FORM 6 — FULL AND PUBLIC DISCLOSURE OF FINANCIAL INTERESTS — 2020

Please print or type your name, mailing address, agency name, and position below:

LAST NAME — FIRST NAME — MIDDLE NAME:
Smith David Allen

MAILING ADDRESS:
708 Glen Eagle Dr.

CITY: Winter Springs ZIP: 32708 COUNTY: Seminole

NAME OF AGENCY:
Florida Legislature : House

NAME OF OFFICE OR POSITION HELD OR SOUGHT:
State Representative

CHECK IF THIS IS A FILING BY A CANDIDATE ☐

PROCESSED

FOR OFFICE USE ONLY:

FLORIDA COMMISSION ON ETHICS
JUN 25 2021
RECEIVED

27994
HAND DELIVERED

PART A -- NET WORTH

Please enter the value of your net worth as of December 31, 2020 or a more current date. [Note: Net worth is not calculated by subtracting your *reported* liabilities from your *reported* assets, so please see the instructions on page 3.]

My net worth as of 31 December, 20 20 was $ 3,596,294.58.

PART B -- ASSETS

HOUSEHOLD GOODS AND PERSONAL EFFECTS:

Household goods and personal effects may be reported in a lump sum if their aggregate value exceeds $1,000. This category includes any of the following, if not held for investment purposes: jewelry; collections of stamps, guns, and numismatic items; art objects; household equipment and furnishings; clothing; other household items; and vehicles for personal use, whether owned or leased.

The aggregate value of my household goods and personal effects (described above) is $ 45,000

ASSETS INDIVIDUALLY VALUED AT OVER $1,000:

DESCRIPTION OF ASSET (specific description is required - see instructions p.4)	VALUE OF ASSET
Assets: See Attachments	$3,804,064.97

PART C -- LIABILITIES

LIABILITIES IN EXCESS OF $1,000 (See instructions on page 4):

NAME AND ADDRESS OF CREDITOR	AMOUNT OF LIABILITY
Home Mortgage : See Attachment	$252,770.39

JOINT AND SEVERAL LIABILITIES NOT REPORTED ABOVE:

NAME AND ADDRESS OF CREDITOR	AMOUNT OF LIABILITY

(Continued on reverse side)

PART D -- INCOME

Identify each separate source and amount of income which exceeded $1,000 during the year, including secondary sources of income. Or attach a complete copy of your 2020 federal income tax return, including all W2s, schedules, and attachments. Please redact any social security or account numbers before attaching your returns, as the law requires these documents be posted to the Commission's website.

☐ I elect to file a copy of my 2020 federal income tax return and all W2's, schedules, and attachments.
[If you check this box and attach a copy of your 2020 tax return, you need not complete the remainder of Part D.]

PRIMARY SOURCES OF INCOME (See instructions on page 5):

NAME OF SOURCE OF INCOME EXCEEDING $1,000	ADDRESS OF SOURCE OF INCOME	AMOUNT
Defense Finance + Acct Service	8899 E. 56th St. Indianapolis IN 46249	106,615.00
State of Florida, CFO	200 E. Gaines St. Tallahassee FL 32399	28,806.12

SECONDARY SOURCES OF INCOME [Major customers, clients, etc., of businesses owned by reporting person--see instructions on page 5]:

NAME OF BUSINESS ENTITY	NAME OF MAJOR SOURCES OF BUSINESS' INCOME	ADDRESS OF SOURCE	PRINCIPAL BUSINESS ACTIVITY OF SOURCE
D. A. Smith, LLC	None in 2020	None in 2020	Consulting

PART E -- INTERESTS IN SPECIFIED BUSINESSES [Instructions on page 6]

	BUSINESS ENTITY # 1	BUSINESS ENTITY # 2	BUSINESS ENTITY # 3
NAME OF BUSINESS ENTITY			
ADDRESS OF BUSINESS ENTITY			
PRINCIPAL BUSINESS ACTIVITY			
POSITION HELD WITH ENTITY			
I OWN MORE THAN A 5% INTEREST IN THE BUSINESS			
NATURE OF MY OWNERSHIP INTEREST			

PART F - TRAINING

This section applies only to officers required to complete annual ethics training pursuant to section 112.3142, F.S. [See instructions p. 6]

☑ **I CERTIFY THAT I HAVE COMPLETED THE REQUIRED TRAINING.**

OATH

I, the person whose name appears at the beginning of this form, do depose on oath or affirmation and say that the information disclosed on this form and any attachments hereto is true, accurate, and complete.

D A Smith

SIGNATURE OF REPORTING OFFICIAL OR CANDIDATE

STATE OF FLORIDA
COUNTY OF Seminole

Sworn to (or affirmed) and subscribed before me by means of ☑ physical presence or ☐ online notarization, this 21st day of June, 2021 by D. A. Smith.

(Signature of Notary Public--State of Florida)

Johnathan Hart

(Print, Type, or Stamp Commissioned Name of Notary Public)

JOHNATHAN HART
Notary Public - State of Florida
Commission # GG 2[illegible]
My Comm. Expires Aug 26, 2022

Personally Known _____ *OR* Produced Identification FL DL

Type of Identification Produced FL DL

If a certified public accountant licensed under Chapter 473, or attorney in good standing with the Florida Bar prepared this form for you, he or she must complete the following statement:

I, _____, prepared the CE Form 6 in accordance with Art. II, Sec. 8, Florida Constitution, Section 112.3144, Florida Statutes, and the instructions to the form. Upon my reasonable knowledge and belief, the disclosure herein is true and correct.

Signature _____ Date _____

Preparation of this form by a CPA or attorney does not relieve the filer of the responsibility to sign the form under oath.

IF ANY OF PARTS A THROUGH E ARE CONTINUED ON A SEPARATE SHEET, PLEASE CHECK HERE ☑

Thrift Savings Plan

Your 2020 Annual Statement with Q4 Summary

Account Number:

DAVID A. SMITH
708 GLEN EAGLE DR
WINTER SPRINGS, FL 32708-5913

Date of Birth:
Retirement Coverage: Active Duty
Employment Status: Separated, dated 08/31/2012
Beneficiary Named: No

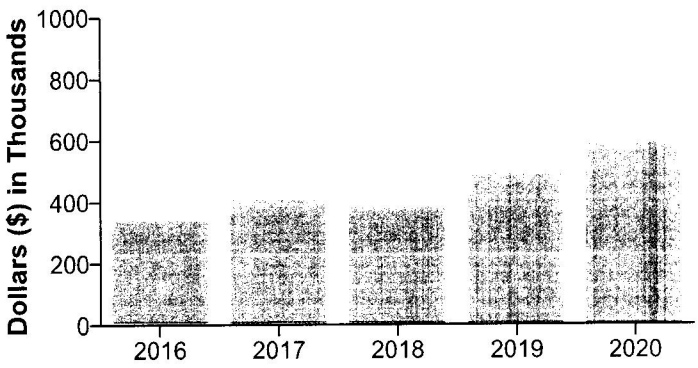
Here's how the value of your TSP account has changed for the period 10/1/2020 – 12/31/2020.

Value on October 1, 2020	**$506,387.78**
Contributions and Additions	$0.00
Withdrawals and Deductions	$0.00
Investment Gain (or Loss)	$83,548.12
Value on December 31, 2020	$589,935.90

Here's how the value of your TSP account has changed in 2020.

Value on January 1, 2020	**$490,091.05**
Change in value this year	99,844.85
Value on December 31, 2020	$589,935.90

Here's how the value of your TSP account has changed over the past 5 years.



Will you be ready for retirement?

Imagine you reached age 63 tomorrow and retired. Your 12/31/2020 TSP account balance would provide you

$2,664*

per month for the rest of your life. Not enough? Use Form TSP-U-1 at tsp.gov to save more.

* Visit tsp.gov/MonthlyEstimate to learn more about how this was calculated.

Your Personal Rate of Return*

Last 12 Months

20.37%

* You can find rates of return for the TSP funds in the "TSP Fund Performance" section of this statement and on tsp.gov.

Questions? Visit tsp.gov

ThriftLine: 1-877-968-3778
Outside the U.S. and Canada: 404-233-4400
TDD: 1-877-847-4385
YouTube: youtube.com/tsp4gov
Twitter: @tsp4gov
Facebook: fb.com/tsp4gov

Call the ThriftLine and speak to a Participant Service Representative to correct errors on your statement.

Keep your account secure; review your account profile.

Log into My Account to take advantage of new security features.

- Quarterly Statements: Mailed
- Annual Statements: Mailed

SUNTRUST BANK
PO BOX 305183
NASHVILLE TN 31230-5183

[redacted]

12/31/2020
0000

SUNTRUST

Account Statement

D A SMITH LLC
708 GLEN EAGLE DR
WINTER SPRINGS FL 32708-5913

Questions? Please call
1-800-786-8787

Keep your SunTrust Accounts safer.
Use unique usernames and passwords for your online bank accounts.
It's best not to recycle the same username and password on multiple websites where you have an online profile - especially your financial accounts.
Also, try to avoid characters from your email, phone number, birthdate or other personal information.

Account Summary

Account Type	Account Number	Statement Period
PRIMARY BUSINESS CHECKING	[redacted]	12/01/2020 - 12/31/2020

Description	Amount	Description	Amount
Beginning Balance	$2,573.65	Average Balance	$2,573.65
Deposits/Credits	$.00	Average Collected Balance	$2,573.65
Checks	$.00	Number of Days in Statement Period	31
Withdrawals/Debits	$.00		
Ending Balance	$2,573.65		

Overdraft Protection

Account Number	Protected By
[redacted]	[redacted]

For more information about SunTrust's Overdraft Services, visit www.suntrust.com/overdraft.

Balance Activity History

Date	Balance	Collected Balance
12/31	2,573.65	2,573.65

The Ending Daily Balances provided do not reflect pending transactions or holds that may have been outstanding when your transactions posted that day. If your available balance wasn't sufficient when transactions posted, fees may have been assessed.

SUNTRUST BANK
PO BOX 305183
NASHVILLE TN 37230-5183
[redacted]

SUNTRUST

Account Statement

To change your address, please call 1-800-SUNTRUST (1-800-786-8787).

Complete this section to balance this statement to your transaction register.

Month _____ Year _____

Bank Balance Shown on statement $ _____

Add (+)
Deposits not shown on this statement (if any). $ _____

Total (+) $ _____

Subtract (-)
Checks and other items outstanding but not paid on this statement (if any).

	$		$
		[redacted]	

Total (-) $ _____

Balance $ _____

These balances should agree

Your Transaction Register Balance $ _____

Add (+)
Other credits shown on this statement but not in transaction register. $ _____

Add (+)
Interest paid (for use in balancing interest-bearing accounts only). $ _____

Total (+) $ _____

Subtract (-) Other debits shown on this statement but not in transaction register.

Service Fees (if any)	$
[redacted]	

Total (-) $ _____

Balance $ _____

In Case Of Errors Or Questions About Your Electronic Transfers (EFT)

Telephone us at 800.447.8994, Option 1 or write us at SunTrust Bank, Attention: Fraud Assistance Center, P.O. Box 4418, Mail Code GA-MT-0413, Atlanta, GA 30302 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number (if any). (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error so that you will have the use of the money during the time it takes us to complete our investigation.

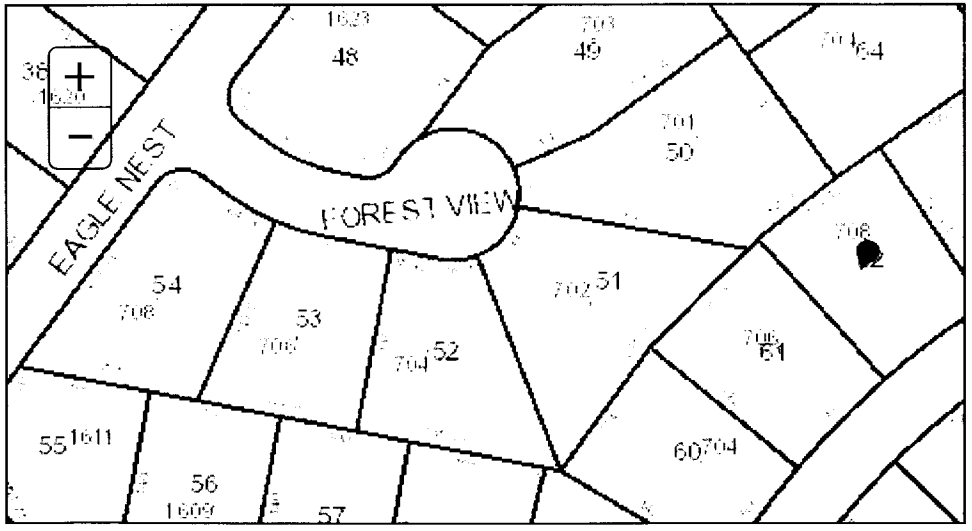
(https://www.scpafl.org/)

Property Record Card

Printer Friendly | Tax Estimator | 2020 Tax Bill | Comparable Sales

Parcel Information

Parcel	08-21-31-503-0000-0620
Owner(s)	SMITH, DAVID A
Property Address	708 GLEN EAGLE DR WINTER SPRINGS FL 32708
Mailing	708 GLEN EAGLE DR WINTER SPGS, FL 32708-5913
Subdivision Name	GLEN EAGLE UNIT 1
Tax District	W1-WINTER SPRINGS
DOR Use Code	01-SINGLE FAMILY
Exemptions	00-HOMESTEAD(2017)
Agricultural Classification	No - Additional Information (https://www.scpafl.org/Agricultural/)



Value Summary | Legal Description | Land | Building Information | Permits | Extra Features | Taxes | Sales | Zoning

Property Values

	2021 Working Values	2020 Certified Values
Valuation Method	Cost/Market	Cost/Market
Number of Buildings	1	1
Depreciated Bldg Value	$331,220	$325,422
Depreciated EXFT Value	$18,413	$17,213
Land Value (Market)	$112,000	$95,000
Land Value Ag		
Just/Market Value **	$461,633	$437,635
Portability Adj		
Save Our Homes Adj	$38,603	$20,446
Amendment 1 Adj	$0	$0
P&G Adj	$0	$0
Assessed Value	**$423,030**	$417,189

Tax Amount without SOH: $7,095.25
2020 Tax Bill Amount $6,020.42
Tax Estimator
Save Our Homes Savings: $1,074.83
****New**** View Comparable Sales (https://comps.scpafl.org/?APPRID=4281249)

* Does NOT INCLUDE Non Ad Valorem Assessments

Copyright 2021 © by SCPA | Privacy Policy (https://www.scpafl.org/Privacy) | Terms of Service (https://www.scpafl.org/Terms)

UBS

UBS Financial Services Inc.
1285 Avenue Of The Americas
New York NY 10019-6031

Summary of your UBS Portfolio

December 2020

DAVID A SMITH TOD
708 GLEN EAGLE DRIVE
WINTER SPRINGS FL 32708-5913

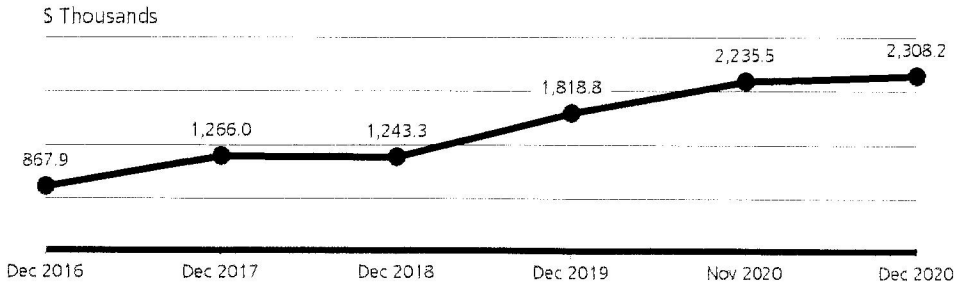
Your Financial Advisor:
WILLIAMS / JAKOSA 866-488-8883

Visit our website:
www.ubs.com/financialservices

Value of your portfolio

	on November 30 ($)	on December 31 ($)
Your assets	2,235,460.79	2,308,245.21
Your liabilities	0.00	0.00
Value of your portfolio	**$2,235,460.79**	**$2,308,245.21**

Tracking the value of your portfolio



Sources of your portfolio growth during 2020

Value of your portfolio at year end 2019	$1,818,779.77
Net deposits and withdrawals	$23,539.60
Your investment return:	
Dividend and interest income	$29,402.50
Change in market value	$436,523.34
Value of your portfolio on Dec 31, 2020	**$2,308,245.21**

Your Financial Advisor:
WILLIAMS / JAKOSA 866-488-8883
Telephone

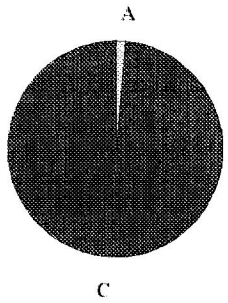
Your portfolio balance sheet

Summary of your assets

		Value on December 31 ($)	Percentage of your portfolio
A	Cash and money balances	32,006.30	1.39%
B	Cash alternatives	0.00	0.00%
C	Equities	2,276,238.91	98.61%
D	Fixed income	0.00	0.00%
E	Non-traditional	0.00	0.00%
F	Commodities	0.00	0.00%
G	Other	0.00	0.00%
Total assets		**$2,308,245.21**	**100.00%**

Value of your portfolio **$2,308,245.21**

Your current asset allocation



Eye on the markets

Index	Percentage change December 2020	Year to date
S&P 500	3.84%	18.40%
Russell 3000	4.50%	20.89%
MSCI - Europe, Australia & Far East	4.67%	8.28%
Barclays Capital U.S. Aggregate Bond Index	0.14%	7.51%

Interest rates on December 31, 2020
3-month Treasury bills: 0.08%
One-month LIBOR: 0.14%

[redacted]

Accounts in your portfolio

Details on page	Account number	Account name and type	Value on November 30 ($)	Value on December 31 ($)	Percentage of portfolio
7	[redacted]	DAVID A SMITH TOD - RMA	2,137,549.74	2,205,905.45	95.57%
25	[redacted]	DAVID A SMITH - Roth IRA	97,911.05	102,339.76	4.43%
*	[redacted]	DAVID A SMITH - IRA	0.00	0.00	0.00%
	Total		**$2,235,460.79**	**$2,308,245.21**	**100 %**

* indicates the accounts' prior period value is included in the Tracking the value of your portfolio on the first page.

Change in the value of your accounts

Account	Opening value on December 1 ($)	Deposits, including securities transferred in ($)	Withdrawals and fees, including securities transferred out ($)	Dividend and interest income ($)	Change in value of outside assets and accruals ($)	Change in market value ($)	Closing value on December 31 ($)
[redacted] DAVID A SMITH TOD - RMA	2,137,549.74	3.23	-25,144.11	3,882.58	0.00	89,614.01	2,205,905.45
[redacted] DAVID A SMITH - Roth IRA	97,911.05	0.00	0.00	460.19	0.00	3,968.52	102,339.76
Total	**$2,235,460.79**	**$3.23**	**-$25,144.11**	**$4,342.77**	**$0.00**	**$93,582.53**	**$2,308,245.21**

Dividend and interest income earned by account

For purposes of this statement, taxability of interest and dividend income has been determined from a US tax reporting perspective. Based upon the residence of the account holder, account type, or product type, some interest and/or dividend payments may not be subject to United States (US) and/or Puerto Rico (PR) income taxes. The client monthly statement is not intended to be used and cannot be relied upon for tax purposes. Clients should refer to the applicable tax reporting forms they receive from UBS annually, such as the Forms 1099 and the Forms 480, for tax reporting information. It is the practice of UBS to file the applicable tax reporting forms with the US Internal Revenue Service and PR Treasury Department, and in such forms accurately classify dividends and/or interest as tax exempt or taxable income. Please consult your individual tax preparer.

	Year to date						
Taxable accounts	Taxable dividends/ Capital gains ($)	Tax-exempt dividends ($)	Taxable interest ($)	Tax-exempt interest ($)	Miscellaneous ($)	Total ($)	Estimated Annual Income($)
DAVID A SMITH TOD - RMA	28,066.72	0.00	0.00	0.00	92.70	28,159.42	27,277

	Year to date				
Tax-deferred accounts	Dividends ($)	Interest ($)	Miscellaneous ($)	Total ($)	Estimated Annual Income($)
IJ					
DAVID A SMITH - Roth IRA	1,229.54	0.00	0.00	1,229.54	1,177

Summary of gains and losses by account

Values reported below exclude products for which gains and losses are not classified and products with a trade date of the prior year.

Realized gains and losses

Unrealized gains and losses

	December 2020		Year to date			
Taxable accounts	Short term ($)	Long term ($)	Short term ($)	Long term ($)	Short term ($)	Long term ($)
DAVID A SMITH TOD - RMA	-879.82	3,531.34	-28,813.10	27,554.67	179,859.48	740,150.83
Tax-deferred accounts						
IJ 66362 FI						
DAVID A SMITH - Roth IRA	0.00	0.00	0.00	6,024.99	3,874.40	24,046.05

UBS

UBS Financial Services Inc.
1285 Avenue Of The Americas
New York NY 10019-6031

[redacted]

UBS Financial Services Inc.

December 2020

Your Financial Advisor:
WILLIAMS / JAKOSA 866-488-8883

Questions about your statement?
Call your Financial Advisor or the RMA ResourceLine at 800-RMA-1000, account 129060553.

Visit our website:
www.ubs.com/financialservices

Account name: DAVID A SMITH TOD
Account numb [redacted]

Value of your account

	on November 30 ($)	on December 31 ($)
Your assets	2,137,549.74	2,205,905.45
Your liabilities	0.00	0.00
Value of your account	**$2,137,549.74**	**$2,205,905.45**

Your account instructions

- Account managed by Investment Advisor at your direction: FISHER INV @ 800-550-1071.
- Your account cost basis default closing method is FIFO, First In, First Out.
- Statement copies are sent to 1 interested party.

Change in the value of your account

	December 2020 ($)	Year to date ($)
Opening account value	**$2,137,549.74**	**$1,733,951.51**
Deposits, including investments transferred in	3.23	50,125.69
Withdrawals and fees, including investments transferred out	-25,144.11	-26,586.09
Dividend and interest income	3,882.58	28,172.27
Change in market value	89,614.01	420,242.07
Closing account value	**$2,205,905.45**	**$2,205,905.45**

Cash activity summary

See *Account activity this month* for details. Balances in your Sweep Options are included in the opening and closing balances value. FDIC insurance applies to deposits at UBS Bank USA and all banks participating in the UBS FDIC Insured Deposit Program. It does not apply to deposits at UBS AG, Stamford Branch. SIPC protection applies to money market sweep fund holdings but not bank deposits. See *Important information about your statement* on the last two pages of this document for details.

	December 2020 ($)	Year to date ($)
Opening balances	**$18,096.24**	**$16,273.86**
Additions		
Deposits and other funds credited	3.23	50,125.69
Dividend and interest income	3,882.58	28,172.27
Proceeds from investment transactions	33,229.93	538,614.93
Total additions	**$37,115.74**	**$616,912.89**
Subtractions		
Fees	-63.24	-347.77
Other funds debited	-25,080.87	-26,238.32
Funds withdrawn for investments bought	0.00	-576,532.79
Total subtractions	**-$25,144.11**	**-$603,118.88**
Net cash flow	**$11,971.63**	**$13,794.01**
Closing balances	**$30,067.87**	**$30,067.87**

Dividend and interest income earned

For purposes of this statement, taxability of interest and dividend income has been determined from a US tax reporting perspective. Based upon the residence of the account holder, account type, or product type, some interest and/or dividend payments may not be subject to United States (US) and/or Puerto Rico (PR) income taxes. The client monthly statement is not intended to be used and cannot be relied upon for tax purposes. Clients should refer to the applicable tax reporting forms they receive from UBS annually, such as the Forms 1099 and the Forms 480, for tax reporting information. It is the practice of UBS to file the applicable tax reporting forms with the US Internal Revenue Service and PR Treasury Department, and in such forms accurately classify dividends and/or interest as tax exempt or taxable income. Please consult your individual tax preparer.

	December 2020 ($)	Year to date ($)
Taxable dividends	3,882.58	28,066.72
Miscellaneous	0.00	92.70
Total current year	**$3,882.58**	**$28,159.42**
Prior year adjustment	0.00	12.85
Total dividend & interest	**$3,882.58**	**$28,172.27**

Summary of gains and losses

Values reported below exclude products for which gains and losses are not classified.

	Realized gains and losses		Unrealized
	December 2020 ($)	Year to date ($)	gains and losses ($)
Short term	-879.82	-28,813.10	179,859.48
Long term	3,531.34	27,554.67	740,150.83
Total	**$2,651.52**	**-$1,258.43**	**$920,010.31**

Withholdings and tax summary

	December 2020 ($)	Year to date ($)
Foreign taxes paid	-77.64	-1,112.63

Your assets

Some prices, income and current values shown may be approximate. As a result, gains and losses may not be accurately reflected. See *Important information about your statement* at the end of this document for more information.

Cash

Cash and money balances

Holding	Opening balance on Dec 1 ($)	Closing balance on Dec 31 ($)	Price per share on Dec 31 ($)	Average rate	Dividend/Interest period	Days in period
Cash	0.00	-25,000.00				
RMA GOVT MONEY MARKET FD	18,096.24	55,067.87	1.00	0.01%	Nov 1 to Nov 30	30
Total	**$18,096.24**	**$30,067.87**				

Equities

Common stock

Holding	Trade date	Number of shares	Purchase price/ Average price per share ($)	Cost basis ($)	Price per share on Dec 31 ($)	Value on Dec 31 ($)	Unrealized gain or loss ($)	Holding period
ABBOTT LABS								
Symbol: ABT Exchange: NYSE								
EAI: $306 Current yield: 1.64%	Feb 24, 20	82.000	85.239	6,989.62	109.490	8,978.18	1,988.56	ST
	May 8, 20	88.000	94.082	8,279.26	109.490	9,635.12	1,355.86	ST
Security total		170.000	89.817	15,268.88		18,613.30	3,344.42	
ADOBE INC. (DELAWARE)								
Symbol: ADBE Exchange: OTC	Oct 2, 18	38.000	275.403	10,465.34	500.120	19,004.56	8,539.22	LT
	Jan 10, 19	25.000	236.768	5,919.20	500.120	12,503.00	6,583.80	LT
	Jul 26, 19	30.000	311.642	9,349.26	500.120	15,003.60	5,654.34	LT
	Feb 24, 20	25.000	360.468	9,011.71	500.120	12,503.00	3,491.29	ST
Security total		118.000	294.453	34,745.51		59,014.16	24,268.65	
ADVANCED MICRO DEVICES INC								
Symbol: AMD Exchange: OTC	Mar 24, 20	180.000	45.938	8,268.88	91.710	16,507.80	8,238.92	ST
ALCON INC CHF								
Symbol: ALC Exchange: NYSE								
CHF Exchange rate: 0.88395	Jul 18, 16	29.000	50.180	1,455.23	65.980	1,913.42	458.19	LT

continued next page

Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share ($)	Cost basis ($)	Price per share on Dec 31 ($)	Value on Dec 31 ($)	Unrealized gain or loss ($)	Holding period
ALIBABA GROUP HLDG LTD SPON ADR								
Symbol: BABA Exchange: NYSE	Apr 24, 17	65.000	114.767	7,459.86	232.730	15,127.45	7,667.59	LT
	May 25, 17	35.000	123.182	4,311.37	232.730	8,145.55	3,834.18	LT
	Jan 24, 18	41.000	196.165	8,042.78	232.730	9,541.93	1,499.15	LT
	Feb 21, 20	34.000	213.566	7,261.25	232.730	7,912.82	651.57	ST
Security total		175.000	154.716	27,075.26		40,727.75	13,652.49	
ALPHABET INC CL A								
Symbol: GOOGL Exchange: OTC	Jul 13, 16	26.000	732.773	19,052.11	1,752.640	45,568.64	26,516.53	LT
	Jan 24, 18	7.000	1,178.460	8,249.22	1,752.640	12,268.48	4,019.26	LT
Security total		33.000	827.313	27,301.33		57,837.12	30,535.79	
AMAZON.COM INC								
Symbol: AMZN Exchange: OTC	Jul 15, 16	28.000	737.130	20,639.65	3,256.930	91,194.04	70,554.39	LT
	Jan 24, 18	6.000	1,364.246	8,185.48	3,256.930	19,541.58	11,356.10	LT
Security total		34.000	847.798	28,825.13		110,735.62	81,910.49	
AMER EXPRESS CO								
Symbol: AXP Exchange: NYSE								
EAI: $523 Current yield: 1.42%	Jul 15, 16	231.000	63.662	14,705.95	120.910	27,930.21	13,224.26	LT
	Jun 19, 17	73.000	81.849	5,974.99	120.910	8,826.43	2,851.44	LT
Security total		304.000	68.029	20,680.94		36,756.64	16,075.70	
AMERICAN TOWER CORP REIT								
Symbol: AMT Exchange: NYSE								
EAI: $195 Current yield: 2.02%	May 27, 20	43.000	249.375	10,723.16	224.460	9,651.78	-1,071.38	ST
APPLE INC								
Symbol: AAPL Exchange: OTC								
EAI: $1,020 Current yield: 0.62%	Jul 14, 16	888.000	24.613	21,856.45	132.690	117,828.72	95,972.27	LT
	Jan 24, 18	132.000	43.851	5,788.44	132.690	17,515.08	11,726.64	LT
	Jan 9, 19	112.000	38.447	4,306.09	132.690	14,861.28	10,555.19	LT
	Jun 3, 19	112.000	43.834	4,909.46	132.690	14,861.28	9,951.82	LT
Security total		1,244.000	29.631	36,860.44		165,066.36	128,205.92	
APPLIED MATERIALS INC								
Symbol: AMAT Exchange: OTC								
EAI: $120 Current yield: 1.02%	Mar 11, 20	136.000	52.720	7,169.97	86.300	11,736.80	4,566.83	ST

continued next page

Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share ($)	Cost basis ($)	Price per share on Dec 31 ($)	Value on Dec 31 ($)	Unrealized gain or loss ($)	Holding period
ASML HLDG NV SPON ADR								
Symbol: ASML Exchange: OTC								
EAI: $187 Current yield: 0.50%	Apr 21, 17	35.000	130.498	4,567.45	487.720	17,070.20	12,502.75	LT
	Feb 14, 20	42.000	317.125	13,319.26	487.720	20,484.24	7,164.98	ST
Security total		77.000	232.295	17,886.71		37,554.44	19,667.73	
ASTRAZENECA PLC SPON ADR								
Symbol: AZN Exchange: OTC								
EAI: $721 Current yield: 2.74%	Jun 7, 17	279.000	34.876	9,730.60	49.990	13,947.21	4,216.61	LT
	May 30, 19	247.000	37.550	9,274.88	49.990	12,347.53	3,072.65	LT
Security total		526.000	36.132	19,005.48		26,294.74	7,289.26	
BHP GROUP LTD SPON ADR								
Symbol: BHP Exchange: NYSE								
EAI: $646 Current yield: 3.68%	Jun 27, 18	269.000	49.324	13,268.29	65.340	17,576.46	4,308.17	LT
BNP PARIBAS SA ADR								
Symbol: BNPQY Exchange: OTC	Aug 14, 19	225.000	22.069	4,965.55	26.610	5,987.25	1,021.70	LT
BP PLC SPON ADR								
Symbol: BP Exchange: NYSE								
EAI: $436 Current yield: 9.12%	Oct 8, 20	233.000	17.417	4,058.32	20.520	4,781.16	722.84	ST
CARRIER GLOBAL CORP								
Symbol: CARR Exchange: NYSE								
EAI: $98 Current yield: 1.27%	Jul 12, 16	204.000	19.550	3,988.31	37.720	7,694.88	3,706.57	LT
CATERPILLAR INC								
Symbol: CAT Exchange: NYSE								
EAI: $531 Current yield: 2.26%	Sep 12, 19	129.000	131.533	16,967.77	182.020	23,480.58	6,512.81	LT
CISCO SYSTEMS INC								
Symbol: CSCO Exchange: OTC								
EAI: $423 Current yield: 3.22%	Oct 2, 18	119.000	48.999	5,830.92	44.750	5,325.25	-505.67	LT
	May 30, 19	175.000	53.632	9,385.71	44.750	7,831.25	-1,554.46	LT
Security total		294.000	51.757	15,216.63		13,156.50	-2,060.13	
CONOCOPHILLIPS								
Symbol: COP Exchange: NYSE								
EAI: $148 Current yield: 4.30%	Sep 23, 20	86.000	33.208	2,855.93	39.990	3,439.14	583.21	ST

continued next page

Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share ($)	Cost basis ($)	Price per share on Dec 31 ($)	Value on Dec 31 ($)	Unrealized gain or loss ($)	Holding period
COSTCO WHOLESALE CORP								
Symbol: COST Exchange: OTC								
EAI: $207 Current yield: 0.74%	Oct 12, 17	55.000	157.360	8,654.80	376.780	20,722.90	12,068.10	LT
	Mar 24, 20	19.000	287.658	5,465.51	376.780	7,158.82	1,693.31	ST
Security total		74.000	190.815	14,120.31		27,881.72	13,761.41	
DANAHER CORP								
Symbol: DHR Exchange: NYSE								
EAI: $67 Current yield: 0.32%	Feb 18, 20	45.000	164.495	7,402.31	222.140	9,996.30	2,593.99	ST
	May 7, 20	48.000	159.181	7,640.72	222.140	10,662.72	3,022.00	ST
Security total		93.000	161.753	15,043.03		20,659.02	5,615.99	
DEVON ENERGY CORP NEW								
Symbol: DVN Exchange: NYSE								
EAI: $104 Current yield: 2.79%	Sep 23, 20	236.000	8.799	2,076.77	15.810	3,731.16	1,654.39	ST
EDWARDS LIFESCIENCES CORP								
Symbol: EW Exchange: NYSE	Feb 18, 20	93.000	76.458	7,110.66	91.230	8,484.39	1,373.73	ST
EXXON MOBIL CORP								
Symbol: XOM Exchange: NYSE								
EAI: $1,514 Current yield: 8.44%	Mar 24, 20	435.000	34.460	14,990.31	41.220	17,930.70	2,940.39	ST
FACEBOOK INC CL A								
Symbol: FB Exchange: OTC	Feb 13, 20	85.000	212.455	18,058.69	273.160	23,218.60	5,159.91	ST
FREEPORT-MCMORAN INC								
Symbol: FCX Exchange: NYSE	Aug 14, 19	807.000	9.439	7,618.00	26.020	20,998.14	13,380.14	LT
GLAXO SMITHKLINE PLC ADR								
Symbol: GSK Exchange: NYSE								
EAI: $366 Current yield: 5.43%	Aug 13, 19	3.000	40.663	121.99	36.800	110.40	-11.59	LT
	Mar 24, 20	180.000	33.492	6,028.62	36.800	6,624.00	595.38	ST
Security total		183.000	33.610	6,150.61		6,734.40	583.79	
GLOBAL PAYMENTS INC								
Symbol: GPN Exchange: NYSE								
EAI: $77 Current yield: 0.36%	Jul 22, 20	99.000	177.162	17,539.05	215.420	21,326.58	3,787.53	ST
HALLIBURTON CO								
(HOLDING COMPANY)								
Symbol: HAL Exchange: NYSE								
EAI: $36 Current yield: 0.94%	Sep 23, 20	202.000	13.004	2,626.95	18.900	3,817.80	1,190.85	ST

continued next page

Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share ($)	Cost basis ($)	Price per share on Dec 31 ($)	Value on Dec 31 ($)	Unrealized gain or loss ($)	Holding period
HEINEKEN NV SPON ADR								
Symbol: HEINY Exchange: OTC								
EAI: $306 Current yield: 1.33%	Jun 22, 17	412.000	48.990	20,184.22	55.840	23,006.08	2,821.86	LT
HOME DEPOT INC								
Symbol: HD Exchange: NYSE								
EAI: $750 Current yield: 2.26%	Jul 13, 16	74.000	133.553	9,882.94	265.620	19,655.88	9,772.94	LT
	Sep 11, 19	51.000	232.898	11,877.84	265.620	13,546.62	1,668.78	LT
Security total		125.000	174.086	21,760.78		33,202.50	11,441.72	
HONDA MOTOR CO ADR JAPAN ADR								
Symbol: HMC Exchange: NYSE								
EAI: $455 Current yield: 2.36%	May 27, 20	682.000	26.238	17,894.72	28.250	19,266.50	1,371.78	ST
INTEL CORP								
Symbol: INTC Exchange: OTC								
EAI: $799 Current yield: 2.65%	Jul 18, 16	418.000	35.088	14,666.90	49.820	20,824.76	6,157.86	LT
	Feb 15, 18	187.000	45.592	8,525.89	49.820	9,316.34	790.45	LT
Security total		605.000	38.335	23,192.79		30,141.10	6,948.31	
INTESA SANPAOLO SPON ADR								
Symbol: ISNPY Exchange: OTC	Aug 14, 19	729.000	12.406	9,044.06	14.150	10,315.35	1,271.29	LT
INTUITIVE SURGICAL INC NEW								
Symbol: ISRG Exchange: OTC	Feb 14, 20	12.000	604.610	7,255.32	818.100	9,817.20	2,561.88	ST
	Mar 26, 20	20.000	486.868	9,737.37	818.100	16,362.00	6,624.63	ST
	May 7, 20	24.000	533.766	12,810.40	818.100	19,634.40	6,824.00	ST
Security total		56.000	532.198	29,803.09		45,813.60	16,010.51	
JPMORGAN CHASE & CO								
Symbol: JPM Exchange: NYSE								
EAI: $371 Current yield: 2.83%	Jul 14, 16	103.000	64.569	6,650.66	127.070	13,088.21	6,437.55	LT
LILLY ELI & CO								
Symbol: LLY Exchange: NYSE								
EAI: $1,367 Current yield: 2.01%	Jul 18, 16	214.000	80.174	17,157.41	168.840	36,131.76	18,974.35	LT
	Jun 19, 17	79.000	82.694	6,532.87	168.840	13,338.36	6,805.49	LT
	Jan 24, 18	109.000	84.769	9,239.87	168.840	18,403.56	9,163.69	LT
Security total		402.000	81.916	32,930.15		67,873.68	34,943.53	

continued next page

Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share ($)	Cost basis ($)	Price per share on Dec 31 ($)	Value on Dec 31 ($)	Unrealized gain or loss ($)	Holding period
LOREAL CO ADR FRANCE ADR Symbol: LRLCY Exchange: OTC EAI: $244 Current yield: 0.90%	Jul 12, 16	259.000	38.529	9,979.20	76.150	19,722.85	9,743.65	LT
	May 30, 19	96.000	54.088	5,192.52	76.150	7,310.40	2,117.88	LT
Security total		355.000	42.737	15,171.72		27,033.25	11,861.53	
LVMH MOET HENNESSY LOUIS NEW ADR Symbol: LVMUY Exchange: OTC EAI: $285 Current yield: 0.64%	Jul 18, 16	221.000	31.112	6,875.76	124.730	27,565.33	20,689.57	LT
	Jan 9, 19	136.000	60.741	8,260.90	124.730	16,963.28	8,702.38	LT
Security total		357.000	42.400	15,136.66		44,528.61	29,391.95	
MASTERCARD INC CL A Symbol: MA Exchange: NYSE EAI: $33 Current yield: 0.49%	Mar 11, 20	19.000	270.416	5,137.92	356.940	6,781.86	1,643.94	ST
MERCK & CO INC NEW COM Symbol: MRK Exchange: NYSE EAI: $658 Current yield: 3.18%	Jul 12, 16	137.000	59.652	8,172.42	81.800	11,206.60	3,034.18	LT
	May 30, 19	116.000	79.644	9,238.73	81.800	9,488.80	250.07	LT
Security total		253.000	68.819	17,411.15		20,695.40	3,284.25	
MICROSOFT CORP Symbol: MSFT Exchange: OTC EAI: $1,113 Current yield: 1.01%	Jul 14, 16	331.000	53.853	17,825.64	222.420	73,621.02	55,795.38	LT
	Jan 24, 18	49.000	92.801	4,547.25	222.420	10,898.58	6,351.33	LT
	Jan 9, 19	41.000	104.631	4,289.88	222.420	9,119.22	4,829.34	LT
	May 30, 19	76.000	125.420	9,531.99	222.420	16,903.92	7,371.93	LT
Security total		497.000	72.826	36,194.76		110,542.74	74,347.98	
MORGAN STANLEY Symbol: MS Exchange: NYSE EAI: $561 Current yield: 2.04%	May 26, 20	401.000	43.230	17,335.40	68.530	27,480.53	10,145.13	ST
NESTLE S A SPONSORED ADR REPSTG REG SHS SWITZ ADR Symbol: NSRGY Exchange: OTC EAI: $177 Current yield: 1.98%	Aug 21, 18	76.000	83.011	6,308.87	117.800	8,952.80	2,643.93	LT

continued next page

Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share ($)	Cost basis ($)	Price per share on Dec 31 ($)	Value on Dec 31 ($)	Unrealized gain or loss ($)	Holding period
NETFLIX INC								
Symbol: NFLX Exchange: OTC	Jan 9, 19	19.000	321.988	6,117.78	540.730	10,273.87	4,156.09	LT
	Jul 26, 19	41.000	332.826	13,645.89	540.730	22,169.93	8,524.04	LT
	Feb 14, 20	25.000	382.258	9,556.45	540.730	13,518.25	3,961.80	ST
Security total		85.000	344.943	29,320.12		45,962.05	16,641.93	
NEXTERA ENERGY INC COM								
Symbol: NEE Exchange: NYSE								
EAI: $403 Current yield: 1.81%	May 27, 20	288.000	59.722	17,200.03	77.150	22,219.20	5,019.17	ST
NIKE INC CL B								
Symbol: NKE Exchange: NYSE								
EAI: $189 Current yield: 0.78%	Feb 13, 20	72.000	103.154	7,427.10	141.470	10,185.84	2,758.74	ST
	Mar 11, 20	100.000	84.150	8,415.00	141.470	14,147.00	5,732.00	ST
Security total		172.000	92.105	15,842.10		24,332.84	8,490.74	
NOVARTIS AG SPON ADR								
Symbol: NVS Exchange: NYSE								
EAI: $411 Current yield: 2.12%	Jul 18, 16	149.000	72.114	10,745.08	94.430	14,070.07	3,324.99	LT
	May 30, 19	56.000	85.958	4,813.65	94.430	5,288.08	474.43	LT
Security total		205.000	75.896	15,558.73		19,358.15	3,799.42	
OMRON CORP SPON ADR								
Symbol: OMRNY Exchange: OTC								
EAI: $68 Current yield: 0.70%	Oct 16, 17	108.000	54.482	5,884.06	89.480	9,663.84	3,779.78	LT
ORACLE CORP								
Symbol: ORCL Exchange: NYSE								
EAI: $155 Current yield: 1.49%	Jul 12, 16	74.000	41.446	3,067.04	64.690	4,787.06	1,720.02	LT
	May 30, 19	87.000	51.840	4,510.12	64.690	5,628.03	1,117.91	LT
Security total		161.000	47.063	7,577.16		10,415.09	2,837.93	
OTIS WORLDWIDE CORP								
Symbol: OTIS Exchange: NYSE								
EAI: $82 Current yield: 1.19%	Jul 12, 16	102.000	54.676	5,577.04	67.550	6,890.10	1,313.06	LT
PANASONIC CORP SPON ADR								
Symbol: PCRFY Exchange: OTC								
EAI: $268 Current yield: 1.66%	Oct 13, 17	390.000	14.440	5,631.71	11.710	4,566.90	-1,064.81	LT
	Mar 24, 20	985.000	7.097	6,991.43	11.710	11,534.35	4,542.92	ST

continued next page

Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share ($)	Cost basis ($)	Price per share on Dec 31 ($)	Value on Dec 31 ($)	Unrealized gain or loss ($)	Holding period
Security total		1,375.000	9.180	12,623.14		16,101.25	3,478.11	
PAYPAL HOLDINGS INC								
Symbol: PYPL Exchange: OTC	Jul 26, 19	101.000	115.384	11,653.85	234.200	23,654.20	12,000.35	LT
	Feb 24, 20	75.000	116.385	8,728.94	234.200	17,565.00	8,836.06	ST
	May 7, 20	68.000	145.451	9,890.69	234.200	15,925.60	6,034.91	ST
Security total		244.000	124.072	30,273.48		57,144.80	26,871.32	
RAYTHEON TECHNOLOGIES CORP								
Symbol: RTX Exchange: NYSE								
EAI: $388 Current yield: 2.66%	Jul 12, 16	204.000	57.692	11,769.30	71.510	14,588.04	2,818.74	LT
RIO TINTO PLC SPON ADR								
Symbol: RIO Exchange: NYSE								
EAI: $899 Current yield: 5.13%	Jun 27, 18	118.000	55.144	6,507.09	75.220	8,875.96	2,368.87	LT
	Jul 10, 18	115.000	56.024	6,442.78	75.220	8,650.30	2,207.52	LT
Security total		233.000	55.579	12,949.87		17,526.26	4,576.39	
ROYAL DUTCH SHELL PLC CL A SPON ADR								
Symbol: RDS.A Exchange: NYSE								
EAI: $567 Current yield: 4.62%	Oct 8, 20	349.000	26.227	9,153.43	35.140	12,263.86	3,110.43	ST
SALESFORCE.COM INC								
Symbol: CRM Exchange: NYSE	Oct 2, 18	65.000	158.477	10,301.04	222.530	14,464.45	4,163.41	LT
	Jan 10, 19	43.000	146.074	6,281.20	222.530	9,568.79	3,287.59	LT
	Jul 26, 19	54.000	159.988	8,639.39	222.530	12,016.62	3,377.23	LT
	Feb 24, 20	48.000	185.059	8,882.86	222.530	10,681.44	1,798.58	ST
	Mar 11, 20	54.000	154.847	8,361.78	222.530	12,016.62	3,654.84	ST
Security total		264.000	160.857	42,466.27		58,747.92	16,281.65	
SANOFI SPON ADR								
Symbol: SNY Exchange: OTC								
EAI: $498 Current yield: 2.42%	Jul 15, 16	314.000	41.859	13,143.86	48.590	15,257.26	2,113.40	LT
	Jun 19, 17	110.000	48.791	5,367.04	48.590	5,344.90	-22.14	LT
Security total		424.000	43.658	18,510.90		20,602.16	2,091.26	
SAP SE SPON ADR								
Symbol: SAP Exchange: NYSE								
EAI: $264 Current yield: 0.96%	Jul 13, 16	140.000	78.382	10,973.56	130.390	18,254.60	7,281.04	LT
	Feb 15, 18	72.000	105.182	7,573.16	130.390	9,388.08	1,814.92	LT

continued next page

Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share ($)	Cost basis ($)	Price per share on Dec 31 ($)	Value on Dec 31 ($)	Unrealized gain or loss ($)	Holding period
Security total		212.000	87.485	18,546.72		27,642.68	9,095.96	
SCHLUMBERGER LTD NETHERLANDS ANTILLES Symbol: SLB Exchange: NYSE EAI: $62 Current yield: 2.29%	Sep 23, 20	124.000	17.030	2,111.73	21.830	2,706.92	595.19	ST
SCHNEIDER ELEC SE UNSPONSORED ADR Symbol: SBGSY Exchange: OTC EAI: $603 Current yield: 1.69%	Apr 24, 17	804.000	15.617	12,556.71	28.950	23,275.80	10,719.09	LT
	Feb 15, 18	425.000	17.536	7,453.07	28.950	12,303.75	4,850.68	LT
Security total		1,229.000	16.281	20,009.78		35,579.55	15,569.77	
SIEMENS A G SPON ADR Symbol: SIEGY Exchange: OTC EAI: $2,419 Current yield: 10.70%	Jul 12, 16	172.000	51.855	8,919.19	71.790	12,347.88	3,428.69	LT
	Apr 24, 17	67.000	71.747	4,807.06	71.790	4,809.93	2.87	LT
	Jun 19, 17	76.000	70.822	5,382.48	71.790	5,456.04	73.56	LT
Security total		315.000	60.663	19,108.73		22,613.85	3,505.12	
SMC CORP SPON ADR Symbol: SMCAY Exchange: OTC EAI: $127 Current yield: 0.47%	Apr 21, 17	336.000	14.171	4,761.62	30.620	10,288.32	5,526.70	LT
	May 30, 19	550.000	16.793	9,236.38	30.620	16,841.00	7,604.62	LT
Security total		886.000	15.799	13,998.00		27,129.32	13,131.32	
STARBUCKS CORP Symbol: SBUX Exchange: OTC EAI: $346 Current yield: 1.68%	Feb 18, 20	55.000	89.150	4,903.26	106.980	5,883.90	980.64	ST
	May 8, 20	137.000	77.501	10,617.73	106.980	14,656.26	4,038.53	ST
Security total		192.000	80.838	15,520.99		20,540.16	5,019.17	
TAIWAN SEMICONDUCTOR MFG CO LTD ADR Symbol: TSM Exchange: NYSE EAI: $385 Current yield: 1.26%	Apr 24, 17	140.000	32.720	4,580.92	109.040	15,265.60	10,684.68	LT
	Mar 24, 20	140.000	48.456	6,783.89	109.040	15,265.60	8,481.71	ST
Security total		280.000	40.589	11,364.81		30,531.20	19,166.39	

continued next page

Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share ($)	Cost basis ($)	Price per share on Dec 31 ($)	Value on Dec 31 ($)	Unrealized gain or loss ($)	Holding period
TENCENT HLDGS LTD ADR								
Symbol: TCEHY Exchange: OTC								
EAI: $109 Current yield: 0.19%	Apr 19, 17	242.000	29.665	7,179.07	71.890	17,397.38	10,218.31	LT
	Jun 19, 17	153.000	36.027	5,512.15	71.890	10,999.17	5,487.02	LT
	May 30, 19	227.000	41.660	9,457.02	71.890	16,319.03	6,862.01	LT
	Feb 18, 20	176.000	52.906	9,311.63	71.890	12,652.64	3,341.01	ST
Security total		798.000	39.423	31,459.87		57,368.22	25,908.35	
THERMO FISHER SCIENTIFIC INC								
Symbol: TMO Exchange: NYSE								
EAI: $19 Current yield: 0.19%	Feb 14, 20	22.000	339.309	7,464.80	465.780	10,247.16	2,782.36	ST
TOTAL SE SPON ADR								
Symbol: TOT Exchange: NYSE								
EAI: $1,156 Current yield: 6.12%	Oct 8, 20	451.000	35.020	15,794.14	41.910	18,901.41	3,107.27	ST
UNION PACIFIC CORP								
Symbol: UNP Exchange: NYSE								
EAI: $508 Current yield: 1.86%	Sep 11, 19	48.000	166.722	8,002.68	208.220	9,994.56	1,991.88	LT
	Mar 26, 20	83.000	139.543	11,582.07	208.220	17,282.26	5,700.19	ST
Security total		131.000	149.502	19,584.75		27,276.82	7,692.07	
UNITEDHEALTH GROUP INC								
Symbol: UNH Exchange: NYSE								
EAI: $285 Current yield: 1.43%	May 27, 20	57.000	300.821	17,146.85	350.680	19,988.76	2,841.91	ST
VISA INC CL A								
Symbol: V Exchange: NYSE								
EAI: $593 Current yield: 0.59%	Jul 15, 16	334.000	78.438	26,198.60	218.730	73,055.82	46,857.22	LT
	Jun 19, 17	35.000	94.964	3,323.77	218.730	7,655.55	4,331.78	LT
	Feb 15, 18	35.000	121.435	4,250.25	218.730	7,655.55	3,405.30	LT
	May 30, 19	59.000	162.855	9,608.45	218.730	12,905.07	3,296.62	LT
Security total		463.000	93.696	43,381.07		101,271.99	57,890.92	
WALMART INC								
Symbol: WMT Exchange: NYSE								
EAI: $536 Current yield: 1.50%	Jul 15, 16	116.000	73.802	8,561.09	144.150	16,721.40	8,160.31	LT
	Oct 12, 17	82.000	86.202	7,068.63	144.150	11,820.30	4,751.67	LT
	May 30, 19	50.000	102.843	5,142.17	144.150	7,207.50	2,065.33	LT
Security total		248.000	83.758	20,771.89		35,749.20	14,977.31	

continued next page

[redacted]

Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share ($)	Cost basis ($)	Price per share on Dec 31 ($)	Value on Dec 31 ($)	Unrealized gain or loss ($)	Holding period
WALT DISNEY CO (HOLDING CO)								
DISNEY COM								
Symbol: DIS Exchange: NYSE	Mar 11, 20	95.000	105.667	10,038.45	181.180	17,212.10	7,173.65	ST
	Mar 24, 20	68.000	96.927	6,591.10	181.180	12,320.24	5,729.14	ST
	Aug 17, 20	60.000	129.657	7,779.45	181.180	10,870.80	3,091.35	ST
Security total		223.000	109.457	24,409.00		40,403.14	15,994.14	
3M CO								
Symbol: MMM Exchange: NYSE								
EAI: $682 Current yield: 3.36%	May 27, 20	72.000	156.938	11,299.59	174.790	12,584.88	1,285.29	ST
	Oct 23, 20	44.000	170.469	7,500.64	174.790	7,690.76	190.12	ST
Security total		116.000	162.071	18,800.23		20,275.64	1,475.41	
Total				**$1,230,258.04**		**$2,146,072.20**	**$915,814.16**	

Total estimated annual income: $26,866

Closed end funds & Exchange traded products

Total reinvested is the total of all reinvested dividends. It does not include any cash dividends. It is not a tax lot for the purposes of determining holding periods or cost basis. The shares you receive each time you reinvest dividends become a separate tax lot.

Cost basis is the total purchase cost of the security, including reinvested dividends. The cost basis may need to be adjusted for return of capital payments in order to determine the adjusted cost basis for tax reporting purposes.

Unrealized (tax) gain or loss is the difference between the current value and the cost basis and would generally be your taxable gain or loss if the security was sold on this date. The unrealized (tax) gain or loss may need to be adjusted for return of capital payments in order to determine the realized gain or loss for tax reporting purposes.

Investment return is the current value minus the amount you invested. It does not include shares that are not reflected on your statement, including shares that have been realized as either a gain or a loss. It also does not include cash dividends that were not reinvested.

Holding	Number of shares	Purchase price/ Average price per share ($)	Client investment ($)	Cost basis ($)	Price per share on Dec 31 ($)	Value on Dec 31 ($)	Unrealized (tax) gain or loss ($)	Investment return ($)	Holding period
ISHARES MSCI EUROPE FINANCIALS									
ETF									
Symbol: EUFN									
Trade date: Jul 22, 20	1,180.000	15.397	18,169.25	18,169.25	17.540	20,697.20	2,527.95		ST
Trade date: Oct 23, 20	517.000	14.313	7,399.98	7,399.98	17.540	9,068.18	1,668.20		ST
EAI: $411 Current yield: 1.38%									
Security total	1,697.000	15.067	25,569.23	25,569.23		29,765.38	4,196.15	4,196.15	

Your assets (continued)

Your total assets

		Value on Dec 31 ($)	Percentage of your account	Cost basis ($)	Estimated annual income ($)	Unrealized gain or loss ($)
Cash	**Cash and money balances**	**30,067.87**	**1.36%**	**30,067.87**		
Equities	Common stock	2,146,072.20		1,230,258.04	26,866.00	915,814.16
	Closed end funds & Exchange traded products	29,765.38		25,569.23	411.00	4,196.15
	Total equities	**2,175,837.58**	**98.64%**	**1,255,827.27**	**27,277.00**	**920,010.31**
Total		**$2,205,905.45**	**100.00%**	**$1,285,895.14**	**$27,277.00**	**$920,010.31**

Account activity this month

	Date	Activity	Description	Amount ($)
Deposits and other funds credited	Dec 23	Foreign Tax Reclaim	LOREAL CO ADR FRANCE ADR AS OF 07/31/20	3.23
	Total deposits and other funds credited			**$3.23**

	Date	Activity	Description	Amount ($)
Dividend and interest income				
Taxable dividends	Dec 1	Dividend	UBS RMA GOVERNMENT MONEY MARKET FUND AS OF 11/30/20	0.00
	Dec 1	Dividend	CONOCOPHILLIPS PAID ON 86 SYMBOL: COP	36.98
	Dec 1	Dividend	INTEL CORP PAID ON 605 SYMBOL: INTC	199.65
	Dec 1	Dividend	VISA INC CL A PAID ON 463 SYMBOL: V	148.16
	Dec 7	Foreign Dividend	PANASONIC CORP SPON ADR PAID ON 1375 CUSIP: 69832A205 / SYMBOL: PCRFY	131.92
	Dec 9	Foreign Dividend	HONDA MOTOR CO ADR JAPAN ADR PAID ON 682 CUSIP: 438128308 / SYMBOL: HMC	123.80
	Dec 9	Foreign Dividend	OMRON CORP SPON ADR PAID ON 108 CUSIP: 682151303 / SYMBOL: OMRNY	43.34
	Dec 10	Dividend	APPLIED MATERIALS INC PAID ON 136 SYMBOL: AMAT	29.92
	Dec 10	Dividend	EXXON MOBIL CORP PAID ON 435 SYMBOL: XOM	378.45

continued next page

Account activity this month (continued)

	Date	Activity	Description	Amount ($)
Dividend and interest income (continued)				
Taxable dividends (continued)	Dec 10	Dividend	LILLY ELI & CO PAID ON 402 SYMBOL: LLY	297.48
	Dec 10	Dividend	MICROSOFT CORP PAID ON 497 SYMBOL: MSFT	278.32
	Dec 10	Dividend	OTIS WORLDWIDE CORP PAID ON 102 SYMBOL: OTIS	20.40
	Dec 11	St Cap Gain	UBS RMA GOVERNMENT MONEY MARKET FUND AS OF 12/10/20	1.18
	Dec 11	Dividend	COSTCO WHOLESALE CORP SYMBOL: COST	740.00
	Dec 11	Foreign Dividend	SMC CORP SPON ADR PAID ON 1189 CUSIP: 78445W306 / SYMBOL: SMCAY	113.76
	Dec 14	Dividend	3M CO PAID ON 116 AS OF 12/12/20 SYMBOL: MMM	170.52
	Dec 15	Dividend	NEXTERA ENERGY INC COM PAID ON 288 SYMBOL: NEE	100.80
	Dec 15	Dividend	UNITEDHEALTH GROUP INC PAID ON 57 SYMBOL: UNH	71.25
	Dec 16	Foreign Dividend	ROYAL DUTCH SHELL PLC CL A SPON ADR PAID ON 349 CUSIP: 780259206 / SYMBOL: RDS.A	116.22
	Dec 17	Dividend	HOME DEPOT INC PAID ON 125 SYMBOL: HD	187.50
	Dec 17	Dividend	RAYTHEON TECHNOLOGIES CORP PAID ON 204 SYMBOL: RTX	96.90
	Dec 18	Foreign Dividend	BP PLC SPON ADR PAID ON 233 CUSIP: 055622104 / SYMBOL: BP	73.40
	Dec 18	Dividend	ISHARES MSCI EUROPE FINANCIALS ETF PAID ON 1697 SYMBOL: EUFN	120.70
	Dec 18	Foreign Dividend	LVMH MOET HENNESSY LOUIS NEW ADR PAID ON 357 CUSIP: 502441306 / SYMBOL: LVMUY	173.14
	Dec 23	Dividend	HALLIBURTON CO (HOLDING COMPANY) PAID ON 202 SYMBOL: HAL	9.09
	Dec 29	Dividend	NIKE INC CL B PAID ON 172 SYMBOL: NKE	47.30

continued next page

Account activity this month (continued)

	Date	Activity	Description	Amount ($)
Dividend and interest income (continued)				
Taxable dividends (continued)	Dec 30	Dividend	DEVON ENERGY CORP NEW PAID ON 236 SYMBOL: DVN	25.96
	Dec 30	Dividend	UNION PACIFIC CORP PAID ON 131 SYMBOL: UNP	127.07
	Dec 30	Dividend	GLOBAL PAYMENTS INC PAID ON 99 SYMBOL: GPN	19.31
	Total taxable dividends			**$3,882.58**
	Total dividend and interest income			**$3,882.58**

	Date	Activity	Description	Amount ($)
Fees	Dec 7	Fee	PANASONIC CORP SPON ADR CUSIP: 69832A205 / SYMBOL: PCRFY	-5.50
	Dec 9	Fee	HONDA MOTOR CO ADR JAPAN ADR CUSIP: 438128308 / SYMBOL: HMC	-4.43
	Dec 9	Fee	OMRON CORP SPON ADR CUSIP: 682151303 / SYMBOL: OMRNY	-2.80
	Dec 11	Fee	SMC CORP SPON ADR CUSIP: 78445W306 / SYMBOL: SMCAY	-16.03
	Dec 18	Fee	BP PLC SPON ADR CUSIP: 055622104 / SYMBOL: BP	-1.17
	Dec 18	Fee	LVMH MOET HENNESSY LOUIS NEW ADR CUSIP: 502441306 / SYMBOL: LVMUY	-20.53
	Dec 22	Fee	SANOFI SPON ADR CUSIP: 80105N105 / SYMBOL: SNY	-12.72
	Total fees			**-$63.24**

	Date	Activity	Description	Amount ($)
Other funds debited	Dec 7	Foreign Tax Withheld	PANASONIC CORP SPON ADR CUSIP: 69832A205 / SYMBOL: PCRFY	-13.19
	Dec 9	Foreign Tax Withheld	HONDA MOTOR CO ADR JAPAN ADR CUSIP: 438128308 / SYMBOL: HMC	-12.38
	Dec 9	Foreign Tax Withheld	OMRON CORP SPON ADR CUSIP: 682151303 / SYMBOL: OMRNY	-4.33
	Dec 11	Foreign Tax Withheld	SMC CORP SPON ADR CUSIP: 78445W306 / SYMBOL: SMCAY	-11.38

continued next page

Account activity this month (continued)

	Date	Activity	Description	Amount ($)
Other funds debited (continued)	Dec 16	Foreign Tax Withheld	ROYAL DUTCH SHELL PLC CL A SPON ADR CUSIP: 780259206 / SYMBOL: RDS.A	-17.43
	Dec 18	Foreign Tax Withheld	LVMH MOET HENNESSY LOUIS NEW ADR CUSIP: 502441306 / SYMBOL: LVMUY	-22.16
	Dec 31	Withdrawal	NAVY FCU ELECTRONIC FUNDS TRANSFER	-25,000.00
	Total other funds debited			**-$25,080.87**

Investment transactions

For more information about the price/value shown for restricted securities, see *Important information about your statement* at the end of this document.

Date	Activity	Description	Quantity	Value ($)	Price ($)	Proceeds from investment transactions ($)	Funds withdrawn for investments bought ($)	Accrued interest ($)
Dec 30	Sold	AMERICAN TOWER CORP REIT UNSOLICITED SYMBOL: AMT	-29.000		219.559200	6,352.08		
Dec 30	Sold	CISCO SYSTEMS INC UNSOLICITED SYMBOL: CSCO	-192.000		44.900300	8,605.67		
Dec 30	Sold	GLAXO SMITHKLINE PLC ADR UNSOLICITED CUSIP: 37733W105 / SYMBOL: GSK	-249.000		36.243900	9,009.53		
Dec 30	Sold	SMC CORP SPON ADR UNSOLICITED CUSIP: 78445W306 / SYMBOL: SMCAY	-303.000		30.62	9,262.65		
Total						**$33,229.93**		

	Date	Activity	Description	Amount ($)
Money balance activities	**Nov 30**	**Balance forward**		**$18,096.24**
	Dec 1	Bought	RMA GOVERNMENT MONEY MARKET FD AS OF 11/30/20	0.06
	Dec 2	Bought	RMA GOVERNMENT MONEY MARKET FD	384.79
	Dec 8	Bought	RMA GOVERNMENT MONEY MARKET FD	113.23
	Dec 10	Bought	RMA GOVERNMENT MONEY MARKET FD	143.14
	Dec 11	Bought	RMA GOVERNMENT MONEY MARKET FD AS OF 12/10/20	1.18
	Dec 11	Bought	RMA GOVERNMENT MONEY MARKET FD	1,004.57
	Dec 14	Bought	RMA GOVERNMENT MONEY MARKET FD	826.35
	Dec 15	Bought	RMA GOVERNMENT MONEY MARKET FD	170.52

continued next page

Account activity this month (continued)

	Date	Activity	Description	Amount ($)
Money balance activities (continued)	Dec 16	Bought	RMA GOVERNMENT MONEY MARKET FD	172.05
	Dec 17	Bought	RMA GOVERNMENT MONEY MARKET FD	98.79
	Dec 18	Bought	RMA GOVERNMENT MONEY MARKET FD	284.40
	Dec 21	Bought	RMA GOVERNMENT MONEY MARKET FD	323.38
	Dec 23	Sold	RMA GOVERNMENT MONEY MARKET FD AS OF 12/22/20	-12.72
	Dec 24	Bought	RMA GOVERNMENT MONEY MARKET FD	12.32
	Dec 30	Bought	RMA GOVERNMENT MONEY MARKET FD	47.30
	Dec 31	Bought	RMA GOVERNMENT MONEY MARKET FD	33,402.27
	Dec 31	**Closing RMA Government Money Market Fd**		**$55,067.87**

Realized gains and losses

The estimated realized gains and losses shown below are not for tax purposes. Please note that gain or loss recognized on the sale or redemption of certain Structured Products, like Contingent Debt Securities, may be ordinary, and not capital, gain or loss. Please check with your tax advisor. To calculate gains and losses, we liquidate the oldest security lot first. This is known as the first-in, first-out or FIFO accounting method. We use this method unless you specified which tax lot to close when you placed your order. This is known as a versus purchases or VSP order. See *Important information about your statement* at the end of this document for more information. We may not adjust gains and losses for all capital changes. We automatically adjust cost basis for tax-exempt and AMT coupon municipal securities for estimated amortization of bond premiums and for accreted OID for securities issued at a discount. If you requested that UBS adjust cost basis for the bond premium amortization on taxable debt securities then cost basis reflected for these securities has been adjusted. Estimates in the *Unclassified* section can not be classified as short term or long term because information is missing, or the product is one in which the gain/loss calculation is not provided.

Short-term capital gains and losses

Security description	Method	Quantity or face value	Purchase date	Sale date	Sale amount ($)	Cost basis ($)	Wash sale cost basis adjustment($)	Loss ($)	Gain ($)
AMERICAN TOWER CORP REIT	FIFO	29.000	May 27, 20	Dec 28, 20	6,352.08	7,231.90		-879.82	

Long-term capital gains and losses

Security description	Method	Quantity or face value	Purchase date	Sale date	Sale amount ($)	Cost basis ($)	Wash sale cost basis adjustment($)	Loss ($)	Gain ($)
CISCO SYSTEMS INC	FIFO	25.000	Jul 13, 16	Dec 28, 20	1,120.53	744.72			375.81
	FIFO	167.000	Oct 02, 18	Dec 28, 20	7,485.14	8,182.89		-697.75	
GLAXO SMITHKLINE PLC ADR	FIFO	249.000	Aug 13, 19	Dec 28, 20	9,009.53	10,124.94		-1,115.41	
SMC CORP SPON ADR	FIFO	303.000	Apr 21, 17	Dec 28, 20	9,262.65	4,293.96			4,968.69
Total					**$26,877.85**	**$23,346.51**		**-$1,813.16**	**$5,344.50**
Net long-term capital gains or losses									**$3,531.34**
Net capital gains/losses:									**$2,651.52**

UBS Financial Services Inc.
1285 Avenue Of The Americas
New York NY 10019-6031

UBS Financial Services Inc.

December 2020

Your Financial Advisor:
WILLIAMS / JAKOSA 866-488-8883

Visit our website:
www.ubs.com/financialservices

Account name: DAVID A SMITH
ROTH IRA
Account type: Roth IRA
Account number:

Value of your account

	on November 30 ($)	on December 31 ($)
Your assets	97,911.05	102,339.76
Your liabilities	0.00	0.00
Value of your account	**$97,911.05**	**$102,339.76**

Your account instructions

- Account managed by Investment Advisor at your direction: FISHER INV @ 800-550-1071.
- UBS Financial Services Inc. is your IRA custodian.
- Your account cost basis default closing method is FIFO, First In, First Out.
- Statement copies are sent to 1 interested party.

Change in the value of your account

	December 2020 ($)	Year to date ($)
Opening account value	**$97,911.05**	**$84,828.26**
Dividend and interest income	460.19	1,230.23
Change in market value	3,968.52	16,281.27
Closing account value	**$102,339.76**	**$102,339.76**

Cash activity summary

See *Account activity this month* for details. Balances in your Sweep Options are included in the opening and closing balances value. FDIC insurance applies to deposits at UBS Bank USA and all banks participating in the UBS FDIC Insured Deposit Program. It does not apply to deposits at UBS AG, Stamford Branch. SIPC protection applies to money market sweep fund holdings but not bank deposits. See *Important information about your statement* on the last two pages of this document for details.

	December 2020 ($)	Year to date ($)
Opening balances	**$1,478.24**	**$1,237.71**
Additions		
Dividend and interest income	460.19	1,230.23
Proceeds from investment transactions	0.00	16,435.91
Total additions	**$460.19**	**$17,666.14**
Subtractions		
Funds withdrawn for investments bought	0.00	-16,965.42
Total subtractions	**$0.00**	**-$16,965.42**
Net cash flow	**$460.19**	**$700.72**
Closing balances	**$1,938.43**	**$1,938.43**

Dividend and interest income earned

For purposes of this statement, taxability of interest and dividend income has been determined from a US tax reporting perspective. Based upon the residence of the account holder, account type, or product type, some interest and/or dividend payments may not be subject to United States (US) and/or Puerto Rico (PR) income taxes. The client monthly statement is not intended to be used and cannot be relied upon for tax purposes. Clients should refer to the applicable tax reporting forms they receive from UBS annually, such as the Forms 1099 and the Forms 480, for tax reporting information. It is the practice of UBS to file the applicable tax reporting forms with the US Internal Revenue Service and PR Treasury Department, and in such forms accurately classify dividends and/or interest as tax exempt or taxable income. Please consult your individual tax preparer.

	December 2020 ($)	Year to date ($)
Dividends	460.19	1,229.54
Total current year	**$460.19**	**$1,229.54**
Prior year adjustment	0.00	0.69
Total dividend & interest	**$460.19**	**$1,230.23**

Summary of gains and losses

Values reported below exclude products for which gains and losses are not classified.

	Realized gains and losses		Unrealized
	December 2020 ($)	Year to date ($)	gains and losses ($)
Short term	0.00	0.00	3,874.40
Long term	0.00	6,024.99	24,046.05
Total	**$0.00**	**$6,024.99**	**$27,920.45**

Retirement services information

2020 Year-End valuation statement - Form 5498

Retain this statement as your year-end valuation. If your Asset portfolio includes insurance products, unpriced Private investments or if you own Outside assets that do not appear on this statement, we will automatically provide you with an updated year-end valuation in January 2021. This 2020 year-end value of your IRA (or the updated value, if applicable) will be furnished to the Internal Revenue Service.

December 31 value	$102,339.76

Beneficiaries you've named for this account

The beneficiaries listed below reflect the information in our records as of the end of this statement period. If this information is not correct, or you wish to change your beneficiaries, please contact your Financial Advisor. Beneficiary changes are not effective unless you give them to us in writing and we accept them. If you live in a community property state, your beneficiary designation may be subject to community property laws.

Percentage	Beneficiary	Contingent beneficiaries
100.00%	David William Huddleston	Surviving Primary(s) Pro-Rata (100.00%)

UBS

Your notes

Your assets

Some prices, income and current values shown may be approximate. As a result, gains and losses may not be accurately reflected. See *Important information about your statement* at the end of this document for more information.

Cash

Cash and money balances

Holding	Opening balance on Dec 1 ($)	Closing balance on Dec 31 ($)	Price per share on Dec 31 ($)	Average rate	Dividend/Interest period	Days in period
Cash	0.00	4.21				
RMA GOVT MONEY MARKET FD	1,478.24	1,934.22	1.00	0.01%	Nov 1 to Nov 30	30
Total	**$1,478.24**	**$1,938.43**				

Equities

Closed end funds & Exchange traded products

Total reinvested is the total of all reinvested dividends. It does not include any cash dividends. It is not a tax lot for the purposes of determining holding periods or cost basis. The shares you receive each time you reinvest dividends become a separate tax lot.

Cost basis is the total purchase cost of the security, including reinvested dividends. The cost basis may need to be adjusted for return of capital payments in order to determine the adjusted cost basis for tax reporting purposes.

Unrealized (tax) gain or loss is the difference between the current value and the cost basis and would generally be your taxable gain or loss if the security was sold on this date. The unrealized (tax) gain or loss may need to be adjusted for return of capital payments in order to determine the realized gain or loss for tax reporting purposes.

Investment return is the current value minus the amount you invested. It does not include shares that are not reflected on your statement, including shares that have been realized as either a gain or a loss. It also does not include cash dividends that were not reinvested.

Holding	Number of shares	Purchase price/ Average price per share ($)	Client investment ($)	Cost basis ($)	Price per share on Dec 31 ($)	Value on Dec 31 ($)	Unrealized (tax) gain or loss ($)	Investment return ($)	Holding period
CONSUMER DISCRETIONARY SELECT SECTOR SPDR FUND ETF									
Symbol: XLY									
Trade date: Sep 18, 19	13.000	123.360	1,603.69	1,603.69	160.780	2,090.14	486.45		LT
Trade date: May 7, 20	16.000	116.108	1,857.74	1,857.74	160.780	2,572.48	714.74		ST
EAI: $38 Current yield: 0.81%									
Security total	29.000	119.360	3,461.43	3,461.43		4,662.62	1,201.19	1,201.19	
HEALTH CARE SELECT SECTOR SPDR FUND ETF									
Symbol: XLV									
Trade date: Feb 14, 17	31.000	72.720	2,254.32	2,254.32	113.440	3,516.64	1,262.32	1,262.32	LT

continued next page

Your assets › Equities › Closed end funds & Exchange traded products (continued)

Holding	Number of shares	Purchase price/ Average price per share ($)	Client investment ($)	Cost basis ($)	Price per share on Dec 31 ($)	Value on Dec 31 ($)	Unrealized (tax) gain or loss ($)	Investment return ($)	Holding period
EAI: $52 Current yield: 1.48%									
INDUSTRIAL SELECT SECTOR SPDR									
FUND ETF									
Symbol: XLI									
Trade date: Sep 18, 19	19.000	79.448	1,509.53	1,509.53	88.550	1,682.45	172.92		LT
Trade date: May 26, 20	24.000	67.294	1,615.06	1,615.06	88.550	2,125.20	510.14		ST
EAI: $59 Current yield: 1.55%									
Security total	43.000	72.665	3,124.59	3,124.59		3,807.65	683.06	683.06	
INVESCO QQQ TRUST ETF									
Symbol: QQQ									
Trade date: Feb 15, 17	67.000	129.157	8,653.58	8,653.58	313.740	21,020.58	12,367.00		LT
Trade date: Jan 10, 19	8.000	162.312	1,298.50	1,298.50	313.740	2,509.92	1,211.42		LT
Trade date: Jul 26, 19	16.000	196.169	3,138.71	3,138.71	313.740	5,019.84	1,881.13		LT
EAI: $158 Current yield: 0.55%									
Security total	91.000	143.855	13,090.79	13,090.79		28,550.34	15,459.55	15,459.55	
INVESCO S&P 500 TOP 50 ETF									
Symbol: XLG									
Trade date: Feb 16, 17	22.000	165.605	3,643.33	3,643.33	285.270	6,275.94	2,632.61		LT
Trade date: May 26, 20	13.000	230.960	3,002.49	3,002.49	285.270	3,708.51	706.02		ST
EAI: $125 Current yield: 1.25%									
Security total	35.000	189.881	6,645.82	6,645.82		9,984.45	3,338.63	3,338.63	
INVESCO NASDAQ INTERNET ETF									
Symbol: PNQI									
Trade date: Oct 14, 20	17.000	218.815	3,719.86	3,719.86	228.200	3,879.40	159.54	159.54	ST
ISHARES MSCI JAPAN ETF									
Symbol: EWJ									
Trade date: Apr 25, 17	24.000	52.712	1,265.11	1,265.11	67.560	1,621.44	356.33		LT
Trade date: Jun 5, 17	24.000	55.335	1,328.05	1,328.05	67.560	1,621.44	293.39		LT
EAI: $34 Current yield: 1.05%									
Security total	48.000	54.024	2,593.16	2,593.16		3,242.88	649.72	649.72	
ISHARES MSCI GLOBAL SELECT									

continued next page

Your assets › **Equities** › **Closed end funds & Exchange traded products** (continued)

Holding	Number of shares	Purchase price/ Average price per share ($)	Client investment ($)	Cost basis ($)	Price per share on Dec 31 ($)	Value on Dec 31 ($)	Unrealized (tax) gain or loss ($)	Investment return ($)	Holding period
METALS & MINING PRODUCERS ETF									
Symbol: PICK									
Trade date: Jul 6, 18	46.000	32.597	1,499.49	1,499.49	36.850	1,695.10	195.61	195.61	LT
EAI: $38 Current yield: 2.24%									
ISHARES U.S. FINANCIALS ETF									
Symbol: IYF									
Trade date: May 26, 20	36.000	54.963	1,978.69	1,978.69	66.770	2,403.72	425.03	425.03	ST
EAI: $41 Current yield: 1.71%									
ISHARES MSCI EUROZONE ETF									
Symbol: EZU									
Trade date: Feb 14, 17	89.000	35.585	3,167.12	3,167.12	44.080	3,923.12	756.00		LT
Trade date: Jun 5, 17	34.000	42.049	1,429.68	1,429.68	44.080	1,498.72	69.04		LT
EAI: $116 Current yield: 2.14%									
Security total	123.000	37.372	4,596.80	4,596.80		5,421.84	825.04	825.04	
ISHARES GLOBAL ENERGY ETF									
Symbol: IXC									
Trade date: Mar 2, 18	38.000	33.570	1,275.69	1,275.69	20.310	771.78	-503.91		LT
Trade date: Jul 27, 18	41.000	38.003	1,558.16	1,558.16	20.310	832.71	-725.45		LT
Trade date: Sep 26, 18	33.000	38.506	1,270.71	1,270.71	20.310	670.23	-600.48		LT
Trade date: Jan 10, 19	43.000	32.028	1,377.22	1,377.22	20.310	873.33	-503.89		LT
EAI: $153 Current yield: 4.86%									
Security total	155.000	35.366	5,481.78	5,481.78		3,148.05	-2,333.73	-2,333.73	
ISHARES GLOBAL TECH ETF									
Symbol: IXN									
Trade date: Feb 15, 17	12.000	119.822	1,437.87	1,437.87	300.050	3,600.60	2,162.73		LT
Trade date: Mar 2, 18	8.000	162.626	1,301.01	1,301.01	300.050	2,400.40	1,099.39		LT
Trade date: Sep 26, 18	9.000	177.178	1,594.61	1,594.61	300.050	2,700.45	1,105.84		LT
Trade date: Apr 7, 20	8.000	193.538	1,548.31	1,548.31	300.050	2,400.40	852.09		ST
EAI: $70 Current yield: 0.63%									
Security total	37.000	158.968	5,881.80	5,881.80		11,101.85	5,220.05	5,220.05	

continued next page

Your assets › Equities › Closed end funds & Exchange traded products (continued)

Holding	Number of shares	Purchase price/ Average price per share ($)	Client investment ($)	Cost basis ($)	Price per share on Dec 31 ($)	Value on Dec 31 ($)	Unrealized (tax) gain or loss ($)	Investment return ($)	Holding period
ISHARES US MEDICAL DEVICES ETF									
Symbol: IHI									
Trade date: May 7, 20	7.000	264.567	1,851.97	1,851.97	327.300	2,291.10	439.13	439.13	ST
EAI: $6 Current yield: 0.26%									
ISHARES MSCI EUROPE FINANCIALS ETF									
Symbol: EUFN									
Trade date: Apr 25, 17	243.000	21.506	5,226.18	5,226.18	17.540	4,262.22	-963.96		LT
Trade date: Jun 5, 17	59.000	22.310	1,316.29	1,316.29	17.540	1,034.86	-281.43		LT
EAI: $73 Current yield: 1.38%									
Security total	302.000	21.664	6,542.47	6,542.47		5,297.08	-1,245.39	-1,245.39	
KRANESHARES CSI CHINA INTERNET ETF									
Symbol: KWEB									
Trade date: Oct 14, 20	19.000	73.226	1,391.30	1,391.30	76.790	1,459.01	67.71	67.71	ST
EAI: $4 Current yield: 0.27%									
VANGUARD FTSE EUROPE ETF									
Symbol: VGK									
Trade date: Feb 14, 17	143.000	49.697	7,106.77	7,106.77	60.240	8,614.32	1,507.55		LT
Trade date: Jun 5, 17	22.000	57.265	1,259.84	1,259.84	60.240	1,325.28	65.44		LT
EAI: $210 Current yield: 2.11%									
Security total	165.000	50.707	8,366.61	8,366.61		9,939.60	1,572.99	1,572.99	
Total			**$72,480.88**	**$72,480.88**		**$100,401.33**	**$27,920.45**	**$27,920.45**	

Total estimated annual income: $1,177

Your total assets

		Value on Dec 31 ($)	Percentage of your account	Cost basis ($)	Estimated annual income ($)	Unrealized gain or loss ($)
Cash	**Cash and money balances**	**1,938.43**	**1.89%**	**1,938.43**		
Equities	**Closed end funds & Exchange traded products**	**100,401.33**	**98.11%**	**72,480.88**	**1,177.00**	**27,920.45**
Total		**$102,339.76**	**100.00%**	**$74,419.31**	**$1,177.00**	**$27,920.45**

Account activity this month

Dividend and interest income
Dividends

Date	Activity	Description	Amount ($)
Dec 11	St Cap Gain	UBS RMA GOVERNMENT MONEY MARKET FUND AS OF 12/10/20	0.09
Dec 18	Dividend	ISHARES MSCI JAPAN ETF PAID ON 48 SYMBOL: EWJ	12.40
Dec 18	Dividend	ISHARES MSCI GLOBAL SELECT METALS & MINING PRODUCERS ETF PAID ON 46 SYMBOL: PICK	21.31
Dec 18	Dividend	ISHARES U.S. FINANCIALS ETF PAID ON 36 SYMBOL: IYF	9.33
Dec 18	Dividend	ISHARES MSCI EUROZONE ETF PAID ON 123 SYMBOL: EZU	76.63
Dec 18	Dividend	ISHARES GLOBAL ENERGY ETF PAID ON 155 SYMBOL: IXC	92.34
Dec 18	Dividend	ISHARES GLOBAL TECH ETF PAID ON 37 SYMBOL: IXN	34.13
Dec 18	Dividend	ISHARES US MEDICAL DEVICES ETF PAID ON 7 SYMBOL: IHI	2.84
Dec 18	Dividend	ISHARES MSCI EUROPE FINANCIALS ETF PAID ON 302 SYMBOL: EUFN	21.48
Dec 24	Dividend	CONSUMER DISCRETIONARY SELECT SECTOR SPDR FUND ETF PAID ON 29 SYMBOL: XLY	8.59
Dec 24	Dividend	HEALTH CARE SELECT SECTOR SPDR FUND ETF PAID ON 31 SYMBOL: XLV	14.39
Dec 24	Dividend	INDUSTRIAL SELECT SECTOR SPDR FUND ETF PAID ON 43 SYMBOL: XLI	15.73
Dec 24	Dividend	VANGUARD FTSE EUROPE ETF PAID ON 165 SYMBOL: VGK	62.35
Dec 30	Dividend	INVESCO QQQ TRUST ETF PAID ON 91 SYMBOL: QQQ	51.08
Dec 30	Dividend	INVESCO S&P 500 TOP 50 ETF PAID ON 35 SYMBOL: XLG	33.29

continued next page

Account activity this month (continued)

	Date	Activity	Description		Amount ($)
Dividend and interest income (continued)					
Dividends (continued)	Dec 31	Dividend	KRANESHARES CSI CHINA INTERNET ETF PAID ON SYMBOL: KWEB	19	4.21
	Total dividends				**$460.19**
	Total dividend and interest income				**$460.19**

Investment transactions

For more information about the price/value shown for restricted securities, see *Important information about your statement* at the end of this document.

Date	Activity	Description	Quantity	Value ($)	Price ($)	Proceeds from investment transactions ($)	Funds withdrawn for investments bought ($)	Accrued interest ($)
Dec 7	Dividend	ISHARES U.S. FINANCIALS ETF STOCK SPLIT SYMBOL: IYF RATE: 1.00 PAID ON 18 SYMBOL: IYF	18.000					
Total								

	Date	Activity	Description	Amount ($)
Money balance activities	**Nov 30**	**Balance forward**		**$1,478.24**
	Dec 11	Bought	RMA GOVERNMENT MONEY MARKET FD AS OF 12/10/20	0.09
	Dec 21	Bought	RMA GOVERNMENT MONEY MARKET FD	270.46
	Dec 28	Bought	RMA GOVERNMENT MONEY MARKET FD	101.06
	Dec 31	Bought	RMA GOVERNMENT MONEY MARKET FD	84.37
	Dec 31	**Closing RMA Government Money Market Fd**		**$1,934.22**

NAVY FEDERAL
Credit Union
PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement of Account

Statement Period
11/21/20 - 12/20/20

Access N[redacted]

Routing Numb[redacted]

[redacted]
DAVID A SMITH
708 GLEN EAGLE DR
WINTER SPGS FL 32708-5913

Questions about this Statement?
Toll-free in the U.S. 1-888-842-6328
For toll-free numbers when overseas, visit **navyfederal.org/overseas/**
Collect internationally 1-703-255-8837

Say "Yes" to Paperless! View your digital statements via Mobile or Navy Federal Online Banking.

Say "Yes" to Paperless Statements
If you haven't already, go paperless! You can access up to 36 months of statements anytime, anywhere.
To get started, select "Statements" in digital banking.*
It's an easy way to reduce the risk of identity theft and cut down on paper clutter.
Insured by NCUA. *Message and data rates may apply. Visit **navyfederal.org** for more information.

Summary of your deposit accounts

	Previous Balance	Deposits/ Credits	Withdrawals/ Debits	Ending Balance	YTD Dividends
EveryDay Checking [redacted]	$2,393.09	$11,850.27	$6,555.36	$7,688.00	$8.67
Membership Savings [redacted]	$1,008.33	$0.21	$0.00	$1,008.54	$100.00
Totals	**$3,401.42**	**$11,850.48**	**$6,555.36**	**$8,696.54**	**$108.67**

REMITTANCE RECEIVED AFTER STATEMENT PERIOD WILL APPEAR ON YOUR NEXT STATEMENT

DAVID A SMITH
[redacted]

MARK "X" TO CHANGE ADDRESS/ORDER ITEMS ON REVERSE ➧ ☐

NFCU
PO BOX 3100
MERRIFIELD VA 22119-3100

DEPOSIT VOUCHER
(FOR MAIL USE ONLY. DO NOT SEND CASH THROUGH THE MAIL
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL)

ACCOUNT NUMBER	ACCOUNT TYPE	AMOUNT ENCLOSED	
[redacted]	Checking		
	Savings		
	TOTAL		

[redacted]

Vanguard Voyager Select Services®

Voyager Select Services: 800-284-7245

Statement overview

$464,911.79

Total value of all accounts as of December 31, 2020

Accounts	Value on 12/31/2019	Value on 12/31/2020
David A. Smith		
Individual brokerage account	**$180,368.27**	**$1,316.05**
Roth IRA brokerage account	**$390,250.16**	**$463,595.74**
Total	**$570,618.43**	**$464,911.79**

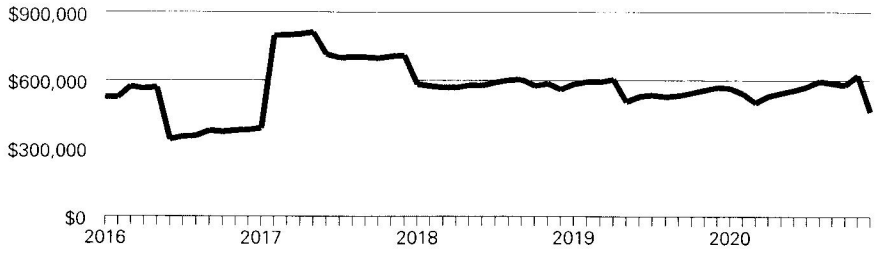
Asset mix



		Value on 12/31/2020
85.3%	Stocks	$396,376.93
12.8%	Bonds	59,708.52
1.6%	Short-term reserves	7,483.07
0.3%	Other	1,343.27
		$464,911.79

Your percentages are based on your holdings as of the prior month-end. Recalculated values are included. See Disclosures for more information.

Balance trend



Investment return (market change, dividends, interest, capital gains)

Since December 31, 2015: $244,082.43

For more information on your account, including tools to help you set up a target asset allocation, log on to vanguard.com.

Individual brokerage account [redacted]

David A. Smith

Vanguard Voyager Select Services®

Voyager Select Services: 800-284-7245

Account overview

$1,316.05

Total account value as of December 31, 2020

Activity summary	
Value on December 31, 2019	**$180,368.27**
Purchases and withdrawals	-180,000.00
Market appreciation/depreciation	0.00
Dividends, interest, and capital gains	947.78
Value on December 31, 2020	**$1,316.05**

Year-to-date income	
Taxable income	$947.78
Nontaxable income	0.00
Total	**$947.78**

Cost basis summary (all investments)	
Realized gain/loss	
2020 short-term	$0.00
2020 long-term	0.00
Unrealized gain/loss	0.00

Balances and holdings for Vanguard Brokerage Account—56619891

Your securities are held in your cash account, unless otherwise noted. This section only shows securities that were held in the account at the end of the time period indicated.

Individual brokerage account-[redacted]

David A. Smith

Vanguard Voyager Select Services®

Voyager Select Services: 800-284-7245

Balances and holdings for Vanguard Brokerage Account [redacted]...tinued

Settlement fund

	Name	Quantity	Price on 12/31/2020	Balance on 12/31/2019	Balance on 12/31/2020
	VANGUARD FEDERAL MONEY MARKET FUND 7-day SEC Yield: 0.02%	23.7500	$1.00	$23.65	$23.75
				$23.65	**$23.75**

Mutual funds

Symbol	Name	Average price per share	Total cost	Quantity	Price on 12/31/2020	Balance on 12/31/2019	Balance on 12/31/2020
VMMXX	VANGUARD CASH RESERVES FEDL MONEY MARKET INVESTOR CL Est. annual income: $0.12; Est. yield: 0.01%	-	-	1,292.3000	$1.00	$180,344.62	$1,292.30
	Total Est. annual income: $0.12; Est. yield: 0.01%					**$180,344.62**	**$1,292.30**

The Estimated Annual Income and Estimated Yield displayed on your monthly brokerage statement from November 2019 to September 2020 was incorrect for the following Vanguard money market funds if they were held as a position in your brokerage account: VCTXX, VMMXX, VMFXX, VMRXX, VMSXX, VNJXX, VPTXX, VUSXX, or VYFXX. All actual security positions, balances, transaction activity and income were accurate.

Account activity for Vanguard Brokerage Account [redacted]

This section shows trades that have settled by December 31, 2020.

Income summary

	Dividends	Interest	Tax-exempt interest	Short-term capital gains	Long-term capital gains	Other income
December	$1.49	$0.00	$0.00	$0.00	$0.00	$0.00
Year-to-date	947.78	0.00	0.00	0.00	0.00	0.00

Account activity for Vanguard Brokerage Account [redacted] ontinued

Completed transactions

Settlement date	Trade date	Symbol	Name	Transaction type	Account type	Quantity	Price	Commissions & fees	Amount
12/31	12/30	VMMXX	VANGUARD CASH RESERVES FEDL MONEY MARKET INVESTOR CL	Sell	Cash	-180,000.0000	$1.0000	$0.00	$180,000.00
12/31	12/31	VMMXX	VANGUARD CASH RESERVES FEDL MONEY MARKET INVESTOR CL	Dividend	-	-	-	-	1.49
12/31	12/31	VMMXX	VANGUARD CASH RESERVES FEDL MONEY MARKET INVESTOR CL	Reinvestment	Cash	1.4900	1.0000	-	-1.49
12/31	12/31	-	ACH DIRECT DEPOSIT NAVY FCU ******3701	Withdrawal	-	-	-	-	-180,000.00

If you had an adjustment to a dividend or interest payment from a previous month, the monthly amount shown under the Income Summary section of your brokerage statement may be overstated.

Roth IRA brokerage accou[redacted]

David A. Smith

Vanguard Voyager Select Services®

Voyager Select Services: 800-284-7245

Account overview

$463,595.74

Total account value as of December 31, 2020

Activity summary

Value on December 31, 2019	**$390,250.16**
Purchases and withdrawals	0.00
Market appreciation/depreciation	36,417.33
Dividends, interest, and capital gains	36,928.25
Value on December 31, 2020	**$463,595.74**

Year-to-date income

Taxable income	$0.00
Nontaxable income	36,928.25
Total	**$36,928.25**

Retirement summary

Your retirement information is reported for the 2020 tax period.

2020 contributions	$0.00
2020 distributions	0.00

The fair market value (FMV) of your IRA, determined as of December 31, is being provided to the Internal Revenue Service.

Balances and holdings for Vanguard Brokerage Account [redacted]

Your securities are held in your cash account, unless otherwise noted. This section only shows securities that were held in the account at the end of the time period indicated.

Balances and holdings for Vanguard Brokerage Account [redacted] continued

Settlement fund

	Name	Quantity	Price on 12/31/2020	Balance on 12/31/2019	Balance on 12/31/2020
	VANGUARD FEDERAL MONEY MARKET FUND	0.0000	$1.00	-	$0.00
				$0.00	**$0.00**

Mutual funds

Symbol	Name	Average price per share	Total cost	Quantity	Price on 12/31/2020	Balance on 12/31/2019	Balance on 12/31/2020
VGSTX	VANGUARD STAR INVESTOR CL Est. annual income: $2,897.53; Est. yield: 1.71%	$24.45	$133,678.59	5,467.0560	$31.08	$139,934.43	$169,916.10
VPMAX	VANGUARD PRIMECAP ADMIRAL CL Est. annual income: $3,369.34; Est. yield: 1.15%	108.18	206,504.19	1,908.8700	153.85	250,315.73	293,679.64
	Total Est. annual income: $6,266.87; Est. yield: 1.35%					**$390,250.16**	**$463,595.74**

Account activity for Vanguard Brokerage Account [redacted]

This section shows trades that have settled by December 31, 2020.

Income summary

	Dividends	Interest	Tax-exempt interest	Short-term capital gains	Long-term capital gains	Other income
December	$4,340.83	$0.00	$0.00	$654.04	$31,026.42	$0.00
Year-to-date	5,247.79	0.00	0.00	654.04	31,026.42	0.00

Account activity for Vanguard Brokerage Accour[redacted] inued

Completed transactions

Settlement date	Trade date	Symbol	Name	Transaction type	Account type	Quantity	Price	Commissions & fees	Amount
12/21	12/21	VPMAX	VANGUARD PRIMECAP ADMIRAL CL	S-T Capital gain	-	-	-	-	$41.50
12/21	12/21	VPMAX	VANGUARD PRIMECAP ADMIRAL CL	L-T Capital gain	-	-	-	-	23,211.81
12/21	12/21	VPMAX	VANGUARD PRIMECAP ADMIRAL CL	Dividend	-	-	-	-	2,979.24
12/21	12/21	VPMAX	VANGUARD PRIMECAP ADMIRAL CL	Reinvestment	Cash	152.7390	$151.9700	-	-23,211.81
12/21	12/21	VPMAX	VANGUARD PRIMECAP ADMIRAL CL	Reinvestment	Cash	19.6040	151.9700	-	-2,979.24
12/21	12/21	VPMAX	VANGUARD PRIMECAP ADMIRAL CL	Reinvestment	Cash	0.2730	151.9700	-	-41.50
12/30	12/30	VGSTX	VANGUARD STAR INVESTOR CL	S-T Capital gain	-	-	-	-	612.54
12/30	12/30	VGSTX	VANGUARD STAR INVESTOR CL	L-T Capital gain	-	-	-	-	7,814.61
12/30	12/30	VGSTX	VANGUARD STAR INVESTOR CL	Dividend	-	-	-	-	1,361.59
12/30	12/30	VGSTX	VANGUARD STAR INVESTOR CL	Reinvestment	Cash	251.7590	31.0400	-	-7,814.61
12/30	12/30	VGSTX	VANGUARD STAR INVESTOR CL	Reinvestment	Cash	43.8660	31.0400	-	-1,361.59

Account activity for Vanguard Brokerage Accour[redacted] continued

Completed transactions continued

Settlement date	Trade date	Symbol	Name	Transaction type	Account type	Quantity	Price	Commissions & fees	Amount
12/30	12/30	VGSTX	VANGUARD STAR INVESTOR CL	Reinvestment	Cash	19.7340	31.0400	-	-612.54

If you had an adjustment to a dividend or interest payment from a previous month, the monthly amount shown under the Income Summary section of your brokerage statement may be overstated.

DAVID A SMITH Alight Solutions - 06-21-2021 12:33 p.m. Eastern Daylight Time

DAVID A. SMITH
708 GLEN EAGLE DR
WINTER SPRINGS FL 32708

FRS Investment Plan Account Statement

Total value of your account:
$6,671.88

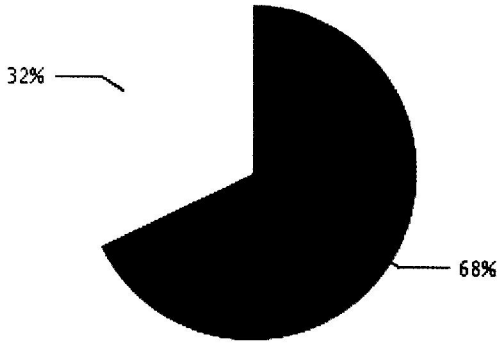
Account Summary

Activity from 10-01-2020 to 12-31-2020

Opening Balance	**$5,436.41**
Deposits	
IP Employee Contributions	222.72
IP Employer Contributions	473.67
Gains/Losses	539.08
Closing Balance	**$6,671.88**
Vested Balance	$6,671.88
Your Rate of Return for the Period	**9.20%**

Total Account Balance by Source

The charts below show what portion of your total account balance comes from each source.



	Amount	Percent Vested
IP Employer	$4,563.05	100%
IP Employee	$2,108.83	100%
Total	**$6,671.88**	

Investment Fund Choices for Future Contributions

Fund	FRS Investment Plan
FRS 2025 Retirement Fund (2025)	100%

Current Balance by Asset Class

The plan's investment funds fall into major asset classes. These asset classes range from conservative to aggressive types of investments. The chart to the right shows your asset allocation, or how your money is divided among asset classes.

It's important that you periodically review your asset allocation to maintain a well-balanced and diversified portfolio that fits your personal situation.

Asset Class	Current Allocation on 12-31-2020
Retirement Date	100%
Money Market	0%
Multi-Assets	0%
Bond	0%
U.S. Stock	0%
Foreign/Global Stock Funds	0%
Self-Directed Brokerage	0%

Account Activity by Fund

For the period 10-01-2020 to 12-31-2020

Fund	FRS 2025 Retirement Fund

	(2025)	
Asset Class	**Retirement Date**	**Total**
Opening Balance	$5,436.41	$5,436.41
Contribution	696.39	696.39
Earnings, Including Market Value Adjustments	539.08	539.08
Closing Balance	**$6,671.88**	**$6,671.88**
Closing Units	438.823	
Price (NAV) Per Unit	$15.204035	

Year-to-Date Contributions

IP Employee Contributions	$890.88
IP Employer Contributions	$1,894.68

Your Beneficiaries

Beneficiary Name	Benefit Percentage	Relationship
Primary		
PER FLORIDA LAW	100%	Other

For More Information

MyFRS.com is your best source for detailed, personalized information about your account. The site puts everything right at your fingertips whenever you need to check your balance, make a change, or learn how the plan works. Use the site to:

- Check your account balance.
- Change your investment fund choices.
- Monitor your investment performance.
- Learn more about the available funds using fund detail information.
- Request a withdrawal.
- Request a Rollover Form.
- Change your beneficiaries.
- Learn about the plan.

Additionally, you can call the FRS Investment Plan Administrator at 1-866-446-9377, Option 4 (TRS 711). Representatives are available Monday through Friday, 8 a.m. to 6 p.m., ET, except on holidays when the markets are closed. You are responsible for timely notifying the FRS Investment Plan Administrator of any errors in this communication.

NAVY FEDERAL Credit Union

MONTHLY FIRST MORTGAGE LOAN STATEMENT

Member Service 1-888-842-6328
www.navyfederal.org

Loan Number	
Statement Date	12/18/2020
Payment Due Date	01/01/2021
Amount Due	**$1,944.80**

If payment is received after 01/16/21, a $53.90 late fee will be charged.

25537

+ 1986646 000025537 1050

David A Smith
708 Glen Eagle Dr
Winter Spgs, FL 32708-5913

Account Information

Borrower's Name:	DAVID A SMITH
Property Address:	708 GLEN EAGLE DR WINTER SPRINGS FL 32708
Borrower Access Number	[redacted]
Principal Balance	252,770.39
Escrow Balance	1,163.83
Escrow Advance Balance	0.00
Suspense Balance	0.00
Interest Rate	3.375%
Contractual Maturity Date	MARCH 2043

The balance shown does not include the payoff interest calculations. If you need a payoff figure, Member Service Representatives are available at 1-888-842-6328 during the following hours: Monday - Saturday: 7:00am-Midnight, Sunday: Noon - Midnight, Eastern Time.

Explanation of Amount Due

Principal	$	636.59
Interest	$	710.92
Escrow	$	597.29
Regular Payment	**$**	**1,944.80**
Other Amounts Owed		
Late Charges	$	0.00
Other Fees	$	0.00
Total Amount Due	**$**	**1,944.80**

Transaction Activity (11/19/2020 - 12/18/2020)

Transaction Date	Effective Date	Description	Principal	Interest	Escrow / Rest Esc	Fees	Life/Misc	Suspense/ Expense	Total
11/30	11/30	INTEREST ON ESCROW DEPOSIT			0.16				0.16
12/10	12/10	PAYMENT REC'D.	634.81	712.70	597.29				1,944.80

Past Payments Breakdown

Description	Paid Last Month	Paid Year to Date
First Principal	634.81	*7,501.29
Interest	712.70	*8,668.83
Escrow (Taxes & Insurance)	597.29	*7,160.02
Expenses Paid	0.00	0.00
Total	**1,944.80**	**23,330.14**

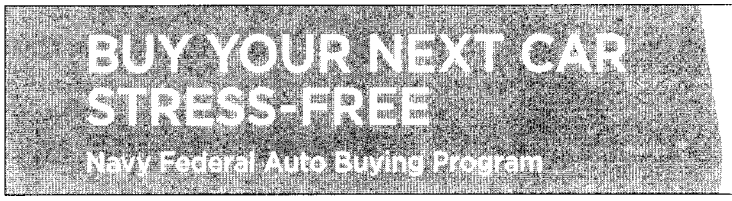
** Do not use these figures for reporting to the IRS. You will receive an annual year-end statement for tax purposes.*

Important Messages

If you are experiencing Financial Difficulty: Contact Navy Federal's Member Outreach Team to know your Loss Mitigation options at 888-503-7102. Housing Counselor Information: If you would like counseling or assistance, you can contact the following: U.S. Department of Housing and Urban Development (HUD): For a list of homeownership counselors or counseling organizations in your area, go to http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm or call 800-569-4287.

Reminder: If the automatic payment date falls on a weekend or a holiday, please note that the payment will be processed on the following business day.

For your convenience, you may access your 2020 IRS Form 1098 (Mortgage Interest Statement) along with your monthly mortgage statement by signing into Online Banking and selecting "Statements". Additionally, if your monthly statements are mailed to you, a printed copy of the Form 1098 will be mailed together with your monthly statement on or before January 31, 2021.



1. Go to **www.navyfederalautobuying.com**.
2. Search for the car of your choice.
3. Locate a participating dealer.
4. Visit the dealership and save!

LOAN PAYMENT COUPON