



SUMMARY OF YOUR PLAN

January 01, 2023 - December 31, 2023

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992196
KUMARI, ASMITA
2434 N MACARTHUR BLVD
APARTMENT 1418
IRVING, TX 75062

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TOTAL AGGREGATE PLAN VALUE
\$0.00

Total aggregate plan value of plans displayed on this statement, as calculated according to the terms and conditions of each plan. Value includes your 401(k) Plan(s) and all outstanding loans.

KPMG LLP

DEFINED CONTRIBUTION - ALL PLANS

TOTAL CURRENT VALUE: \$0.00

KPMG (401(k) CAP)	Beginning Balance	Ending Balance	Vested Balance
	\$646.12	\$0.00	\$0.00

IMPORTANT INFORMATION

Update your User Profile

In the next few weeks, KPMG will be enhancing the security of your account by establishing Multi-Factor Authentication (MFA) when you log onto on Merrill Benefits Online (www.benefits.ml.com), which means you may be required to enter a security code when accessing your account. Therefore, if you haven't done so already, we strongly encourage you to take a few minutes to update your online user profile and verify/update your email address(es) and phone number(s). And while you're at it, consider updating your delivery preferences and security passwords. You may contact the Merrill Service Center at 1-888-401-5764 if you require additional support.

Please review your statement and advise Merrill if you find discrepancies in your personal or account information. If we do not hear from you within 30 days, we will assume that all information is correct.

TO CONTACT MERRILL
www.benefits.ml.com
(888) 401-KPMG
Outside USA: (609) 818-8812



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1 | SUMMARY OF YOUR PLANS

DEFINED CONTRIBUTION - ALL PLANS

CONTRIBUTIONS AND ACTIVITY FOR THIS PERIOD

Beginning Balance	\$646.12
Employee Contributions	
401(k) Before-Tax/Rollover	2,843.75
Total Employee Contributions	2,843.75
Other Activity	
Interest, Dividends/Other Credits	5.45
Withdrawals/Debits	- 3,694.16
Total Other Activity	- 3,688.71
Fees	
Plan Sponsor Fee	. 3.25
Account Management Fee	. 9.75
Recordkeeping Fee	. 28.25
Total Fees	- 41.25
Change in Value	240.09
Ending Balance	\$0.00
Vested Balance	\$0.00

CONTRIBUTIONS THIS YEAR

Employee Contributions \$2,843.75

YOUR PERSONAL INFORMATION

Current Status in Plan: Terminated
Hire Date: 08/15/2022
Plan Entry Date: 11/02/2022
Location: 069

IMPORTANT INFORMATION

Some plan administrative expenses may be covered through indirect revenue received from the annual operating expenses of the investments offered through the plan.

Say hello to Erica(R)
Erica, your virtual financial assistant, is available on the Benefits Online(R) app. Just talk, type or tap to ask Erica about your 401(k) balance, contributions, investments and more. Download the latest version of the Benefits Online app today to see what Erica can do for you. (Erica does not provide investment advice.)



DISCLOSURES AND IMPORTANT INFORMATION

KPMG LLP
KUMARI, ASMITA

This annual statement is the only paper statement routinely provided via regular mail. To access your quarterly statements online throughout the year, simply go to www.benefits.ml.com. (Login to our secure website using your User ID and Password. Then click on the Plan tab, then Account Information and Statements. If you have not set up your User ID and Password, follow the simple instructions to do so.) Should you require paper statements, you can request them - free of charge - by calling Merrill Lynch at 1-888-401-KPMG between the hours of 8:00 a.m. and 7:00 p.m., Eastern Time.

What's your financial wellness score?

Learn to make informed decisions when investing for your goals - and when dealing with your overall finances. Financial Wellness Tracker, included with your benefits plan, is here to help you take control of your finances and potentially improve your financial health. Visit go.ml.com/twbeta to get started.

Take steps toward building your financial future

Because your 401(k) plan is serviced by Merrill, you have free access to financial education, timely webcasts and resources:

- * Spotlight events
- * On-demand videos
- * Weekly financial wellness events

Explore today at go.ml.com/events

Your beneficiary choice matters

It's a good idea to name a 401(k) beneficiary - and make sure you keep your information current. That way, your money will go to the person (or persons) you want. Blank beneficiary forms are available on Benefits Online(R) at benefits.ml.com. Or, call Merrill to request a beneficiary designation form.

Benefits Online is a registered trademark of Bank of America Corporation.

The Importance of Diversifying Your Retirement Savings

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk. In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. Therefore, you should carefully consider the rights described in this notice and how these rights affect the amount of money that you invest in company stock through the Plan. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals.

For more information, please visit the Department of Labor website at <https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-ac/Investing-and-diversification>.

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DISCLOSURES AND IMPORTANT INFORMATION CONTINUED

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Participants with Deferred Vested Benefits

If you separate from service without taking a distribution of a deferred vested benefit, your plan's administrator is required to report information about this benefit on IRS Form 8955-SSA. This information allows the Social Security Administration to alert those filing for Social Security benefits of any employer-plan benefits available to them. For information about the nature and form of your deferred vested benefit and the name and address of your plan administrator, please see your plan's Summary Plan Description.

The performance data contained herein represents past performance which does not guarantee future results. Investment return and principal value will fluctuate so that shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. For more current fund performance, including the most recently completed calendar month, please log on to www.benefits.ml.com. All total returns assume the reinvestment of all dividend and capital gain distributions at net asset value when paid and do not reflect the deduction of any sales charge, as these charges are not applicable to eligible retirement plans. Had the sales charge been deducted, results would have been lower than shown. Please note that there are other charges and expenses that apply to the investment options, such as management fees, which are reflected in their net investment return. For certain investment options, the returns reflect subsidies and waivers, without which the results would have been lower than noted. These subsidies and waivers may not continue to remain in effect. Please consult the prospectus for more information.

For funds with less than one year of performance: Please note that there are limitations when viewing short-term performance results and this performance may not be achieved over longer time periods.

Please be aware that certain funds will charge redemption fees for short-term trading, which are imposed by the mutual fund companies. The returns for these funds will not reflect such fees, and if they had been reflected, results would have been lower than shown.

For more complete information on the investment options that are mutual funds, including their management fees and other charges and expenses, please consult the prospectuses and other comparable documents. Investors should consider the investment objectives, risks, charges and expenses of investment options carefully before investing. This, and additional information about the investment options, can be found in the prospectuses and, if available, the summary prospectuses which can be obtained on Benefits Online® at www.benefits.ml.com or by calling Merrill at (888) 401-KPMG. Investors should read the prospectuses and, if available, the summary prospectuses carefully before investing.

An investment in a money market fund is neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although a money market fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund. Keep in mind that a money market's 7-day yield more closely reflects the current earnings of the money market fund than the total return quotations.

The expense ratio represents the fund's cost of doing business, divided by the net assets in the fund. This amount is deducted from the fund's assets and lowers the return that fund holders achieve. These expenses generally include management and operating fees and are "unsubsidized", meaning that they are shown gross of any fee waivers and/or expense reimbursements. This information can be found in more detail in a fund's prospectus.

For more information on the investment options that are not mutual funds (non-registered investments), log on to www.benefits.ml.com and refer to the fund description or fact sheet, if available. The asset categories listed are based upon Lipper Categories. Because Non-Registered investments are not found within the Lipper Database, the closest appropriate Lipper Classification has been assigned to this product by the Trustee or Asset Manager.

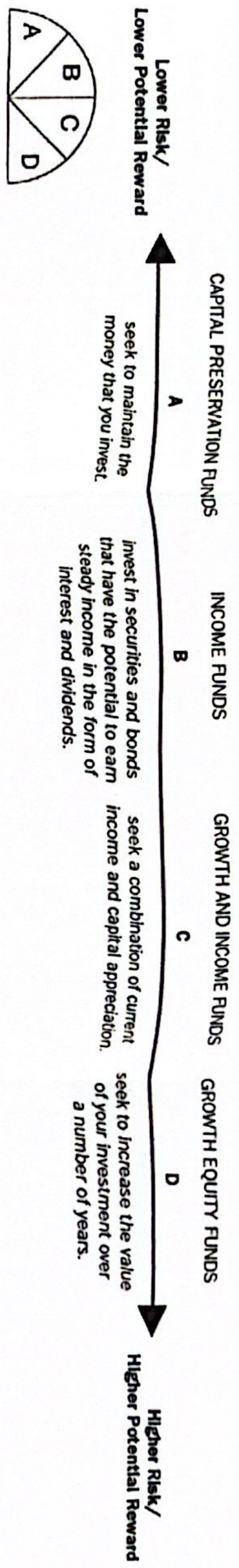
Investing in mutual funds, which are intended as long-term investments, involves risk, including the possible loss of principal. Investments in foreign securities or sector funds, including technology or real estate stocks, are subject to substantial volatility due to adverse political, economic or other developments and may carry additional risk resulting from lack of industry diversification. Funds that invest in small or mid-capitalization companies experience a greater degree of market volatility than those of large-capitalization stocks and are riskier investments. Bond funds have the same interest rate, inflation, and credit risks associated with the underlying bonds owned by the fund. Generally, the value of bond funds rises when prevailing interest rates fall and falls when interest rates rise. Investing in lower-grade debt securities ("junk" bonds) may be subject to greater market fluctuations and risk of loss of income and principal than securities in higher rated categories. There are ongoing fees and expenses associated with owning mutual funds. Bear in mind that higher return potential is accompanied by higher risk.

5681759 as of May 11, 2023


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INVESTMENT PERFORMANCE FOR THE PERIOD ENDING 12/31/2023



EQUITY/STOCK

Risk Investment	Gross Expense Ratio %	Yearly Total Return %		Average Annual Total Return %					Since Inception	Inception Date
		For the Quarter	Year to Date	1 Year	5 Years	10 Years	Inception			
BlackRock Extended Equity Market Fund Class K Index: DJ US Completion Total Stock Market	0.03	15.16	25.32	25.32	11.91	8.55	9.75	1/1997		
BlackRock MSCI ACWI Ex US Index Non-Lendable Fund Class M Index: MSCI ACWI ex USA ND	0.10	9.87	15.48	15.48	7.22	3.99	5.42	10/2012		
DFA US Sustainability Core 1 Portfolio Index: Multi-Cap Core Funds	0.17	12.44	25.69	25.69	16.14	11.50	10.89	3/2008		
JPMorgan Large Cap Growth Fund Class R6 Index: Large-Cap Growth Funds	0.52	13.48	34.95	34.95	21.19	15.67	15.96	11/2010		
MFS Value Fund Class A Index: Large-Cap Value Funds	0.81	9.42	7.89	7.89	11.24	8.41	9.78	1/1996		
Vanguard Institutional 500 Index Trust Index: S & P 500	0.01	11.69	26.26	26.26	15.68	12.02	13.79	10/2011		
American EuroPacific Growth Fund Class R6 Index: International Large-Cp Gro Fids	0.47	10.37	16.05	16.05	8.04	4.90	7.83	5/2009		
Artisan Mid Cap Fund Investor Class Index: Mid-Cap Growth Funds	1.19	8.86	23.99	23.99	13.64	8.90	12.56	6/1997		
Dodge & Cox International Stock Fund Class X Index: International Large-Cp Val Fids	0.57	6.82	16.81	16.81	N/A	N/A	9.17	5/2022		
Fidelity Real Estate Income Fund Class A Index: Real Estate Funds	0.99	7.79	9.02	9.02	5.02	5.44	6.56	4/2010		



INVESTMENT PERFORMANCE FOR THE PERIOD ENDING 12/31/2023 CONTINUED

Risk Investment	Gross Expense Ratio%	Yearly Total Return %			Average Annual Total Return %			
		For the Quarter	Year to Date	1 Year	5 Years	10 Years	Since Inception	Inception Date
EQUITY/STOCK CONTINUED								
Fidelity Real Estate Index Fund Institutional Class <i>Index: Real Estate Funds</i>	0.07	18.10 15.59	11.94 12.20	11.94 12.20	4.88 7.00	6.32 6.87	6.87	9/2011
Hotchkis & Wiley Small Cap Value Fund Class I <i>Index: Small-Cap Core Funds</i>	1.06	10.95 12.39	18.83 15.60	18.83 15.60	14.77 10.84	8.33 7.11	11.30	9/1985
JPMorgan Emerging Markets Equity Fund Class R6 <i>Index: Emerging Markets Funds</i>	0.81	8.49 7.83	7.44 11.76	7.44 11.76	5.09 4.43	3.99 2.50	4.09	12/2013
JPMorgan Mid Cap Value Fund Class R6 <i>Index: Mid-Cap Core Funds</i>	0.74	12.23 11.61	11.38 14.71	11.38 14.71	11.14 12.01	N/A 8.04	8.47	9/2016
MFS International New Discovery Fund Class A <i>Index: International Sm/Md-Cp Gro Fds</i>	1.29	10.23 11.82	12.78 13.14	12.78 13.14	5.19 6.94	4.22 4.38	9.30	10/1997
Vanguard Explorer Fund Admiral Class <i>Index: Small-Cap Growth Funds</i>	0.34	13.36 11.35	19.90 16.76	19.90 16.76	13.12 10.73	9.58 7.93	9.52	11/2001
FIXED INCOME/BOND								
Dodge & Cox Income Fund Class X <i>Index: Core Bond Funds</i>	0.36	7.33 6.73	7.76 5.84	7.76 5.84	N/A 1.24	N/A 1.73	3.22	5/2022
MFS Emerging Markets Debt Fund Class A <i>Index: Emerging Mrkts Hard Currency Debt Funds</i>	1.07	9.29 8.73	10.19 11.00	10.19 11.00	2.24 1.93	2.73 2.21	7.68	3/1998
PIMCO Income Fund Class A <i>Index: Multi-Sector Income Funds</i>	1.02	5.79 6.01	8.88 7.96	8.88 7.96	3.00 2.59	4.04 2.79	6.36	3/2007
PIMCO Total Return ESG Class A <i>Index: Core Plus Bond Funds</i>	1.01	6.83 6.87	5.37 6.04	5.37 6.04	N/A 1.56	N/A 1.91	-1.96	2/2020
State Street 1-10 Year U.S. TIPS Index <i>Index: Bloomberg Barclays US Govt Inflation Linked 1-10 Year</i>	0.02	3.67 3.77	4.40 4.39	4.40 4.39	3.41 3.48	N/A 2.32	2.54	10/2015
Vanguard High Yield Corporate Fund Admiral Class <i>Index: High Yield Funds</i>	0.13	7.30 6.46	11.74 12.03	11.74 12.03	5.21 4.76	4.43 3.70	6.01	11/2001
Vanguard Institutional Total Bond Market Index Trust <i>Index: Core Bond Funds</i>	0.02	6.68 6.73	5.71 5.84	5.71 5.84	1.13 1.24	N/A 1.73	1.39	6/2018
Vanguard Intermediate Term Treasury Index Fund Instl Class <i>Index: Intermediate U.S. Government Funds</i>	0.05	4.96 6.06	4.39 3.90	4.39 3.90	0.78 0.35	1.39 0.94	2.05	3/2010

INVESTMENT PERFORMANCE FOR THE PERIOD ENDING 12/31/2023 CONTINUED

Risk Investment	Gross Expense Ratio %	For the Quarter	Year to Date	Average Annual Total Return %					Since Inception Date	
				1 Year	5 Years	10 Years	Inception			
FIXED INCOME/BOND CONTINUED										
Vanguard Short Term Bond Index: Short Investment Grade Debt Funds	0.04	3.40 3.00	4.90 5.78	4.90 5.78	1.50 1.88	1.39 1.53	1.36	9/2011		
MONEY MARKET/STABLE VALUE										
BlackRock Liquidity Funds FedFund Index: Instl U.S. Government Money Market Funds	0.18	1.33 1.28	5.01 4.81	5.01 4.81	1.52 1.65	0.77 1.03	1.10	3/2004		

When viewing performance of a security index keep in mind that these indices are unmanaged and are not subject to the charges and expenses that may otherwise be applicable to the investment options available in your Plan. Further, these indices are unavailable for direct investment. The Lipper Averages are calculated by Lipper Analytical Services, Inc. ("Lipper") and represent the average total return performance of mutual funds tracked by Lipper with the same fund classification. These returns do not reflect the deduction of sales charges.

5681759 as of May 11, 2023



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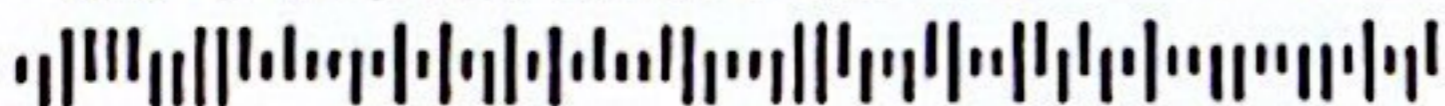
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992196 DMD 240122
KUMARI, ASMITA
2434 N MACARTHUR BLVD
APARTMENT 1418
IRVING, TX 75062



0203288 0016336

00101644 2024072

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