

2024 Form 6 - Full and Public Disclosure of Financial Interests

Filed with COE: 06/20/2025

General Information

Name: Hon Traci Koster

PID 287666

AGENCY INFORMATION

Organization	Suborganization	Title
House Of Representatives	Elected Constitutional Officer	

CANDIDATE FOR

Position	Agency Name	Position sought or held
State Representative	Florida House of Representatives	State Representative District 66

Net Worth

My Net Worth as of December 31, 2024 was \$ 675,977.27.

Assets

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 effect is \$ 20,000.00.

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

Description of Asset	Value of Asset
Homestead residence - 16130 Craigend Place, Odessa, FL 33556	\$ 490,900.00
Primary Checking Account: Bank of America	\$ 1,933.70
Primary Savings Account: Bank of America	\$ 7,356.00
Secondary Checking Account: Synovus Bank	\$ 3,907.17
Raymond James Roth IRA	\$ 8,077.33
Raymond James IRA	\$ 57,470.28
Raymond James INDV Account	\$ 95,357.35
Traci L. Koster, PLLC dba Koster Legal	\$ 61,577.29
Additional Savings Account: Raymond James	\$ 15,708.13
Raymond James Simple IRA	\$ 41,226.27
Traci L. Koster, PLLC Money Movement Acct: Raymond James	\$ 35,004.44
Traci L. Koster, PLLC Savings Account: Raymond James	\$ 185,945.82
See Attached	

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Liabilities

LIABILITIES IN EXCESS OF \$1,000:

Name of Creditor	Address of Creditor	Amount of Liability
Bank of America Car Loan - (2020 Hyundai Tucson)	100 N. Tryon Street, Charlotte, NC 28202	\$ 3,393.83
LoanCare Mortgage (16130 Craigend Place, Odessa, FL)	P.O. Box 8068, Virginia Beach, VA 23450	\$ 345,092.68

JOINT AND SEVERAL LIABILITIES NOT REPORTED ABOVE:

Name of Creditor	Address of Creditor	Amount of Liability
N/A		

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 2024 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 2024 federal income tax return and all W2s, schedules, and attachments.

PRIMARY SOURCES OF INCOME:

Name of Source of Income Exceeding \$1,000	Address of Source of Income	Amount
Traci L. Koster, PLLC dba Koster Legal	1646 W. Snow Avenue, Tampa, FL 33606	\$ 473,338.00
FL House of Representatives	400 S Monroe St, Tallahassee, FL 32399	\$ 29,697.00

SECONDARY SOURCES OF INCOME (Major customers, clients, etc. of businesses owned by reporting person):

Name of Business Entity	Name of Major Sources of Business' Income	Address of Source	Principal Business Activity of Source
n/a	n/a	n/a	n/a

Interests in Specified Businesses**Business Entity # 1**

N/A

Training

This section applies only to a Constitutional or elected municipal officer, each of whom are required to complete annual ethics training pursuant to Section 112.3142, F.S.

- ☐ I certify that I have completed the required training under Section 112.3142, F.S.
- ☒ Required training under Section 112.3142, F.S., not applicable to filer for this form year.

Signature of Reporting Official or Candidate

Under the penalties of perjury, I declare that I have read the foregoing Form 6 and that the facts stated in it are true.

Traci Koster

Digitally signed: 06/20/2025

Filed with COE: 06/20/2025

JUSTIN GRANIT
Raymond James & Associates

Koster, Traci INDV Account Summary -

Advisory

Registered to: TRACI L KOSTER | 16130 CRAIGEND PL | ODESSA FL 33556-2817307

		This Statement	Year to Date
Value This Statement	Beginning Balance	\$98,750.19	\$27,692.24
\$95,357.35	Deposits	\$500.00	\$56,000.00
	Income	\$4,651.73	\$5,290.86
	Withdrawals	\$0.00	\$0.00
	Expenses	\$0.00	\$(1,111.08)
Last Statement	Change in Value	\$(8,544.57)	\$7,485.33
Prior Year-End	Ending Balance	\$95,357.35	\$95,357.35
\$98,750.19			
\$27,692.24			
Time-Weighted Performance*			
YTD	14.99%		
Annualized Since 10/11/2023	21.92%		

Performance Inception: 10/11/2023

Important Messages

- Your account purpose is Wealth Accumulation, with a moderately aggressive risk tolerance and a time horizon exceeding 20 years.
- Realized gain/loss summary (Please see Cost Basis on the Understanding Your Statement page.)

	Year to Date
• Short-term gains	\$206.72
• Short-term losses	\$0.00
• Long-term gains	\$505.99
• Long-term losses	\$0.00
Net Gain/Loss Total	\$712.71

Your Portfolio

For more information,
visit raymondjames.com/clientaccess

	Quantity	Price	Value	Gain or (Loss) ^o	Estimated Annual Income
Cash & Cash Alternatives					
Raymond James Bank Deposit Program ‡ 0.2% - Selected Sweep Option			\$2,066.49		\$4.13
Raymond James Bank			\$2,066.49		
Your bank priority state: FL					
‡ Please see the Raymond James Bank Deposit Program on the Understanding Your Statement page.					
Estimated Income Yield for RJB DP was calculated as of 12/31/2024.					
Cash & Cash Alternatives Total			\$2,066.49		\$4.13

Your Portfolio (continued)

	Quantity	Price	Value	Gain or (Loss) [°]	Estimated Annual Income
Mutual Funds					
EATON VANCE ATLANTA CAPITAL SMID CAP FUND CL I N/L (EISMX)	250.120	\$41.590	\$10,402.49	\$1,417.86 ^B	\$16.06
AMERICAN FUNDS EUROPA PACIFIC GROWTH FUND CL F2 N/L (AEPFX)	283.529	\$53.560	\$15,185.81	\$979.67 ^B	\$226.54
MFS RESEARCH FUND CL I N/L (MRFIX)	382.353	\$60.030	\$22,952.65	\$3,944.50 ^B	\$173.97
VANGUARD 500 INDEX FUND ADMIRAL SHARES N/L (VFIAX)	63.563	\$542.760	\$34,499.45	\$7,318.65 ^B	\$426.19
WASATCH SMALL CAP VALUE FUND INSTL CL N/L (WICVX)	1,025.046	\$10.000	\$10,250.46	\$1,443.13 ^B	\$19.99
Mutual Funds Total			\$93,290.86	\$15,103.81	\$862.75
Portfolio Total			\$95,357.35	\$15,103.81	\$866.88

^B Please see Cost Basis on the Understanding Your Statement page regarding Open End Mutual Funds.

[°] Please see Cost Basis on the Understanding Your Statement page.

Log in to Client Access at <https://www.raymondjames.com/clientaccess> to view additional position details, filter, sort, or download up to 18 months of activity and see available delivery options for account documents.

Your Activity

Date	Activity Type	Description	Quantity/ Price	Amount
Deposits				
12/16/2024	Deposit	Cash PERIODIC INVESTMENT TRX		\$500.00
Deposits Total				\$500.00
Income				
12/11/2024	Capital Gain	EATON VANCE ATLANTA CAPITAL SMID CAP FUND CL I N/L (EISMX) Long Term Capital Gain \$1.38830 per share x 236.094 shares		\$327.77
12/11/2024	Capital Gain	EATON VANCE ATLANTA CAPITAL SMID CAP FUND CL I N/L (EISMX) Short Term Capital Gain \$.05241 per share x 235.813 shares		\$12.36

Your Activity (continued)

Date	Activity Type	Description	Quantity/ Price	Amount
Income (continued)				
12/11/2024	Dividend - Taxable	EATON VANCE ATLANTA CAPITAL SMID CAP FUND CL I N/L (EISMX) <i>\$.06421 per share x 235.469 shares</i>		\$15.12
12/11/2024	Capital Gain	MFS RESEARCH FUND CL I N/L (MRFIX) <i>Long Term Capital Gain \$5.39777 per share x 351.758 shares</i>		\$1,898.71
12/11/2024	Capital Gain	MFS RESEARCH FUND CL I N/L (MRFIX) <i>Short Term Capital Gain \$.05620 per share x 351.440 shares</i>		\$19.75
12/11/2024	Dividend - Taxable	MFS RESEARCH FUND CL I N/L (MRFIX) <i>\$.45468 per share x 348.884 shares</i>		\$158.63
12/13/2024	Capital Gain	WASATCH SMALL CAP VALUE FUND INSTL CL N/L (WICVX) <i>Long Term Capital Gain \$1.48640 per share x 874.689 shares</i>		\$1,300.14
12/13/2024	Capital Gain	WASATCH SMALL CAP VALUE FUND INSTL CL N/L (WICVX) <i>Short Term Capital Gain \$.17539 per share x 860.609 shares</i>		\$150.94
12/13/2024	Dividend - Taxable	WASATCH SMALL CAP VALUE FUND INSTL CL N/L (WICVX) <i>\$.01952 per share x 859.045 shares</i>		\$16.77
12/20/2024	Capital Gain	AMERICAN FUNDS EUROPACIFIC GROWTH FUND CL F2 N/L (AEPFX) <i>Long Term Capital Gain \$1.78373 per share x 274.447 shares</i>		\$489.54
12/20/2024	Dividend - Taxable	AMERICAN FUNDS EUROPACIFIC GROWTH FUND CL F2 N/L (AEPFX) <i>\$.55758 per share x 271.637 shares</i>		\$151.46
12/24/2024	Dividend - Taxable	VANGUARD 500 INDEX FUND ADMIRAL SHARES N/L (VFIAX) <i>\$1.73919 per share x 63.363 shares</i>		\$110.20
12/31/2024	Interest at RJ Bank Deposit Program	Raymond James Bank Deposit Program		\$0.34
Income Total				\$4,651.73

Your Activity (continued)

Date	Activity Type	Description	Quantity/ Price	Amount
Purchases, Sales and Redemptions				
12/11/2024	Reinvest	EATON VANCE ATLANTA CAPITAL SMID CAP FUND CL I N/L (EISMX)	7.454 \$43.97236	\$(327.77)
12/11/2024	Reinvest	EATON VANCE ATLANTA CAPITAL SMID CAP FUND CL I N/L (EISMX)	0.281 \$43.98576	\$(12.36)
12/11/2024	Reinvest	EATON VANCE ATLANTA CAPITAL SMID CAP FUND CL I N/L (EISMX) \$.06421 per share x 235.469 shares	0.344 \$43.95348	\$(15.12)
12/11/2024	Reinvest	MFS RESEARCH FUND CL I N/L (MRFIX)	30.595 \$62.05948	\$(1,898.71)
12/11/2024	Reinvest	MFS RESEARCH FUND CL I N/L (MRFIX)	0.318 \$62.10691	\$(19.75)
12/11/2024	Reinvest	MFS RESEARCH FUND CL I N/L (MRFIX) \$.45468 per share x 348.884 shares	2.556 \$62.06181	\$(158.63)
12/13/2024	Reinvest	WASATCH SMALL CAP VALUE FUND INSTL CL N/L (WICVX)	121.282 \$10.71997	\$(1,300.14)
12/13/2024	Reinvest	WASATCH SMALL CAP VALUE FUND INSTL CL N/L (WICVX)	14.080 \$10.72017	\$(150.94)
12/13/2024	Reinvest	WASATCH SMALL CAP VALUE FUND INSTL CL N/L (WICVX) \$.01952 per share x 859.045 shares	1.564 \$10.7225	\$(16.77)
12/18/2024	Sale	VANGUARD 500 INDEX FUND ADMIRAL SHARES N/L (VFIAX)	(0.335) \$560.0597	\$187.62
12/18/2024	Purchase	EATON VANCE ATLANTA CAPITAL SMID CAP FUND CL I N/L (EISMX)	6.572 \$43.06147	\$(283.00)
12/18/2024	Purchase	WASATCH SMALL CAP VALUE FUND INSTL CL N/L (WICVX)	29.075 \$10.49011	\$(305.00)
12/20/2024	Reinvest	AMERICAN FUNDS EUROPACIFIC GROWTH FUND CL F2 N/L (AEPFX)	9.082 \$53.90222	\$(489.54)
12/20/2024	Reinvest	AMERICAN FUNDS EUROPACIFIC GROWTH FUND CL F2 N/L (AEPFX) \$.55758 per share x 271.637 shares	2.810 \$53.90035	\$(151.46)
12/24/2024	Reinvest	VANGUARD 500 INDEX FUND ADMIRAL SHARES N/L (VFIAX) \$1.73919 per share x 63.363 shares	0.200 \$551.000	\$(110.20)

JUSTIN GRANIT
Raymond James & Associates

Koster, Traci IRA Account Summary -

Advisory

Registered to: TRACI L KOSTER IRA | RJ TRUST CO NH - CUSTODIAN | 16130 CRAIGEND PL | ODESSA FL
33556-2817307

		This Statement	Year to Date
Value This Statement	Beginning Balance	\$59,850.21	\$49,184.96
\$57,470.28	Deposits	\$0.00	\$0.00
	Income	\$2,853.74	\$3,164.41
	Withdrawals	\$0.00	\$0.00
	Expenses	\$0.00	\$(798.15)
Last Statement	Change in Value	\$(5,233.67)	\$5,919.06
Prior Year-End	Ending Balance	\$57,470.28	\$57,470.28
\$59,850.21			
\$49,184.96			
Time-Weighted Performance*			
YTD	16.85%		
Annualized Since	13.60%		
07/25/2022			

Performance Inception: 07/25/2022

Important Messages

- Your account purpose is Wealth Accumulation, with an aggressive risk tolerance and a time horizon exceeding 20 years.
- Realized gain/loss summary (Please see Cost Basis on the Understanding Your Statement page.)

	Year to Date
• Short-term gains	\$0.00
• Short-term losses	\$0.00
• Long-term gains	\$459.87
• Long-term losses	\$(69.79)
Net Gain/Loss Total	\$390.08

- Your Distribution Standing Withholding Elections

- Federal Withholding Election (No Election on File)
- State (FL) Withholding Election (State Withholding not available)

Please see Standing Withholding Elections on the Understanding Your Statement page.

- Primary Beneficiaries: The Traci L. Koster (100.00%)
- For your IRA account, the ending balance displayed on this statement represents the year end fair market value that we must furnish to you and the Internal Revenue Service as part of the IRS Form 5498 reporting requirements.

Your Portfolio

For more information,
visit raymondjames.com/clientaccess

	Quantity	Price	Value	Gain or (Loss) ^o	Estimated Annual Income
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Cash & Cash Alternatives

Raymond James Bank Deposit Program ‡ 0.2% - Selected Sweep Option			\$893.12		\$1.78
Raymond James Bank			\$893.12		

Your bank priority state: FL

‡ Please see the Raymond James Bank Deposit Program on the Understanding Your Statement page.

Estimated Income Yield for RJBDP was calculated as of 12/31/2024.

Cash & Cash Alternatives Total			\$893.12		\$1.78
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Mutual Funds

AMERICAN FUNDS AMERICAN MUTUAL FUND CL F2 N/L (AMRFX)	81.238	\$55.140	\$4,479.46	\$835.22 ^B	\$80.43
ARTISAN SMALL CAP FUND ADVISOR CL N/L (APDSX)	81.139	\$35.660	\$2,893.42	\$581.58 ^B	
DIAMOND HILL LARGE CAP FUND CL I N/L (DHLRX)	103.198	\$32.300	\$3,333.30	\$731.72 ^B	\$50.46
JANUS HENDERSON FORTY FUND CL I N/L (JCAPX)	61.591	\$56.840	\$3,500.83	\$1,475.00 ^B	\$4.88
JANUS HENDERSON ENTERPRISE FUND CL I N/L (JMGRX)	28.034	\$142.600	\$3,997.65	\$697.35 ^B	\$44.41
LOOMIS SAYLES GROWTH FUND CL Y N/L - NATIXIS ADVISOR (LSGRX)	190.972	\$29.560	\$5,645.13	\$2,880.88 ^B	
NUANCE MID CAP VALUE FUND INSTL N/L (NMVLX)	222.870	\$12.300	\$2,741.30	\$410.43 ^B	\$63.07
PARNASSUS CORE EQUITY FUND INSTL CL N/L (PRILX)	115.236	\$59.750	\$6,885.35	\$2,218.69 ^B	\$39.87
T. ROWE PRICE SMALL CAP VALUE FUND INVESTOR CL N/L (PRSVX)	91.733	\$52.790	\$4,842.59	\$778.79 ^B	\$43.94
Mutual Funds Total			\$38,319.03	\$10,609.66	\$327.06

Your Portfolio (continued)

	Quantity	Price	Value	Gain or (Loss) [°]	Estimated Annual Income
Exchange-Traded Products (ETPs)					
ISHARES TR CORE S&P SCP ETF (IJR)	17.000	\$115.220	\$1,958.74	\$185.99	\$40.19
ISHARES TR MSCI USA MIN VOL (USMV)	44.000	\$88.790	\$3,906.76	\$738.52	\$65.43
VANGUARD INDEX FUNDS S&P 500 ETF SHS NEW (VOO)	23.000	\$538.810	\$12,392.63	\$4,056.97	\$154.19
Exchange-Traded Products Total			\$18,258.13	\$4,981.48	\$259.81
Please see the Exchange-Traded Products on the Understanding Your Statement page.					
Portfolio Total			\$57,470.28	\$15,591.14	\$588.65

^B Please see Cost Basis on the Understanding Your Statement page regarding Open End Mutual Funds.

[°] Please see Cost Basis on the Understanding Your Statement page.

Log in to Client Access at <https://www.raymondjames.com/clientaccess> to view additional position details, filter, sort, or download up to 18 months of activity and see available delivery options for account documents.

Your Activity

Date	Activity Type	Description	Quantity/ Price	Amount
Income				
12/09/2024	Capital Gain	JANUS HENDERSON FORTY FUND CL I N/L (JCAPX) <i>Long Term Capital Gain \$5.44475 per share x 56.436 shares</i>		\$307.28
12/09/2024	Dividend	JANUS HENDERSON FORTY FUND CL I N/L (JCAPX) <i>\$.26948 per share x 56.182 shares</i>		\$15.14
12/09/2024	Capital Gain	JANUS HENDERSON ENTERPRISE FUND CL I N/L (JMGRX) <i>Long Term Capital Gain \$8.22053 per share x 26.581 shares</i>		\$218.51
12/09/2024	Dividend	JANUS HENDERSON ENTERPRISE FUND CL I N/L (JMGRX) <i>\$1.62718 per share x 26.297 shares</i>		\$42.79
12/09/2024	Capital Gain	PARNASSUS CORE EQUITY FUND INSTL CL N/L (PRILX) <i>Long Term Capital Gain \$5.73094 per share x 105.323 shares</i>		\$603.60
12/11/2024	Capital Gain	ARTISAN SMALL CAP FUND ADVISOR CL N/L (APDSX) <i>Long Term Capital Gain \$1.83210 per share x 77.354 shares</i>		\$141.72

Your Activity (continued)

Date	Activity Type	Description	Quantity/ Price	Amount
Income (continued)				
12/13/2024	Capital Gain	DIAMOND HILL LARGE CAP FUND CL I N/L (DHLRX) <i>Long Term Capital Gain \$2.90826 per share x 93.592 shares</i>		\$272.19
12/13/2024	Capital Gain	DIAMOND HILL LARGE CAP FUND CL I N/L (DHLRX) <i>Short Term Capital Gain \$.03519 per share x 93.495 shares</i>		\$3.29
12/13/2024	Capital Gain	T. ROWE PRICE SMALL CAP VALUE FUND INVESTOR CL N/L (PRSVX) <i>Long Term Capital Gain \$4.30818 per share x 85.152 shares</i>		\$366.85
12/13/2024	Capital Gain	T. ROWE PRICE SMALL CAP VALUE FUND INVESTOR CL N/L (PRSVX) <i>Short Term Capital Gain \$.30678 per share x 84.686 shares</i>		\$25.98
12/13/2024	Dividend	T. ROWE PRICE SMALL CAP VALUE FUND INVESTOR CL N/L (PRSVX) <i>\$.47925 per share x 83.964 shares</i>		\$40.24
12/18/2024	Capital Gain	AMERICAN FUNDS AMERICAN MUTUAL FUND CL F2 N/L (AMRFX) <i>Long Term Capital Gain \$2.48718 per share x 77.795 shares</i>		\$193.49
12/18/2024	Dividend	AMERICAN FUNDS AMERICAN MUTUAL FUND CL F2 N/L (AMRFX) <i>\$.33582 per share x 77.333 shares</i>		\$25.97
12/19/2024	Capital Gain	LOOMIS SAYLES GROWTH FUND CL Y N/L - NATIXIS ADVISOR (LSGRX) <i>Long Term Capital Gain \$1.67480 per share x 180.839 shares</i>		\$302.87
12/20/2024	Dividend	ISHARES TR MSCI USA MIN VOL (USMV) <i>\$.41773 per share x 44.000 shares</i>		\$18.38
12/20/2024	Dividend	ISHARES TR CORE S&P SCP ETF (IJR) <i>\$1.13765 per share x 17.000 shares</i>		\$19.34
12/20/2024	Capital Gain	NUANCE MID CAP VALUE FUND INSTL N/L (NMVLX) <i>Long Term Capital Gain \$.68767 per share x 210.987 shares</i>		\$145.09

Your Activity (continued)

Date	Activity Type	Description	Quantity/ Price	Amount
Income (continued)				
12/20/2024	Dividend	NUANCE MID CAP VALUE FUND INSTL N/L (NMVLX) \$.03948 per share x 222.152 shares		\$8.77
12/23/2024	Dividend	PARNASSUS CORE EQUITY FUND INSTL CL N/L (PRILX) \$.10806 per share x 115.030 shares		\$12.43
12/26/2024	Dividend	VANGUARD INDEX FUNDS S&P 500 ETF SHS NEW (VOO) \$1.73870 per share x 23.000 shares		\$39.99
12/31/2024	Dividend	DIAMOND HILL LARGE CAP FUND CL I N/L (DHLRX) \$.48870 per share x 101.657 shares		\$49.68
12/31/2024	Interest at RJ Bank Deposit Program	Raymond James Bank Deposit Program		\$0.14
Income Total				\$2,853.74
Purchases, Sales and Redemptions				
12/09/2024	Reinvest	JANUS HENDERSON FORTY FUND CL I N/L (JCAPX)	5.155 \$59.60814	\$(307.28)
12/09/2024	Reinvest	JANUS HENDERSON FORTY FUND CL I N/L (JCAPX) \$.26948 per share x 56.182 shares	0.254 \$59.60629	\$(15.14)
12/09/2024	Reinvest	JANUS HENDERSON ENTERPRISE FUND CL I N/L (JMGRX)	1.453 \$150.3854	\$(218.51)
12/09/2024	Reinvest	JANUS HENDERSON ENTERPRISE FUND CL I N/L (JMGRX) \$1.62718 per share x 26.297 shares	0.284 \$150.66901	\$(42.79)
12/09/2024	Reinvest	PARNASSUS CORE EQUITY FUND INSTL CL N/L (PRILX)	9.707 \$62.18193	\$(603.60)
12/11/2024	Reinvest	ARTISAN SMALL CAP FUND ADVISOR CL N/L (APDSX)	3.785 \$37.44253	\$(141.72)
12/13/2024	Reinvest	DIAMOND HILL LARGE CAP FUND CL I N/L (DHLRX)	8.065 \$33.74953	\$(272.19)
12/13/2024	Reinvest	DIAMOND HILL LARGE CAP FUND CL I N/L (DHLRX)	0.097 \$33.91752	\$(3.29)
12/13/2024	Reinvest	T. ROWE PRICE SMALL CAP VALUE FUND INVESTOR CL N/L (PRSVX)	6.581 \$55.7438	\$(366.85)
12/13/2024	Reinvest	T. ROWE PRICE SMALL CAP VALUE FUND INVESTOR CL N/L (PRSVX)	0.466 \$55.75107	\$(25.98)

Your Activity (continued)

Date	Activity Type	Description	Quantity/ Price	Amount
Purchases, Sales and Redemptions (continued)				
12/13/2024	Reinvest	T. ROWE PRICE SMALL CAP VALUE FUND INVESTOR CL N/L (PRSVX) \$.47925 per share x 83.964 shares	0.722 \$55.73407	\$(40.24)
12/18/2024	Reinvest	AMERICAN FUNDS AMERICAN MUTUAL FUND CL F2 N/L (AMRFX)	3.443 \$56.19808	\$(193.49)
12/18/2024	Reinvest	AMERICAN FUNDS AMERICAN MUTUAL FUND CL F2 N/L (AMRFX) \$.33582 per share x 77.333 shares	0.462 \$56.21212	\$(25.97)
12/19/2024	Reinvest	LOOMIS SAYLES GROWTH FUND CL Y N/L - NATIXIS ADVISOR (LSGRX)	10.133 \$29.88947	\$(302.87)
12/20/2024	Reinvest	NUANCE MID CAP VALUE FUND INSTL N/L (NMVLX)	11.883 \$12.20987	\$(145.09)
12/20/2024	Reinvest	NUANCE MID CAP VALUE FUND INSTL N/L (NMVLX) \$.03948 per share x 222.152 shares	0.718 \$12.21448	\$(8.77)
12/23/2024	Reinvest	PARNASSUS CORE EQUITY FUND INSTL CL N/L (PRILX) \$.10806 per share x 115.030 shares	0.206 \$60.3398	\$(12.43)
12/31/2024	Reinvest	DIAMOND HILL LARGE CAP FUND CL I N/L (DHLRX) \$.48870 per share x 101.657 shares	1.541 \$32.2388	\$(49.68)

JUSTIN GRANIT
Raymond James & Associates

Koster, Traci Roth Account Summary -

Advisory

Registered to: TRACI L KOSTER RIRA | RJ TRUST CO NH - CUSTODIAN | 16130 CRAIGEND PL | ODESSA FL
33556-2817307

		This Statement	Year to Date
Value This Statement	Beginning Balance	\$8,406.41	\$6,995.37
\$8,077.33	Deposits	\$0.00	\$0.00
	Income	\$394.78	\$450.93
	Withdrawals	\$0.00	\$0.00
	Expenses	\$0.00	\$(114.16)
Last Statement	Change in Value	\$(723.86)	\$745.19
Prior Year-End	Ending Balance	\$8,077.33	\$8,077.33
\$8,406.41			
\$6,995.37			
Time-Weighted Performance*			
YTD			15.47%
Annualized Since 10/10/2023			22.01%

Performance Inception: 10/10/2023

Important Messages

- Your account purpose is Wealth Accumulation, with a moderately aggressive risk tolerance and a time horizon exceeding 20 years.
- Realized gain/loss summary (Please see Cost Basis on the Understanding Your Statement page.)

	Year to Date
• Short-term gains	\$26.43
• Short-term losses	\$0.00
• Long-term gains	\$38.67
• Long-term losses	\$0.00
Net Gain/Loss Total	\$65.10

- Your Distribution Standing Withholding Elections

- Federal Withholding Election (No Election on File)
- State (FL) Withholding Election (State Withholding not available)

Please see Standing Withholding Elections on the Understanding Your Statement page.

- Primary Beneficiaries: The Traci L Koster Rev Living Tru (100.00%)
- For your IRA account, the ending balance displayed on this statement represents the year end fair market value that we must furnish to you and the Internal Revenue Service as part of the IRS Form 5498 reporting requirements.

Your Portfolio

For more information,
visit raymondjames.com/clientaccess

	Quantity	Price	Value	Gain or (Loss) [°]	Estimated Annual Income
Cash & Cash Alternatives					
Raymond James Bank Deposit Program ‡ 0.2% - Selected Sweep Option			\$169.08		\$0.33
Raymond James Bank			\$169.08		
Your bank priority state: FL					
‡ Please see the Raymond James Bank Deposit Program on the Understanding Your Statement page.					
Estimated Income Yield for RJBDP was calculated as of 12/31/2024.					
Cash & Cash Alternatives Total			\$169.08		\$0.33
Mutual Funds					
EATON VANCE ATLANTA CAPITAL SMID CAP FUND CL I N/L (EISMX)	20.767	\$41.590	\$863.70	\$181.19 ^B	\$1.33
AMERICAN FUNDS EUROPACIFIC GROWTH FUND CL F2 N/L (AEPFX)	23.976	\$53.560	\$1,284.15	\$146.21 ^B	\$19.16
MFS RESEARCH FUND CL I N/L (MRFIX)	32.675	\$60.030	\$1,961.48	\$477.86 ^B	\$14.87
VANGUARD 500 INDEX FUND ADMIRAL SHARES N/L (VFIAX)	5.458	\$542.760	\$2,962.38	\$1,082.21 ^B	\$36.60
WASATCH SMALL CAP VALUE FUND INSTL CL N/L (WICVX)	83.654	\$10.000	\$836.54	\$208.55 ^B	\$1.63
Mutual Funds Total			\$7,908.25	\$2,096.02	\$73.59
Portfolio Total			\$8,077.33	\$2,096.02	\$73.92

^B Please see Cost Basis on the Understanding Your Statement page regarding Open End Mutual Funds.

[°] Please see Cost Basis on the Understanding Your Statement page.

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Your Activity

Date	Activity Type	Description	Quantity/ Price	Amount
Income				
12/11/2024	Capital Gain	EATON VANCE ATLANTA CAPITAL SMID CAP FUND CL I N/L (EISMX) <i>Long Term Capital Gain \$1.38841 per share x 20.131 shares</i>		\$27.95
12/11/2024	Capital Gain	EATON VANCE ATLANTA CAPITAL SMID CAP FUND CL I N/L (EISMX) <i>Short Term Capital Gain \$.05222 per share x 20.107 shares</i>		\$1.05
12/11/2024	Dividend	EATON VANCE ATLANTA CAPITAL SMID CAP FUND CL I N/L (EISMX) <i>\$.06425 per share x 20.078 shares</i>		\$1.29
12/11/2024	Capital Gain	MFS RESEARCH FUND CL I N/L (MRFIX) <i>Long Term Capital Gain \$5.39787 per share x 30.060 shares</i>		\$162.26
12/11/2024	Capital Gain	MFS RESEARCH FUND CL I N/L (MRFIX) <i>Short Term Capital Gain \$.05627 per share x 30.033 shares</i>		\$1.69
12/11/2024	Dividend	MFS RESEARCH FUND CL I N/L (MRFIX) <i>\$.45480 per share x 29.815 shares</i>		\$13.56
12/13/2024	Capital Gain	WASATCH SMALL CAP VALUE FUND INSTL CL N/L (WICVX) <i>Long Term Capital Gain \$1.48638 per share x 73.467 shares</i>		\$109.20
12/13/2024	Capital Gain	WASATCH SMALL CAP VALUE FUND INSTL CL N/L (WICVX) <i>Short Term Capital Gain \$.17542 per share x 72.284 shares</i>		\$12.68
12/13/2024	Dividend	WASATCH SMALL CAP VALUE FUND INSTL CL N/L (WICVX) <i>\$.01954 per share x 72.152 shares</i>		\$1.41
12/20/2024	Capital Gain	AMERICAN FUNDS EUROPACIFIC GROWTH FUND CL F2 N/L (AEPFX) <i>Long Term Capital Gain \$1.78387 per share x 23.208 shares</i>		\$41.40
12/20/2024	Dividend	AMERICAN FUNDS EUROPACIFIC GROWTH FUND CL F2 N/L (AEPFX) <i>\$.55768 per share x 22.970 shares</i>		\$12.81

Your Activity (continued)

Date	Activity Type	Description	Quantity/ Price	Amount
Income (continued)				
12/24/2024	Dividend	VANGUARD 500 INDEX FUND ADMIRAL SHARES N/L (VFIAX) <i>\$1.73865 per share x 5.441 shares</i>		\$9.46
12/31/2024	Interest at RJ Bank Deposit Program	Raymond James Bank Deposit Program		\$0.02
Income Total				\$394.78
Purchases, Sales and Redemptions				
12/11/2024	Reinvest	EATON VANCE ATLANTA CAPITAL SMID CAP FUND CL I N/L (EISMV)	0.636 \$43.94654	\$(27.95)
12/11/2024	Reinvest	EATON VANCE ATLANTA CAPITAL SMID CAP FUND CL I N/L (EISMV)	0.024 \$43.750	\$(1.05)
12/11/2024	Reinvest	EATON VANCE ATLANTA CAPITAL SMID CAP FUND CL I N/L (EISMV) <i>\$0.06425 per share x 20.078 shares</i>	0.029 \$44.48275	\$(1.29)
12/11/2024	Reinvest	MFS RESEARCH FUND CL I N/L (MRFIX)	2.615 \$62.04971	\$(162.26)
12/11/2024	Reinvest	MFS RESEARCH FUND CL I N/L (MRFIX)	0.027 \$62.59259	\$(1.69)
12/11/2024	Reinvest	MFS RESEARCH FUND CL I N/L (MRFIX) <i>\$0.45480 per share x 29.815 shares</i>	0.218 \$62.20183	\$(13.56)
12/13/2024	Reinvest	WASATCH SMALL CAP VALUE FUND INSTL CL N/L (WICVX)	10.187 \$10.71954	\$(109.20)
12/13/2024	Reinvest	WASATCH SMALL CAP VALUE FUND INSTL CL N/L (WICVX)	1.183 \$10.71851	\$(12.68)
12/13/2024	Reinvest	WASATCH SMALL CAP VALUE FUND INSTL CL N/L (WICVX) <i>\$0.01954 per share x 72.152 shares</i>	0.132 \$10.68181	\$(1.41)
12/20/2024	Reinvest	AMERICAN FUNDS EUROPACIFIC GROWTH FUND CL F2 N/L (AEPFX)	0.768 \$53.90625	\$(41.40)
12/20/2024	Reinvest	AMERICAN FUNDS EUROPACIFIC GROWTH FUND CL F2 N/L (AEPFX) <i>\$0.55768 per share x 22.970 shares</i>	0.238 \$53.82352	\$(12.81)
12/24/2024	Reinvest	VANGUARD 500 INDEX FUND ADMIRAL SHARES N/L (VFIAX) <i>\$1.73865 per share x 5.441 shares</i>	0.017 \$556.47058	\$(9.46)

JUSTIN GRANIT
Raymond James & Associates

Koster, Traci Simple IRA Account Summary -

Advisory

Registered to: TRACI L KOSTER SIRA | RJ TRUST CO NH - CUSTODIAN | 16130 CRAIGEND PL | ODESSA FL
33556-2817307

		This Statement	Year to Date
Value This Statement	Beginning Balance	\$40,623.45	\$0.00
\$41,226.27	Deposits	\$1,638.00	\$37,127.00
	Income	\$130.27	\$406.50
	Withdrawals	\$0.00	\$0.00
	Expenses	\$0.00	\$(249.26)
Last Statement	Change in Value	\$(1,165.45)	\$3,942.03
Prior Year-End	Ending Balance	\$41,226.27	\$41,226.27
\$40,623.45			
\$0.00			
Time-Weighted Performance*			
YTD	15.94%		
Annualized Since	15.94%		
01/25/2024			

Performance Inception: 01/25/2024

Important Messages

- Your account purpose is Wealth Accumulation, with an aggressive risk tolerance and a time horizon exceeding 20 years.
- Contributions Summary:
 - Employee Contributions received 2024: \$14,490.00
 - Employee Contributions received 2023: \$15,500.00
 - Employer Contributions received 2024: \$4,347.00
 - Employer Contributions received 2024 for 2023: \$2,790.00
- Your Distribution Standing Withholding Elections
 - Federal Withholding Election (No Election on File)
 - State (FL) Withholding Election (State Withholding not available)

Please see Standing Withholding Elections on the Understanding Your Statement page.
- Primary Beneficiaries: The Traci L Koster Revocable (100.00%)
- For your IRA account, the ending balance displayed on this statement represents the year end fair market value that we must furnish to you and the Internal Revenue Service as part of the IRS Form 5498 reporting requirements.

Your Portfolio

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	Quantity	Price	Value	Gain or (Loss) [°]	Estimated Annual Income
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Cash & Cash Alternatives

Raymond James Bank Deposit Program ‡ 0.2% - Selected Sweep Option			\$3,720.67		\$7.44
Raymond James Bank			\$3,720.67		

Your bank priority state: FL

‡ Please see the Raymond James Bank Deposit Program on the Understanding Your Statement page.

Estimated Income Yield for RJBDP was calculated as of 12/31/2024.

Cash & Cash Alternatives Total			\$3,720.67		\$7.44
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Exchange-Traded Products (ETPs)

INVESCO QQQ TR (QQQ)	22.000	\$511.230	\$11,247.06	\$1,363.56	\$62.61
SPDR PORTFOLIO S&P 500 ETF (SPLG)	236.000	\$68.940	\$16,269.84	\$1,854.22	\$207.68
VANGUARD VALUE ETF (VTI)	59.000	\$169.300	\$9,988.70	\$724.25	\$231.04

Exchange-Traded Products Total			\$37,505.60	\$3,942.03	\$501.33
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Please see the Exchange-Traded Products on the Understanding Your Statement page.

Portfolio Total			\$41,226.27	\$3,942.03	\$508.77
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[°] Please see Cost Basis on the Understanding Your Statement page.

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Your Activity

Date	Activity Type	Description	Quantity/ Price	Amount
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Deposits

12/26/2024	Deposit	Cash *2024 SIMPLE EE CONTRIBUTION ACH TRANSFER		\$1,260.00
12/26/2024	Deposit	Cash *2024 SIMPLE ER CONTRIBUTION ACH TRANSFER		\$378.00

Deposits Total				\$1,638.00
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Your Activity (continued)

Date	Activity Type	Description	Quantity/ Price	Amount
Income				
12/26/2024	Dividend	VANGUARD VALUE ETF (VTV) \$.98018 per share x 57.000 shares		\$55.87
12/31/2024	Interest at RJ Bank Deposit Program	Raymond James Bank Deposit Program		\$0.56
12/31/2024	Dividend	SPDR PORTFOLIO S&P 500 ETF (SPLG) \$.23860 per share x 236.000 shares		\$56.31
12/31/2024	Dividend	INVESCO QQQ TR (QQQ) \$.83476 per share x 21.000 shares		\$17.53
Income Total				\$130.27
Purchases, Sales and Redemptions				
12/26/2024	Purchase	INVESCO QQQ TR (QQQ)	1.000 \$528.405	\$(528.41)
12/26/2024	Purchase	VANGUARD VALUE ETF (VTV)	2.000 \$171.015	\$(342.03)
12/26/2024	Purchase	SPDR PORTFOLIO S&P 500 ETF (SPLG)	6.000 \$70.79706	\$(424.78)