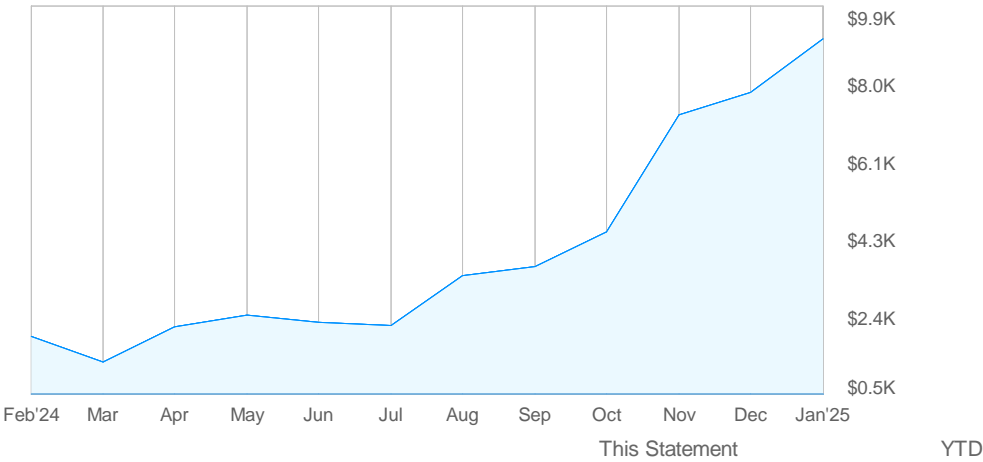


Roth Contributory IRA of
MICHAEL BRYAN STRAIN
CHARLES SCHWAB & CO INC CUST
ROTH CONTRIBUTORY IRA

Account Number Statement Period
January 1-31, 2025

Account Summary

Ending Account Value as of 01/31	Beginning Account Value as of 01/01
\$9,191.72	\$7,883.13



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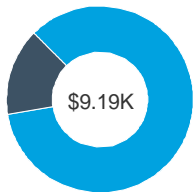
Beginning Account Value	\$7,883.13	\$7,883.13
Deposits	0.00	0.00
Withdrawals	0.00	0.00
Dividends and Interest	0.20	0.20
Transfer of Securities	0.00	0.00
Market Appreciation/(Depreciation)	1,308.39	1,308.39
Expenses	0.00	0.00
Ending Account Value	\$9,191.72	\$9,191.72

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



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Asset Allocation



Investment Objective:
Growth

	This Period	Current Allocation
Cash and Cash Investments	7,841.49	85%
Options	1,350.23	15%
Total	\$9,191.72	100%

Top Account Holdings This Period

SYMBOL CUSIP	Description	Market Value	% of Accounts
	TD BANK USA NA	7,841.49	85%
ABT	CALL ABBOTT LABS	1,342.25	15%
ABT	PUT ABBOTT LABS	7.98	<1%

Gain or (Loss) Summary

	All Positions		Net
	Gain	(Loss)	
This Period	2,491.23	(1,412.96)	1,078.27
YTD	1,078.27	0.00	1,078.27
Unrealized			\$603.91

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

Statement Period
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Income Summary



	This Period	YTD
Bank Sweep Interest	0.20	0.20
Total Income	\$0.20	\$0.20

Margin Information

The opening settled debit balance in this limited margin account for the statement period was \$0.00. Your account had the following settled debit activity during the margin period. **No interest was charged.**

Date Range	Settled Debit Balance Amount
01/21 - 01/21	(\$1,024.23)

The interest period does not correspond to the statement period. Retain this statement for use in conjunction with the next statement. \$0.00 based on 0.00% margin interest rate charged on daily margin balances. No margin interest was charged. This equates to 0.00% annual interest rate.

Retirement Details

Contributions	2024	2025
Total YTD (\$)	0.00	0.00



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A Message About Your Account

Industry Fee Announcement

Effective January 1, 2025, the Exchange Process Fee will be renamed the Industry Fee. For more information, please refer to the Charles Schwab Pricing Guide. (0125-9AU7)

Positions - Summary

Beginning Value as of 01/01	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	Ending Value as of 01/31	Cost Basis	Unrealized Gain/(Loss)
\$7,883.13		\$0.00		\$0.00		\$0.20		\$1,308.39		\$9,191.72	\$746.32	\$603.91

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Cash and Cash Investments

Type	Symbol	Description	Quantity	Price(\$)	Beginning Balance(\$)	Ending Balance(\$)	Change in Period Balance(\$)	Pending/Unsettled Cash(\$)	Interest/ Yield Rate	% of Acct
Bank Sweep		TD BANK USA NA ^{x,z}			3,796.10	7,841.49	4,045.39		0.05%	85%
Total Cash and Cash Investments					\$3,796.10	\$7,841.49	\$4,045.39			85%



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Positions - Options

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
ABT 02/21/20 25 115.00 C	CALL ABBOTT LABS \$115 EXP 02/21/25	1.0000	13.42250	1,342.25	284.66	1,057.59			15%
ABT 02/21/20 25 115.00 P	PUT ABBOTT LABS \$115 EXP 02/21/25	1.0000	0.07980	7.98	461.66	(453.68)			<1%
Total Options				\$1,350.23	\$746.32	\$603.91		\$0.00	15%

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

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

Transactions - Summary

Beginning Cash* as of 01/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Expenses	=	Ending Cash* as of 01/31
\$3,796.10		\$0.00		\$0.00		(\$33,580.00)		\$37,625.19		\$0.20		\$0.00		\$7,841.49
Other Activity		\$0.00	Other activity includes transactions which don't affect the cash balance such as stock transfers, splits, etc.											

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

Transaction Details

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
01/16	Interest	Bank Interest ^{X,Z}		BANK INT 121624-011525				0.20	
01/21	Sale		MXL 01/17/2025 15.00 C	CALL MAXLINEAR INC \$15 EXP 01/17/25 Commission \$0.65; Industry Fee \$0.04	(1.0000)	9.0600	0.69	905.31	765.65 ^(L,T)



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Transaction Details (continued)

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
01/21	Sale	Short Sale	TLT	ISHARES 20 PLS YEAR TREASURY BND ETF Industry Fee \$0.27	(100.0000)	90.0000	0.27	8,999.73	
	Sale	Short Sale	NYT	NEW YORK TIMES CO CLASS A Industry Fee \$0.17	(100.0000)	55.0000	0.17	5,499.83	
	Sale	Short Sale	YUM	YUM BRANDS INC Industry Fee \$0.40	(100.0000)	135.0000	0.40	13,499.60	
	Purchase		PLTR	PALANTIR TECHNOLOGIES IN CLASS A	100.0000	60.0000		(6,000.00)	
	Purchase		RIVN	RIVIAN AUTOMOTIVE INC CLASS A	100.0000	11.0000		(1,100.00)	
	Other Activity	Expired Short	TLT 01/17/2025 91.00 C	CALL ISHR 20+ TSY \$91 EXP 01/17/25	(1.0000)				
	Other Activity	Expired Short	NYT 01/17/2025 55.00 C	CALL NEW YORK TIMES CO \$55 EXP 01/17/25	(1.0000)				
	Other Activity	Exercise Short	PLTR 01/17/2025 60.00 C	CALL PALANTIR TECHNOLOGI\$60 EXP 01/17/25	(1.0000)				
	Other Activity	Exercise Short	RIVN 01/17/2025 11.00 C	CALL RIVIAN AUTOMOTIVE I\$11 EXP 01/17/25	(1.0000)				
	Other Activity	Expired Short	YUM 01/17/2025 135.00 C	CALL YUM BRANDS INC \$135 EXP 01/17/25	(1.0000)				
	Other Activity	Exercise Short	TLT 01/17/2025 90.00 P	PUT ISHR 20+ TSY \$90 EXP 01/17/25	(1.0000)				
	Other Activity	Expired Short	MXL 01/17/2025 15.00 P	PUT MAXLINEAR INC \$15 EXP 01/17/25	(1.0000)				
	Other Activity	Exercise Short	NYT 01/17/2025 55.00 P	PUT NEW YORK TIMES CO \$55 EXP 01/17/25	(1.0000)				
	Other Activity	Expired Short	PLTR 01/17/2025 42.00 P	PUT PALANTIR TECHNOLOGIE\$42 EXP 01/17/25	(1.0000)				



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Transaction Details (continued)

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
01/21	Other Activity	Expired Short	RIVN 01/17/2025 11.00 P	PUT RIVIAN AUTOMOTIVE IN\$11 EXP 01/17/25	(1.0000)				
	Other Activity	Exercise Short	YUM 01/17/2025 135.00 P	PUT YUM BRANDS INC \$135 EXP 01/17/25	(1.0000)				
01/22	Sale		PLTR	PALANTIR TECHNOLOGIES IN CLASS A Industry Fee \$0.22	(100.0000)	73.3000	0.22	7,329.78	684.12 ^(LT)
	Sale		RIVN	RIVIAN AUTOMOTIVE INC CLASS A Industry Fee \$0.06	(100.0000)	13.9100	0.06	1,390.94	122.28 ^(LT)
	Purchase	Cover Short	TLT	ISHARES 20 PLS YEAR TREASURY BND ETF	100.0000	87.7500		(8,775.00)	94.07 ^(LT)
	Purchase	Cover Short	NYT	NEW YORK TIMES CO CLASS A	100.0000	52.1500		(5,215.00)	106.17 ^(LT)
	Purchase	Cover Short	YUM	YUM BRANDS INC	100.0000	124.9000		(12,490.00)	718.94 ^(LT)
Total Transactions								\$4,045.39	\$2,491.23

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

Bank Sweep Activity

Date	Description	Amount	Date	Description	Amount
01/01	Beginning Balance ^{x,z}	\$3,796.10	01/22	BANK CREDIT FROM BROKERAGE ^x	7,841.49
01/15	BANK INTEREST - TD BANK USA NA ^{x,z}	0.20	01/31	Ending Balance ^{x,z}	\$7,841.49
01/21	BANK TRANSFER TO BROKERAGE	(3,796.30)	01/31	Interest Rate ^{* z}	0.05%

* Your interest period was 12/16/24 - 01/15/25. ^z

Endnotes For Your Account

X Bank Sweep deposits are held at one or more FDIC-insured Program Banks. Charles Schwab & Co., Inc. is not an FDIC-insured bank and deposit insurance covers the failure of an insured bank. Certain conditions must be satisfied for FDIC insurance coverage to apply. Please review the Cash Features Program Disclosure Statement for a list of the Program Banks at schwab.com/cashfeaturesdisclosure.

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



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Terms and Conditions

GENERAL INFORMATION AND KEY TERMS: This Account statement is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your Account at Schwab ("Account"). Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab (including balances held at a Depository Institution) you should verify its content with this statement.

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Interest: For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that may differ from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Program Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the Bank Sweep and Bank Sweep for Benefit Plans features, interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month. If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage Account is less than \$.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than \$.005. **Margin Account Customers:** This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The

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Market Value: The Market Value is computed by multiplying the Market Price by the Quantity of Shares. This is the dollar value of your present holdings in your specified Schwab Account or a summary of the Market Value summed over multiple accounts. **Non-Publicly Traded Securities:** All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party as provided by Schwab's Account Agreement. Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests.

Schwab Sweep Money Funds: Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary. If on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than 1/2 of 1 cent (\$.005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower. **Securities Products and Services:** Securities products and services are offered by Charles Schwab & Co., Inc., **Member SIPC. Securities products and services, including unswept intraday funds and net credit balances held in brokerage accounts are not deposits or other obligations of, or guaranteed by, any bank, are not FDIC insured, and are subject to investment risk and may lose value. SIPC does not cover balances held at Program Banks in the Bank Sweep and Bank Sweep for Benefit Plans features.** Please see your Cash Feature Disclosure Statement for more information on insurance coverage. **Yield to Maturity:** This is the actual average annual return on a note if held to maturity.

IN CASE OF ERRORS OR DISCREPANCIES: If you find an error or discrepancy relating to your



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Terms and Conditions (continued)

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

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