



Roth Contributory IRA of

PUJA KEDIA
CHARLES SCHWAB & CO INC CUST
ROTH CONTRIBUTORY IRA

Account Number
4193-2846

Statement Period
December 1-31, 2023

Account Summary

Ending Account Value as of 12/31	Beginning Account Value as of 12/01	Total Value Change (\$)
\$11,754.61	\$11,619.70	\$134.91

	This Statement	Previous Statement	Change
Beginning Value	\$11,619.70	\$0.00	\$11,619.70
Deposits	0.60	9,718.32	(9,717.72)
Withdrawals	0.00	0.00	0.00
Dividends and Interest	3.59	1.20	2.39
Transfer of Securities(In/Out)	0.00	1,624.02	(1,624.02)
Market Value Change	130.72	276.16	(145.44)
Fees	0.00	0.00	0.00
Ending Value	\$11,754.61	\$11,619.70	\$134.91

Gain or (Loss) Summary

	All Positions		
	Gain	(Loss)	Net
This Period	0.00	0.00	0.00
YTD	0.00	0.00	0.00
Unrealized			(\$588.17)

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.

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Asset Allocation

	This Period	Current Allocation
Cash and Cash Investments	9,723.71	83%
Equities	1,611.94	14%
Exchange Traded Funds	418.96	4%
Total	\$11,754.61	100%

Income Summary

	This Period	YTD
Bank Sweep Interest	3.59	4.79
Total Income	\$3.59	\$4.79

Top Account Holdings This Period

SYMBOL CUSIP	Description	Market Value	% of Accounts
	TD BANK USA NA	9,723.71	83%
SHOP	SHOIFY INC F	623.20	5%
JPM	JPMORGAN CHASE & CO	510.30	4%
ARKK	ARK INNOVATION ETF	418.96	4%
ROKU	ROKU I N C	274.98	2%

Retirement Contribution Details

Contributions	2022	2023
Total YTD (\$)	0.00	0.00

A Message About Your Account

CALIFORNIA RESIDENTS

If your total payments of interest and interest dividends on federally tax-exempt non-California municipal bonds were \$10 or greater **and** you or your Partnership had a California address as of 12/31, Schwab will report this information to the California Franchise Tax Board each tax year, per state statute. 1223-3LZ0

Positions - Summary

Beginning Value as of	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	Ending Value as of 12/31	Cost Basis	Unrealized Gain/(Loss)
\$11,619.70		\$0.00		\$0.00		\$4.19		\$130.72		\$11,754.61	\$2,619.07	(\$588.17)

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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}			9,719.52	9,723.71	4.19		0.45%	83%
Total Cash and Cash Investments					\$9,719.52	\$9,723.71	\$4.19			83%

Positions - Equities

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct	
SQ	BLOCK INC	2.0000	77.35000	154.70	230.76	(76.06)	N/A	0.00	1%	
F	FORD MOTOR CO	4.0000	12.19000	48.76	98.48	(49.72)	4.92%	2.40	<1%	
JPM	JPMORGAN CHASE & CO	3.0000	170.10000	510.30	455.86	54.44	2.46%	12.60	4%	
ROKU	ROKU I N C	3.0000	91.66000	274.98	379.90	(104.92)	N/A	0.00	2%	
SHOP	SHOPIFY INC	F	8.0000	77.90000	623.20	828.75	(205.55)	N/A	0.00	5%
Total Equities					\$1,611.94	\$1,993.75	(\$381.81)		\$15.00	14%

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	8.0000	52.37000	418.96	625.32	(206.36)	N/A	N/A	4%
Total Exchange Traded Funds					\$418.96	\$625.32	(\$206.36)	\$0.00	4%

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.



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Transactions - Summary

Beginning Cash* as of 12/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Fees	=	Ending Cash* as of 12/31
\$9,719.52		\$0.60		\$0.00		\$0.00		\$0.00		\$3.59		\$0.00		\$9,723.71

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)(\$)
12/01	Deposit	Account Transfer		TDA TO CS&CO TRANSFER				0.60	
12/18	Interest	Bank Interest ^{X,Z}		BANK INT 111623-121523				3.59	
Total Transactions								\$4.19	\$0.00

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

Bank Sweep Activity

Date	Description	Amount	Date	Description	Amount
12/01	Beginning Balance ^{X,Z}	\$9,719.52	12/31	Ending Balance ^{X,Z}	\$9,723.71
12/04	BANK CREDIT FROM BROKERAGE ^X	0.60	12/29	Interest Rate ^{*Z}	0.45%
12/15	BANK INTEREST - TD BANK USA NA ^{X,Z}	3.59			

* Your interest period was 11/16/23 - 12/15/23. ^Z

Endnotes For Your Account

^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

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Terms and Conditions (continued)

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Terms and Conditions (continued)

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