



Schwab One® Account of

JEFFREY SAMUEL WARREN

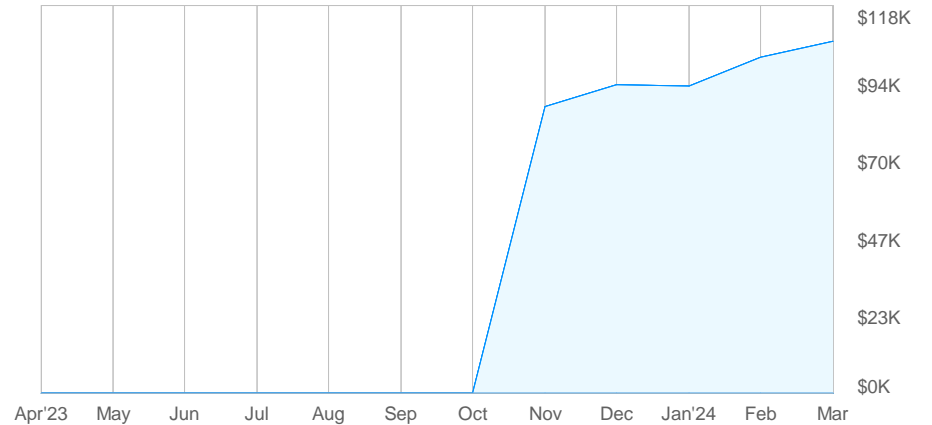
Account Number  
3098-4764

Statement Period  
March 1-31, 2024

### Account Summary

Ending Account Value as of 03/31  
**\$107,327.82**

Beginning Account Value as of 03/01  
**\$102,429.36**



	This Statement	Previous Statement
Beginning Value	<b>\$102,429.36</b>	\$93,542.79
Deposits	<b>0.00</b>	0.00
Withdrawals	<b>0.00</b>	0.00
Dividends and Interest	<b>499.22</b>	98.33
Transfer of Securities	<b>0.00</b>	0.00
Market Appreciation/(Depreciation)	<b>4,399.24</b>	8,790.62
Expenses	<b>0.00</b>	(2.38)
<b>Ending Value</b>	<b>\$107,327.82</b>	<b>\$102,429.36</b>

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.

### Manage Your Account

#### Customer Service and Trading:

Call your Schwab Representative  
1-800-435-4000  
24/7 Customer Service

For the most current records on your account visit [schwab.com/login](https://schwab.com/login). Statements are archived up to 10 years online.

### Commitment to Transparency

Client Relationship Summaries and Best Interest disclosures are at [schwab.com/transparency](https://schwab.com/transparency). Charles Schwab & Co., Inc. Member SIPC.

### Online Assistance

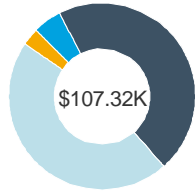
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JEFFREY SAMUEL WARREN  
277 E PALMER ST  
DETROIT MI 48202-3823



### Asset Allocation



	This Period	Current Allocation
Cash and Cash Investments	5,204.23	5%
Equities	49,672.07	46%
Exchange Traded Funds	49,199.88	46%
Other Assets	3,251.64	3%
<b>Total</b>	<b>\$107,327.82</b>	<b>100%</b>

### Top Account Holdings This Period

SYMBOL CUSIP	Description	Market Value	% of Accounts
PFE	PFIZER INC	22,422.00	21%
FNGU	BNK OF MON MCRSCT FNG	10,137.00	9%
TQQQ	PSHR ULTRAPRO ETF DV	8,433.72	8%
TECL	DIREXION DAILY TECHNO	8,334.56	8%
GSK	GSK PLC ADR FS...	8,059.56	8%

### Gain or (Loss) Summary

	Short-Term (ST)			Long-Term (LT)		
	Gain	(Loss)	Net	Gain	(Loss)	Net
This Period	1,087.52	0.00	1,087.52	174.65	0.00	174.65
YTD	1,782.18	0.00	1,782.18	1,984.01	0.00	1,984.01
<b>Unrealized</b>	<b>\$15,477.88</b>					

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  
March 1-31, 2024

### Income Summary



Federal Tax Status	This Period		YTD	
	Tax-Exempt	Taxable	Tax-Exempt	Taxable
Bank Sweep Interest	0.00	1.82	0.00	2.53
Cash Dividends	0.00	497.40	0.00	776.99
<b>Total Income</b>	<b>\$0.00</b>	<b>\$499.22</b>	<b>\$0.00</b>	<b>\$779.52</b>

### Margin Loan Information

Opening Margin Loan Balance	Closing Margin Loan Balance	Funds Available to Withdraw *	Securities Buying Power *
<b>\$0.00</b>	<b>\$0.00</b>	<b>\$56,267.08</b>	<b>\$127,051.98</b>
Margin Loan Rates Vary by Balance	Interest Paid on Margin Loan - This Period **	Interest Paid on Margin Loan - YTD **	
<b>11.75% - 13.57%</b>	<b>\$0.00</b>	<b>(\$2.38)</b>	

\* Values include any cash plus the amount available using margin borrowing.

\*\* Certain margin loan interest may be deductible; consult your tax advisor

For more information about the margin feature, please visit [schwab.com/margin](http://schwab.com/margin).



## A Message About Your Account

**T plus one settlement starts May 28, 2024**

Trades executed on or after May 28, 2024 will now settle on the next business day. For more information, please visit [schwab.com/T1](https://schwab.com/T1). 0324-40HF

## Positions - Summary

Beginning Value as of 03/01	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	Ending Value as of 03/31	Cost Basis	Unrealized Gain/(Loss)
\$102,429.36		\$0.00		\$0.00		\$499.22		\$4,399.24		<b>\$107,327.82</b>	\$86,645.71	\$15,477.88

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
Cash					0.00	0.24	0.24	1,641.74		<1%
Bank Sweep		TD BANK NA <sup>X,Z</sup>			5,054.73	5,203.99	149.26		0.45%	5%
<b>Total Cash and Cash Investments</b>					<b>\$5,054.73</b>	<b>\$5,204.23</b>	<b>\$149.50</b>			<b>5%</b>

## Positions - Equities

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
ABBV	ABBVIE INC <sup>(M)</sup>	33.0000	182.10000	6,009.30	3,739.44	2,269.86	3.4%	204.60	6%
BABA	ALIBABA GROUP HLDG LTD F <sup>(M)</sup> SPONSORED ADR 1 ADR REPS 8 ORD SHS	9.0000	72.36000	651.24	1,788.06	(1,136.82)	N/A	0.00	<1%
MO	ALTRIA GROUP INC <sup>(M)</sup>	73.0000	43.62000	3,184.26	3,025.62	158.64	8.98%	286.16	3%
ARR	ARMOUR RESIDENTIAL <sup>(M)</sup>	1.0000	19.77000	19.77	23.11	(3.34)	N/A	0.00	<1%
BZH	BEAZER HOMES USA INC <sup>(M)</sup>	38.0000	32.80000	1,246.40	645.91	600.49	N/A	0.00	1%
BLNK	BLINK CHARGING CO <sup>(M)</sup>	6.0000	3.01000	18.06	202.57	(184.51)	N/A	0.00	<1%
DTSS	DATASEA INC <sup>(M)</sup>	6.0000	7.70000	46.20	350.85	(304.65)	N/A	0.00	<1%



## Positions - Equities (continued)

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
GSK	GSK PLC ADR F <sup>(M)</sup> SPONSORED ADR 1 ADR REPS 2 ORD SHS	188.0000	42.87000	8,059.56	7,274.00	785.56	N/A	0.00	8%
HLN	HALEON PLC F <sup>(M)</sup> SPONSORED ADR 1 ADR REPS 2 ORD SHS	236.0000	8.49000	2,003.64	1,621.33	382.31	N/A	0.00	2%
OXY	OCCIDENTAL PETROL CO <sup>(M)</sup>	53.0000	64.99000	3,444.47	1,774.58	1,669.89	1.1%	38.16	3%
PFE	PFIZER INC <sup>(M)</sup>	808.0000	27.75000	22,422.00	29,307.29	(6,885.29)	6.05%	1,357.44	21%
PLUG	PLUG POWER INC <sup>(M)</sup>	2.0000	3.44000	6.88	45.47	(38.59)	N/A	0.00	<1%
PKKFF	TENET FINTECH GROUP IN F	25.0000	0.08640	2.16	124.27	(122.11)	N/A	0.00	<1%
UBER	UBER TECHNOLOGIES INC <sup>(M)</sup>	9.0000	76.99000	692.91	341.56	351.35	N/A	0.00	<1%
ULTHF	UNITED LITHIUM CORP NE F	440.0000	0.28400	124.96	1,143.24	(1,018.28)	N/A	0.00	<1%
UPST	UPSTART HLDGS INC <sup>(M)</sup>	2.0000	26.89000	53.78	88.88	(35.10)	N/A	0.00	<1%
VTRS	VIATRIS INC <sup>(M)</sup>	112.0000	11.94000	1,337.28	1,713.66	(376.38)	4.02%	53.76	1%
WBD	WARNER BROTHERS DISCOVER <sup>(M)</sup>	40.0000	8.73000	349.20	503.74	(154.54)	N/A	0.00	<1%
<b>Total Equities</b>				<b>\$49,672.07</b>	<b>\$53,713.58</b>	<b>(\$4,041.51)</b>		<b>\$1,940.12</b>	<b>46%</b>

## Positions - Exchange Traded Funds

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
ARKK	ARK INNOVATION ETF <sup>(M)</sup>	5.0000	50.08000	250.40	433.40	(183.00)	N/A	N/A	<1%
FNGU	BNK OF MON MCRSCT FNG <sup>(M)</sup>	31.0000	327.00000	10,137.00	4,416.33	5,720.67	N/A	N/A	9%
BULZ	BOM MICROSECTORS FANG <sup>(M)</sup>	20.0000	137.69000	2,753.80	1,102.67	1,651.13	N/A	N/A	3%
EDC	DIREXION DAILY EMG MRKTS <sup>(M)</sup>	32.0000	30.32000	970.24	2,357.99	(1,387.75)	6.17%	59.90	<1%
TNA	DIREXION DAILY SMALL CAP <sup>(M)</sup>	25.0000	42.92000	1,073.00	1,009.19	63.81	0.24%	2.64	<1%
TECL	DIREXION DAILY TECHNO <sup>(M)</sup>	104.0000	80.14000	8,334.56	1,812.26	6,522.30	0.55%	46.55	8%
LABU	DIREXION DALY S&P BIOTCH <sup>(M)</sup>	3.0000	132.72000	398.16	348.04	50.12	N/A	N/A	<1%
YINN	DIREXION DLY FTSE CHNA <sup>(M)</sup>	118.0000	19.09000	2,252.62	4,868.18	(2,615.56)	N/A	N/A	2%



## Positions - Exchange Traded Funds (continued)

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
DPST	DIREXION DLY RGNL BNK <sup>(M)</sup>	48.0000	79.58000	3,819.84	3,362.02	457.82	N/A	N/A	4%
SOXL	DIREXION SEMICONDUCTOR <sup>(M)</sup>	100.0000	46.53000	4,653.00	2,285.86	2,367.14	0.3%	14.12	4%
NAIL	DRXN DLY HMBDR SPLS BL <sup>(M)</sup>	18.0000	151.48000	2,726.64	1,153.11	1,573.53	0.44%	12.10	3%
QYLD	GLOBAL X FUND GLB X NSDQ <sup>(M)</sup>	184.0000	17.91000	3,295.44	3,064.26	231.18	11.92%	393.02	3%
RYLD	GLOBAL X RUSSELL 2000 <sup>(M)</sup>	6.0000	16.91000	101.46	104.59	(3.13)	11.87%	12.05	<1%
TQQQ	PSHR ULTRAPRO ETF DV <sup>(M)</sup>	137.0000	61.56000	8,433.72	4,262.15	4,171.57	N/A	N/A	8%
<b>Total Exchange Traded Funds</b>				<b>\$49,199.88</b>	<b>\$30,580.05</b>	<b>\$18,619.83</b>		<b>\$540.38</b>	<b>46%</b>

## Positions - Other Assets

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
AGNC	A G N C INVESTMENT CORP <sup>(M)</sup> REIT	51.0000	9.90000	504.90	505.46	(0.56)	14.54%	73.44	<1%
NLY	ANNALY CAPITAL MGMT <sup>(M)</sup> REIT	63.0000	19.69000	1,240.47	1,180.64	59.83	N/A	N/A	1%
EARN	ELLINGTON RES MTG <sup>(M)</sup> REIT	87.0000	6.91000	601.17	562.03	39.14	13.89%	83.52	<1%
OXYWS	OCCIDENTAL PETROL 27 WTS <sup>(M)</sup> WARRANTS EXP 08/03/27	21.0000	43.10000	905.10	103.95	801.15	N/A	N/A	<1%
<b>Total Other Assets</b>				<b>\$3,251.64</b>	<b>\$2,352.08</b>	<b>\$899.56</b>		<b>\$156.96</b>	<b>3%</b>

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 03/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Expenses	=	Ending Cash* as of 03/31
\$5,054.73		\$0.00		\$0.00		(\$3,407.39)		\$3,057.67		\$499.22		\$0.00		\$5,204.23

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)(\$)
03/01	Dividend	Qual. Dividend	PFE	PFIZER INC				339.36	
03/05	Sale		FNGU	BNK OF MON MCRSCT FNG IDX 3X LEV ETN	(1.0000)	343.3300		343.33	83.57 <sup>(LT)</sup>
	Sale		TQQQ	PSHR ULTRAPRO ETF DV	(3.0000)	63.3300		189.99	75.24 <sup>(LT)</sup>
03/08	Sale		SOXL	DIREXION SEMICONDUCTOR BULL 3X ETF	(8.0000)	51.8100		414.48	261.81 <sup>(ST)</sup>
03/11	Sale		SOXL	DIREXION SEMICONDUCTOR BULL 3X ETF	(6.0000)	54.6400		327.84	215.52 <sup>(ST)</sup>
	Sale		SOXL	DIREXION SEMICONDUCTOR BULL 3X ETF	(5.0000)	55.0500		275.25	182.00 <sup>(ST)</sup>
	Dividend	Cash Dividend	AGNC	A G N C INVESTMENT CORP				6.12	
03/12	Sale		SOXL	DIREXION SEMICONDUCTOR BULL 3X ETF	(4.0000)	56.1200		224.48	150.46 <sup>(ST)</sup>
	Sale		SOXL	DIREXION SEMICONDUCTOR BULL 3X ETF	(5.0000)	56.3600		281.80	191.01 <sup>(ST)</sup>
03/18	Redemption	Cash Merger	SPLK	SPLUNK INC MANDATORY MERGER				628.00	
	Purchase		DPST	DIREXION DLY RGNL BNK BUL 3X ETF	4.0000	67.9500		(271.80)	
	Purchase		DPST	DIREXION DLY RGNL BNK BUL 3X ETF	3.0000	67.9000		(203.70)	
	Purchase		DPST	DIREXION DLY RGNL BNK BUL 3X ETF	3.0000	67.7200		(203.16)	
	Purchase		DPST	DIREXION DLY RGNL BNK BUL 3X ETF	3.0000	67.4700		(202.41)	
	Purchase		DPST	DIREXION DLY RGNL BNK BUL 3X ETF	6.0000	66.2999		(397.80)	
	Purchase		DPST	DIREXION DLY RGNL BNK BUL 3X ETF	3.0000	66.2300		(198.69)	
	Purchase		SOXL	DIREXION SEMICONDUCTOR BULL 3X ETF	4.0000	43.2169		(172.87)	



## Transaction Details (continued)

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
03/18	Purchase		SOXL	DIREXION SEMICONDUCTOR BULL 3X ETF	3.0000	43.1700		(129.51)	
	Purchase		SOXL	DIREXION SEMICONDUCTOR BULL 3X ETF	7.0000	42.1999		(295.40)	
	Other Activity	Merger Shares L	SPLK	SPLUNK INC MANDATORY MERGER	(4.0000)				
	Interest	Bank Interest <sup>X,Z</sup>		BANK INT 021624-031524				1.82	
	Dividend	Qual. Dividend	VTRS	VIATRIS INC				13.44	
03/20	Purchase		DPST	DIREXION DLY RGNL BNK BUL 3X ETF	3.0000	67.3600		(202.08)	
	Purchase		DPST	DIREXION DLY RGNL BNK BUL 3X ETF	3.0000	67.2700		(201.81)	
	Purchase		DPST	DIREXION DLY RGNL BNK BUL 3X ETF	3.0000	67.1700		(201.51)	
	Purchase		DPST	DIREXION DLY RGNL BNK BUL 3X ETF	3.0000	67.0700		(201.21)	
03/21	Purchase		DPST	DIREXION DLY RGNL BNK BUL 3X ETF	2.0000	67.1800		(134.36)	
	Purchase		SOXL	DIREXION SEMICONDUCTOR BULL 3X ETF	6.0000	39.1600		(234.96)	
	Purchase		SOXL	DIREXION SEMICONDUCTOR BULL 3X ETF	4.0000	39.0299		(156.12)	
03/22	Sale		DPST	DIREXION DLY RGNL BNK BUL 3X ETF	(5.0000)	74.5000		372.50	86.72 <sup>(ST)</sup>
03/25	Dividend	Cash Dividend	EARN	ELLINGTON RES MTG				6.96	
03/26	Dividend	Cash Dividend	EDC	DIREXION DAILY EMG MRKTS				14.97	
	Dividend	Cash Dividend	TNA	DIREXION DAILY SMALL CAP				0.66	
	Dividend	Cash Dividend	TECL	DIREXION DAILY TECHNO				11.64	
	Dividend	Cash Dividend	LABU	DIREXION DALY S&P BIOTCH				0.48	
	Dividend	Cash Dividend	YINN	DIREXION DLY FTSE CHNA				5.77	



## Transaction Details (continued)

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
03/26	Dividend	Cash Dividend	DPST	DIREXION DLY RGNL BNK				28.34	
	Dividend	Cash Dividend	SOXL	DIREXION SEMICONDUCTOR				3.18	
	Dividend	Cash Dividend	NAIL	DRXN DLY HMBDR SPLS BL				3.02	
	Dividend	Cash Dividend	QYLD	GLOBAL X FUND GLB X NSDQ				32.75	
	Dividend	Cash Dividend	RYLD	GLOBAL X RUSSELL 2000				1.00	
03/27	Dividend	Cash Dividend	TQQQ	PSHR ULTRAPRO ETF DV				29.47	
03/28	Dividend	Cash Dividend	ARR	ARMOUR RESIDENTIAL				0.24	
<b>Total Transactions</b>								<b>\$149.50</b>	<b>\$1,246.33</b>

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

## Bank Sweep Activity

Date	Description	Amount	Date	Description	Amount
03/01	<b>Beginning Balance</b> <sup>x,z</sup>	<b>\$5,054.73</b>	03/20	BANK TRANSFER TO BROKERAGE	(806.61)
03/04	BANK CREDIT FROM BROKERAGE <sup>x</sup>	339.36	03/21	BANK TRANSFER TO BROKERAGE	(525.44)
03/05	BANK CREDIT FROM BROKERAGE <sup>x</sup>	533.32	03/22	BANK CREDIT FROM BROKERAGE <sup>x</sup>	372.50
03/08	BANK CREDIT FROM BROKERAGE <sup>x</sup>	414.48	03/26	BANK CREDIT FROM BROKERAGE <sup>x</sup>	6.96
03/11	BANK CREDIT FROM BROKERAGE <sup>x</sup>	603.09	03/27	BANK CREDIT FROM BROKERAGE <sup>x</sup>	101.81
03/12	BANK CREDIT FROM BROKERAGE <sup>x</sup>	512.40	03/28	BANK CREDIT FROM BROKERAGE <sup>x</sup>	29.47
03/15	BANK INTEREST - TD BANK NA <sup>x,z</sup>	1.82	03/31	<b>Ending Balance</b> <sup>x,z</sup>	<b>\$5,203.99</b>
03/18	BANK TRANSFER TO BROKERAGE	(2,075.34)	03/28	<b>Interest Rate</b> <sup>*z</sup>	<b>0.45%</b>
03/19	BANK CREDIT FROM BROKERAGE <sup>x</sup>	641.44			

\* Your interest period was 02/16/24 - 03/15/24. <sup>z</sup>





## 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	02/23	Qual Div	GSK	GSK PLC ADR F	188.0000	0.4060		04/11		76.34
	03/08	Qual Div	OXY	OCCIDENTAL PETROL CO	53.0000	0.2200		04/15		11.66
	03/15	Qual Div	HLN	HALEON PLC F	236.0000	0.1063		05/16		25.10
	03/25	Qual Div	MO	ALTRIA GROUP INC	73.0000	0.9800		04/30		71.54
	03/27	Sale	DPST	DIREXION DLY RGNL BNK	3.0000	76.8800		04/01		230.64
		Sale	DPST	DIREXION DLY RGNL BNK	3.0000	77.2100		04/01		231.63
		Sale	DPST	DIREXION DLY RGNL BNK	3.0000	77.5600		04/01		232.68
		Sale	DPST	DIREXION DLY RGNL BNK	2.0000	78.1200		04/01		156.24
		Sale	DPST	DIREXION DLY RGNL BNK	3.0000	78.2200		04/01		234.66
	03/28	Sale	TNA	DIREXION DAILY SMALL CAP	3.0000	43.7400		04/02		131.22
		Sale	DPST	DIREXION DLY RGNL BNK	1.0000	79.7900		04/02		79.79
		Sale	DPST	DIREXION DLY RGNL BNK	2.0000	80.1200		04/02		160.24
<b>Total Pending Transactions</b>										<b>\$1,641.74</b>

Pending transactions are not included in account value.

## Endnotes For Your Account

- (M) Denotes a security that is marginable. Some mutual fund or ETF investments may not be immediately marginable.
- X Bank Sweep deposits are held at FDIC-insured Program Banks, which are listed in the Cash Features Disclosure Statement.
- 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



## Terms and Conditions (continued)

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 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 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



Schwab One® Account of

JEFFREY SAMUEL WARREN

Statement Period

March 1-31, 2024

## Terms and Conditions (continued)

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