

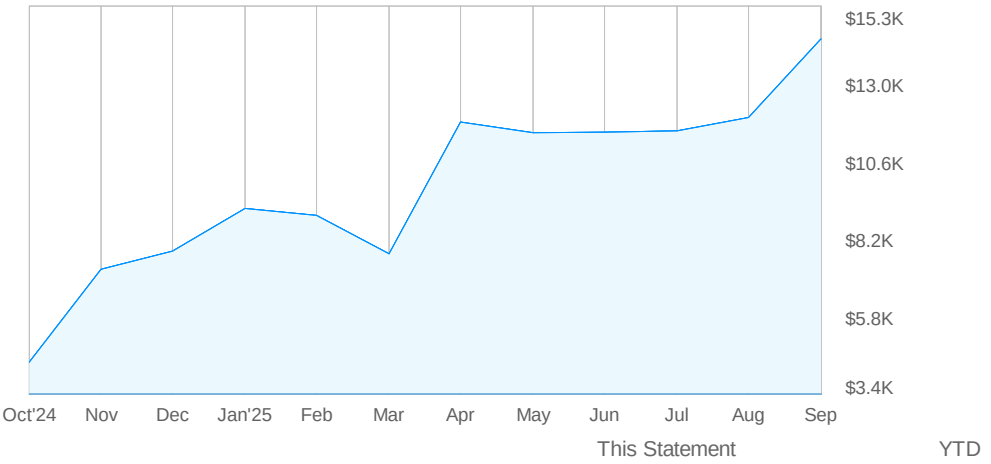


Roth Contributory IRA of
MICHAEL BRYAN STRAIN
CHARLES SCHWAB & CO INC CUST
ROTH CONTRIBUTORY IRA

Account Number Statement Period
September 1-30, 2025

Account Summary

Ending Account Value as of 09/30	Beginning Account Value as of 09/01
\$14,386.86	\$11,977.69



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Customer Service and Trading:

Call your Schwab Representative
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24/7 Customer Service

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Online Assistance

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

	This Statement	YTD
Beginning Account Value	\$11,977.69	\$7,883.13
Deposits	0.00	0.00
Withdrawals	0.00	(1,000.00)
Dividends and Interest	0.24	127.69
Transfer of Securities	0.00	0.00
Market Appreciation/(Depreciation)	2,408.93	7,376.04
Expenses	0.00	0.00

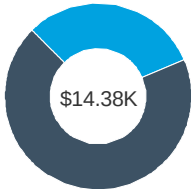
Ending Account Value	\$14,386.86	\$14,386.86
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Account Ending Value reflects the market value of your cash and investments. It does not include pending transactions, unpriced securities or assets held outside Schwab's custody.



Roth Contributory IRA of
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Asset Allocation



Investment Objective:
Growth

	This Period	Current Allocation
Cash and Cash Investments	4,469.90	31%
Options	9,916.96	69%
Total	\$14,386.86	100%

Liabilities

(360.50)

Liabilities such as margin balances and short positions are included in the Total as well as the current allocation %. If the asset class is negative (more liabilities than assets) the current allocation % will not be displayed.

Top Account Holdings This Period

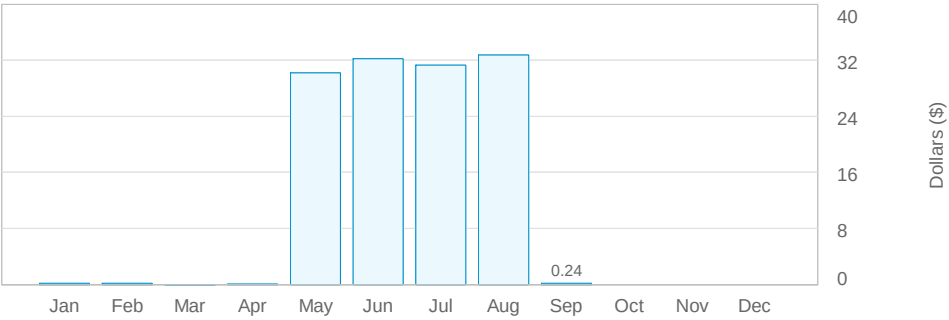
SYMBOL CUSIP	Description	Market Value	% of Accounts
	TD BANK USA NA	4,469.90	31%
MSFT	CALL MICROSOFT CORP	1,430.84	10%
TEVA	CALL TEVA PHARMACEUTICAL	932.52	6%
FCX	PUT FREEPORT-MCMORAN INC	925.46	6%
AVGO	CALL BROADCOM INC	755.00	5%

Gain or (Loss) Summary

	All Positions		Net
	Gain	(Loss)	
This Period	3,225.07	0.00	3,225.07
YTD			7,963.58
Unrealized			(\$213.75)

Statement Period
September 1-30, 2025

Income Summary



	This Period	YTD
Bank Sweep Interest	0.24	1.45
Cash Dividends	0.00	126.24
Total Income	\$0.24	\$127.69

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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Gain or (Loss) Summary (continued)

All Positions		
Gain	(Loss)	Net

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.

A Message About Your Account

Statement of Financial Condition

The most recent statement of financial condition for Charles Schwab & Co., Inc. (CS&Co) may be obtained at no cost, via the Internet at <http://www.schwab.com/legal/financials> or by contacting CS&Co at 1-800-435-4000. If you are a client of an independent investment advisor, contact Schwab Alliance at 1-800-515-2157. International clients, please call us at +1-415-667-7870 and Charles Schwab Hong Kong clients, please call +852-2101-0500. At June 30, and July 31, 2025, CS&Co had net capital of \$12.0 billion and \$10.9 billion, respectively, and a net capital requirement of \$2.2 billion and \$2.3 billion, respectively. A copy of the report may be requested via: Investor Relations, 3000 Schwab Way, Westlake, TX 76262. Independent investment advisors are not owned by, affiliated with, or supervised by CS&Co.

Positions - Summary

Beginning Value as of 09/01	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	Ending Value as of 09/30	Cost Basis	Unrealized Gain/(Loss)
\$11,977.69		\$0.00		\$0.00		\$0.24		\$2,408.93		\$14,386.86	\$10,130.71	(\$213.75)

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

Cash and Cash Investments

Type	Symbol	Description	Quantity	Price(\$)	Beginning Balance(\$)	Ending Balance(\$)	Change in Period Balance(\$)	Pending/Unsettled Cash(\$)	Interest/ Yield Rate	% of Acct
Bank Sweep		TD BANK USA NA ^{x,z}			5,578.46	4,469.90	(1,108.56)		0.05%	31%
Total Cash and Cash Investments					\$5,578.46	\$4,469.90	(\$1,108.56)			31%



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Positions - Options

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
AAL 12/19/20 25 12.00 C	CALL AMERICAN AIRLS GROU \$12 EXP 12/19/25	2.0000	0.71000	142.00	239.32	(97.32)			<1%
BAC 10/17/20 25 52.00 C	CALL BANK OF AMERICA COR \$52 EXP 10/17/25	3.0000	1.20000	360.00	502.98	(142.98)			3%
BAC 10/17/20 25 55.00 C	CALL BANK OF AMERICA COR \$55 EXP 10/17/25	(3.0000) ^S	0.27500	(82.50)	(151.01)	68.51			
AVGO 10/17/20 25 340.00 C	CALL BROADCOM INC \$340 EXP 10/17/25	1.0000	7.55000	755.00	1,348.66	(593.66)			5%
AVGO 10/17/20 25 360.00 C	CALL BROADCOM INC \$360 EXP 10/17/25	(1.0000) ^S	2.78000	(278.00)	(614.34)	336.34			
GLW 11/21/20 25 80.00 C	CALL CORNING INC \$80 EXP 11/21/25	1.0000	6.01980	601.98	377.66	224.32			4%
EQT 12/19/20 25 50.00 C	CALL EQT CORP \$50 EXP 12/19/25	1.0000	6.58280	658.28	496.66	161.62			5%
XOM 11/21/20 25 110.00 C	CALL EXXON MOBIL CORP \$110 EXP 11/21/25	1.0000	5.56700	556.70	449.66	107.04			4%



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Positions - Options (continued)

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
FCX 12/19/20 25 42.00 C	CALL FREEPORT-MCMORAN IN \$42 EXP 12/19/25	2.0000	2.10290	420.58	776.32	(355.74)			3%
MAT 11/21/20 25 18.00 C	CALL MATTEL INC \$18 EXP 11/21/25	2.0000	0.57500	115.00	277.32	(162.32)			<1%
MSFT 10/17/20 25 510.00 C	CALL MICROSOFT CORP \$510 EXP 10/17/25	1.0000	14.30840	1,430.84	1,135.66	295.18			10%
NU 11/21/20 25 16.00 C	CALL NU HLDGS LTD \$16 EXP 11/21/25	4.0000	1.08270	433.08	434.64	(1.56)			3%
SIRI 01/16/20 26 23.00 C	CALL SIRIUSXM HLDGS INC \$23 EXP 01/16/26	2.0000	1.99720	399.44	387.32	12.12			3%
TEVA 12/19/20 25 16.00 C	CALL TEVA PHARMACEUTICAL \$16 EXP 12/19/25	2.0000	4.66260	932.52	279.32	653.20			6%
VKTX 11/21/20 25 27.50 C	CALL VIKING THERAPEUTICS \$27.5 EXP 11/21/25	1.0000	2.72000	272.00	326.66	(54.66)			2%
AAL 12/19/20 25 12.00 P	PUT AMERICAN AIRLS GROUP \$12 EXP 12/19/25	2.0000	1.36670	273.34	263.32	10.02			2%
GLW 11/21/20 25 67.50 P	PUT CORNING INC \$67.5 EXP 11/21/25	1.0000	0.65000	65.00	360.66	(295.66)			<1%



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Statement Period
September 1-30, 2025

Positions - Options (continued)

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
EQT 12/19/20 25 50.00 P	PUT EQT CORP \$50 EXP 12/19/25	1.0000	1.81000	181.00	327.66	(146.66)			1%
XOM 11/21/20 25 110.00 P	PUT EXXON MOBIL CORP \$110 EXP 11/21/25	1.0000	2.71000	271.00	531.66	(260.66)			2%
FCX 12/19/20 25 42.00 P	PUT FREEPORT-MCMORAN INC \$42 EXP 12/19/25	2.0000	4.62730	925.46	671.32	254.14			6%
MAT 11/21/20 25 18.00 P	PUT MATTEL INC \$18 EXP 11/21/25	2.0000	1.63930	327.86	221.32	106.54			2%
NU 11/21/20 25 16.00 P	PUT NU HLDGS LTD \$16 EXP 11/21/25	4.0000	0.97500	390.00	450.64	(60.64)			3%
SIRI 01/16/20 26 23.00 P	PUT SIRIUSXM HLDGS INC E \$23 EXP 01/16/26	2.0000	1.69500	339.00	365.32	(26.32)			2%
TEVA 12/19/20 25 16.00 P	PUT TEVA PHARMACEUTICAL \$16 EXP 12/19/25	2.0000	0.25500	51.00	297.32	(246.32)			<1%



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Statement Period
September 1-30, 2025

Positions - Options (continued)

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
VKTX	PUT VIKING THERAPEUTICS	1.0000	3.76380	376.38	374.66	1.72			3%
11/21/20	\$27.5 EXP 11/21/25								
25	27.50								
P									
Total Options				\$9,916.96	\$10,130.71	(\$213.75)		\$0.00	69%

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 09/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Expenses	=	Ending Cash* as of 09/30
\$5,578.46		\$0.00		\$0.00		(\$6,463.18)		\$5,354.38		\$0.24		\$0.00		\$4,469.90
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)(\$)
09/05	Purchase		PLTR 09/19/2025 155.00 C	CALL PALANTIR TECHNOLOGI\$155 EXP 09/19/25 Commission \$0.65; Industry Fee \$0.01	1.0000	6.5800	0.66	(658.66)	
09/09	Purchase		VKTX 11/21/2025 27.50 C	CALL VIKING THERAPEUTICS\$27.5 EXP 11/21/25 Commission \$0.65; Industry Fee \$0.01	1.0000	3.2600	0.66	(326.66)	
	Purchase		VKTX 11/21/2025 27.50 P	PUT VIKING THERAPEUTICS \$27.5 EXP 11/21/25 Commission \$0.65; Industry Fee \$0.01	1.0000	3.7400	0.66	(374.66)	



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Statement Period
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Transaction Details (continued)

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
09/16	Interest	Bank Interest ^{X,Z}		BANK INT 081625-091525				0.24	
09/17	Sale		BAC 09/19/2025 48.00 C	CALL BANK OF AMERICA COR\$48 EXP 09/19/25 Commission \$0.65; Industry Fee \$0.01	(1.0000)	2.4200	0.66	241.34	126.68
	Sale		BAC 09/19/2025 48.00 C	CALL BANK OF AMERICA COR\$48 EXP 09/19/25 Commission \$0.65; Industry Fee \$0.01	(1.0000)	2.4500	0.66	244.34	129.68
	Purchase		BAC 09/19/2025 50.50 C	CALL BANK OF AMERICA COR\$50.5 EXP 09/19/25 Commission \$0.65; Industry Fee \$0.01	1.0000	0.4800	0.66	(48.66)	
	Purchase		BAC 09/19/2025 50.50 C	CALL BANK OF AMERICA COR\$50.5 EXP 09/19/25 Commission \$0.65; Industry Fee \$0.01	1.0000	0.5100	0.66	(51.66)	
	Purchase		NU 11/21/2025 16.00 C	CALL NU HLDGS LTD \$16 EXP 11/21/25 Commission \$2.60; Industry Fee \$0.04	4.0000	1.0800	2.64	(434.64)	
	Purchase		NU 11/21/2025 16.00 P	PUT NU HLDGS LTD \$16 EXP 11/21/25 Commission \$2.60; Industry Fee \$0.04	4.0000	1.1200	2.64	(450.64)	
09/18	Sale		GLW 11/21/2025 67.50 C	CALL CORNING INC \$67.5 EXP 11/21/25 Commission \$0.65; Industry Fee \$0.01	(1.0000)	11.6400	0.66	1,163.34	787.68
	Purchase		GLW 11/21/2025 80.00 C	CALL CORNING INC \$80 EXP 11/21/25 Commission \$0.65; Industry Fee \$0.01	1.0000	3.7700	0.66	(377.66)	
09/22	Sale		BAC 09/19/2025 50.50 C	CALL BANK OF AMERICA COR\$50.5 EXP 09/19/25 Commission \$1.30; Industry Fee \$0.03	(2.0000)	1.6600	1.33	330.67	230.35
	Sale		PLTR 09/19/2025 155.00 C	CALL PALANTIR TECHNOLOGI\$155 EXP 09/19/25 Commission \$0.65; Industry Fee \$0.01	(1.0000)	26.1000	0.66	2,609.34	1,950.68
09/24	Sale	Short Sale	BAC 10/17/2025 55.00 C	CALL BANK OF AMERICA COR\$55 EXP 10/17/25 Commission \$1.95; Industry Fee \$0.04	(3.0000)	0.5100	1.99	151.01	



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September 1-30, 2025

Transaction Details (continued)

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
09/24	Purchase		BAC 10/17/2025 52.00 C	CALL BANK OF AMERICA COR\$52 EXP 10/17/25 Commission \$1.95; Industry Fee \$0.03	3.0000	1.6700	1.98	(502.98)	
	Purchase		SIRI 01/16/2026 23.00 C	CALL SIRIUSXM HLDGS INC \$23 EXP 01/16/26 Commission \$1.30; Industry Fee \$0.02	2.0000	1.9300	1.32	(387.32)	
	Purchase		SIRI 01/16/2026 23.00 P	PUT SIRIUSXM HLDGS INC E\$23 EXP 01/16/26 Commission \$1.30; Industry Fee \$0.02	2.0000	1.8200	1.32	(365.32)	
09/25	Sale	Short Sale	AVGO 10/17/2025 360.00 C	CALL BROADCOM INC \$360 EXP 10/17/25 Commission \$0.65; Industry Fee \$0.01	(1.0000)	6.1500	0.66	614.34	
	Purchase		AVGO 10/17/2025 340.00 C	CALL BROADCOM INC \$340 EXP 10/17/25 Commission \$0.65; Industry Fee \$0.01	1.0000	13.4800	0.66	(1,348.66)	
	Purchase		MSFT 10/17/2025 510.00 C	CALL MICROSOFT CORP \$510 EXP 10/17/25 Commission \$0.65; Industry Fee \$0.01	1.0000	11.3500	0.66	(1,135.66)	
Total Transactions								(\$1,108.56)	\$3,225.07

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

Bank Sweep Activity

Date	Description	Amount	Date	Description	Amount
09/01	Beginning Balance ^{x,z}	\$5,578.46	09/22	BANK CREDIT FROM BROKERAGE ^x	2,940.01
09/05	BANK TRANSFER TO BROKERAGE	(658.66)	09/24	BANK TRANSFER TO BROKERAGE	(1,104.61)
09/09	BANK TRANSFER TO BROKERAGE	(701.32)	09/25	BANK TRANSFER TO BROKERAGE	(1,869.98)
09/15	BANK INTEREST - TD BANK USA NA ^{x,z}	0.24	09/30	Ending Balance ^{x,z}	\$4,469.90
09/17	BANK TRANSFER TO BROKERAGE	(499.92)	09/30	Interest Rate ^{*z}	0.05%
09/18	BANK CREDIT FROM BROKERAGE ^x	785.68			

* Your interest period was 08/16/25 - 09/15/25. ^z



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Pending / Open Activity

Activity Type	Date	Action	Symbol/ CUSIP	Description	Quantity	Market Price/ Rate per Share(\$)	Limit Price(\$)	Settle/ Payable Date	Expiration Date	Amount(\$)
Pending	09/30	Purchase	ROKU 01/16/2026 100.00 C	CALL ROKU INC	1.0000	11.7300		10/01		(1,173.66)
		Purchase	ROKU 01/16/2026 100.00 P	PUT ROKU INC	1.0000	11.4200		10/01		(1,142.66)
Total Pending Transactions										(\$2,316.32)

Pending transactions are not included in account value.

Endnotes For Your Account

- S

Short sale. Possible tax modifications of the holding period may be required for covered short positions. The market value of these securities will be expressed as a debit and be netted against any long positions in Total Account Value.
- 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

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

for each bank for funds held in the same insurable capacity. The balance in the Deposit Accounts can be withdrawn on your order and the proceeds returned to your brokerage Account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the bank sweep feature(s) in your Account(s), please refer to the Cash Features Disclosure Statement available online or from a Schwab representative. **Cash:** Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business. **Dividend Reinvestment Customers:** Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. Further information on these transactions will be furnished upon written request. **Gain (or Loss):** Unrealized Gain or (Loss) and Realized Gain or (Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information has been provided on this statement at the request of your Advisor, if applicable. This information is not a solicitation or a recommendation to buy or sell. **Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS.** **Interest:** For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that may differ from the Statement Period. Balances include interest paid as indicated on



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Statement Period

September 1-30, 2025

Terms and Conditions (continued)

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 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 $\frac{1}{2}$ 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 brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately. You may call us at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) If you're a client of an independent investment advisor, call us at 800-515-2157. Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions. **IN CASE OF COMPLAINTS:** If you have a complaint regarding your Schwab statement, products or services, please write to Client Service & Support at Charles Schwab & Co., Inc., P.O. Box 982603 El Paso, TX 79998-2603, or call customer service at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) If you're a client of an independent investment advisor, call us at 800-515-2157. **Address Changes:** If you fail to notify Schwab in writing of any change of address or phone number, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account. **Additional Information:** We are required by law to report to the Internal Revenue Service adjusted cost basis information (if applicable), certain payments to you and credits to your Account during the calendar year. Retain this statement for income tax purposes. A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request. Any third-party trademarks appearing herein are the property of their respective owners. Charles Schwab & Co., Inc., Charles Schwab Bank, Charles Schwab Premier Bank, and Charles Schwab Trust Bank are separate but affiliated companies and subsidiaries of the Charles Schwab Corporation. © 2025 Charles Schwab & Co., Inc. ("Schwab"). All rights reserved. **Member SIPC.** (01CUSTNC) (0822-20UL)

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