

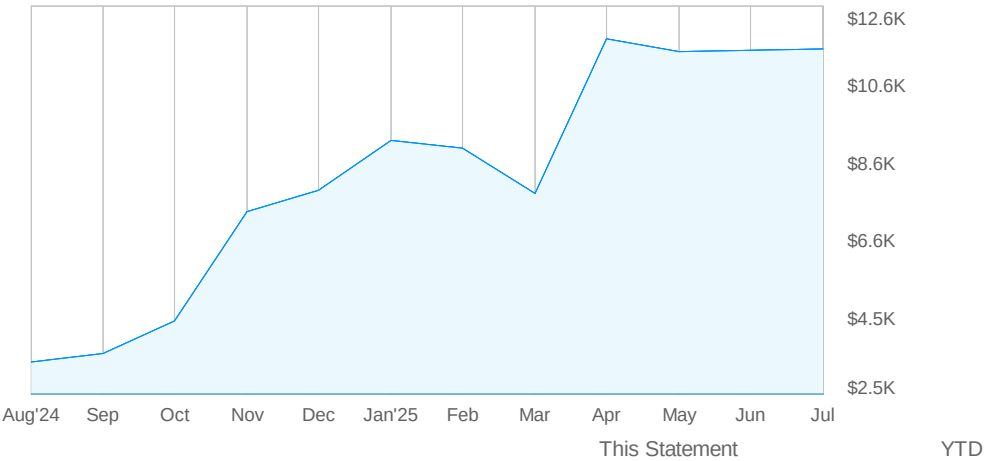


Roth Contributory IRA of
MICHAEL BRYAN STRAIN
CHARLES SCHWAB & CO INC CUST
ROTH CONTRIBUTORY IRA

Account Number Statement Period
July 1-31, 2025

Account Summary

Ending Account Value as of 07/31	Beginning Account Value as of 07/01
\$11,563.91	\$11,529.86



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Online Assistance

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Visit schwab.com/stmt to explore the features and benefits of this statement.

	This Statement	YTD
Beginning Account Value	\$11,529.86	\$7,883.13
Deposits	0.00	0.00
Withdrawals	0.00	(1,000.00)
Dividends and Interest	31.35	94.62
Transfer of Securities	0.00	0.00
Market Appreciation/(Depreciation)	2.70	4,586.16
Expenses	0.00	0.00

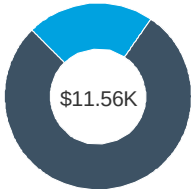
Ending Account Value	\$11,563.91	\$11,563.91
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Account Ending Value reflects the market value of your cash and investments. It does not include pending transactions, unpriced securities or assets held outside Schwab's custody.



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Asset Allocation



Investment Objective:
Growth

	This Period	Current Allocation
Cash and Cash Investments	2,499.11	22%
Exchange Traded Funds	9,064.80	78%
Total	\$11,563.91	100%

Top Account Holdings This Period

SYMBOL CUSIP	Description	Market Value	% of Accounts
SGOV	ISHARES 0-3 MONTH	9,064.80	78%
	TD BANK USA NA	2,499.11	22%

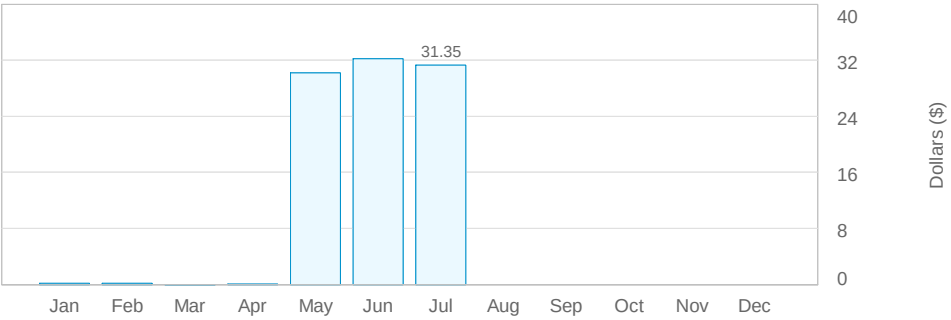
Gain or (Loss) Summary

	All Positions		
	Gain	(Loss)	Net
This Period	0.00	0.00	0.00
YTD			4,955.44
Unrealized			\$4.51

Values may not reflect all of your gains/losses; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Please login to your account at Schwab.com 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
July 1-31, 2025

Income Summary



	This Period	YTD
Bank Sweep Interest	0.10	1.00
Cash Dividends	31.25	93.62
Total Income	\$31.35	\$94.62

Margin Information

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

Retirement Details

Contributions	2024	2025
Total YTD (\$)	0.00	0.00



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Positions - Summary

Beginning Value as of 07/01	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	Ending Value as of 07/31	Cost Basis	Unrealized Gain/(Loss)
\$11,529.86		\$0.00		\$0.00		\$31.35		\$2.70		\$11,563.91	\$9,060.29	\$4.51

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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}			2,467.76	2,499.11	31.35		0.05%	22%
Total Cash and Cash Investments					\$2,467.76	\$2,499.11	\$31.35			22%

Positions - Exchange Traded Funds

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
SGOV	ISHARES 0-3 MONTH	90.0000	100.72000	9,064.80	9,060.29	4.51	4.13%	374.94	78%
Total Exchange Traded Funds				\$9,064.80	\$9,060.29	\$4.51		\$374.94	78%

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 07/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Expenses	=	Ending Cash* as of 07/31
\$2,467.76		\$0.00		\$0.00		\$0.00		\$0.00		\$31.35		\$0.00		\$2,499.11

Other Activity \$0.00

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

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



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Transaction Details

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
07/07	Dividend	Cash Dividend	SGOV	ISHARES 0-3 MONTH				31.25	
07/16	Interest	Bank Interest ^{X,Z}		BANK INT 061625-071525				0.10	
Total Transactions								\$31.35	\$0.00

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

Bank Sweep Activity

Date	Description	Amount	Date	Description	Amount
07/01	Beginning Balance ^{X,Z}	\$2,467.76	07/31	Ending Balance ^{X,Z}	\$2,499.11
07/07	BANK CREDIT FROM BROKERAGE ^X	31.25	07/31	Interest Rate ^{* Z}	0.05%
07/15	BANK INTEREST - TD BANK USA NA ^{X,Z}	0.10			

* Your interest period was 06/16/25 - 07/15/25. ^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.

Terms and Conditions

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Statement Period

July 1-31, 2025

Terms and Conditions (continued)

except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. Further information on these transactions will be furnished upon written request. **Gain (or Loss):** Unrealized Gain or (Loss) and Realized Gain or (Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information has been provided on this statement at the request of your Advisor, if applicable. This information is not a solicitation or a recommendation to buy or sell. **Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS.** **Interest:** For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that may differ from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Program Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the Bank Sweep and Bank Sweep for Benefit Plans features, interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month. If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage Account is less than \$.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than \$.005. **Margin Account Customers:** This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection. Securities purchased on margin are Schwab's collateral for the loan to you. It is important that you fully understand the risks involved in trading securities on margin. These risks include: 1) You can lose more funds than you deposit in the margin account; 2) Schwab can force the sale of securities or other assets in any of your account(s) to maintain the required account equity without contacting you; 3) You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call; 4) Schwab can increase its "house" maintenance margin requirements at any time without advance written notice to you. **Market Price:** The most recent price evaluation available to Schwab on the last business day of the report period, normally the last trade price or bid as of market close. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Assets Not Held at Schwab are not held in your Account or covered by the Account's SIPC account protection and are not otherwise in Schwab's custody and are being provided as a courtesy to you. Information on Assets Not Held at Schwab, including but not limited to valuations, is reported solely based on information you provide to Schwab. Schwab can neither validate nor certify the existence of Assets Not Held at Schwab or the accuracy, completeness or timeliness of the information about Assets Not Held at Schwab, whether provided by you or otherwise. Descriptions of Assets Not Held at Schwab may be abbreviated or truncated. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as Stale Priced. Certain Limited Partnerships (direct participation programs) and unlisted Real Estate Investment Trust (REIT) securities, for which you may see a value on your monthly Account statement that reflects the issuer's appraised estimated value, are not listed on a national securities exchange, and are generally illiquid. Even if you are able to sell such securities, the price received may be less than the per share appraised estimated value provided in the account statement. **Market Value:** The Market Value is computed by multiplying the Market Price by the Quantity of Shares. This is the dollar value of your present holdings in your specified Schwab Account or a summary of the

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