

2024 Form 6 - Full and Public Disclosure of Financial Interests

Filed with COE: 08/26/2025

General Information

Name: Hon Dotie Joseph

CONFIDENTIAL

PID 257851

AGENCY INFORMATION

Organization	Suborganization	Title
House Of Representatives	Elected Constitutional Officer	State Representative
Miami-Dade County	Adrienne Arsht Center Trust Board	

Net Worth

My Net Worth as of December 31, 2024 was \$ 953,000.00.

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 \$ 10,000.00.

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

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Description of Asset	Value of Asset
Deferred Compensation Plan (ICMARC Am Funds 2040)	\$ 151,213.25
Pension (City of North Miami Beach)	\$ 36,530.63
Life Insurance Policy (Equitable Financial Life Ins. Co.)	\$ 2,947.18
Money Market Fund (MMF) VMSXX (Vanguard)	\$ 238,260.25
Savings (Discover Bank)	\$ 26,330.16
MMA (Discover Bank)	\$ 8,807.62
SEP IRA FFFGX (Fidelity)	\$ 8,152.85
Checking (Union Square)	\$ 1,010.00
Savings (Union Square)	\$ 1,889.10
Savings (JPMorgan Chase Bank)	\$ 4,054.88
Checking (JPMorgan Chase Bank)	\$ 72,946.39
Savings (SoFi Bank)	\$ 180,836.29
Checking (SoFi Bank)	\$ 3,861.27
Traditional IRA (Fidelity) FDFIX	\$ 2,593.73
Traditional IRA (Fidelity) FITFX	\$ 1,187.18
Traditional IRA (Fidelity) FIBUX	\$ 1,490.67
Roth IRA (Kovack Securities) holdings attached	\$ 82,047.82
Investments (Kovack Securities) holdings attached	\$ 134,790.54
Apple Stock (Robinhood)	\$ 2,039.02
Investments (Kovack Securities) holdings attached	\$ 134,790.54
Investments (Edward Jones) holdings attached	\$ 100,425.26
Savings (MysavingsDirect Bank)	\$ 7,291.32
See Attached	

Liabilities

LIABILITIES IN EXCESS OF \$1,000:

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

JOINT AND SEVERAL LIABILITIES NOT REPORTED ABOVE:

Name of Creditor	Address of Creditor	Amount of Liability
Esther Mompremier	Protected	\$ 40,000.00

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
State of Florida	200 East Gaines Street Tallahassee, FL 32399	\$ 28,377.64
Joseph Strategies DBA Joseph Law	18117 Biscayne Blvd Ste 1227 Miami, FL 33160	\$ 30,000.00
SoFi Bank	234 1st Street, San Francisco, CA 94105	\$ 10,882.00
Discover Bank	PO Box 30416, Salt Lake City, UT 84130	\$ 1,870.24
Vanguard	P.O. Box 3009, Monroe, WI 53566	\$ 7,482.68
Chase	P.O. BOX 44921 INDIANAPOLIS, IN 46244-4921	\$ 2,010.13
See Attached		

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
Joseph Law	Ottinot Law PA	5944 Coral Ridge Dr, Coral Springs, FL 33076	Law Firm

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.

Dotie Joseph

Digitally signed: 08/26/2025

Filed with COE: 08/26/2025



Envelope # BRHLFZBBBHJLG

DOTIE JOSEPH
Redacted

FIDELITY SEP-IRA DOTIE JOSEPH - SEP-IRA -
Redacted

Your Account Value:

Change Since January 1:

Beginning Account Value as of Jan 1, 2024

Change in Investment Value *

Ending Account Value as of Dec 31, 2024 **

FOR YOUR INFORMATION

This statement is not a replacement for your tax forms and adjustments necessary for your tax reporting purposes. Forms including your Form(s) 1099 and Form(s) 5498, will be under separate cover.

- * Reflects appreciation or depreciation of your holdings due to Other Activity In or Out and Multi-currency transactions and income earned during the statement period.
- ** Excludes unpriced securities.

Contact Information

Online	Fidelity.com
FAST®-Automated Telephone	(800) 544-5555
Customer Service	(800) 544-6666
Retirement Representative	(800) 544-5373



Account Summary

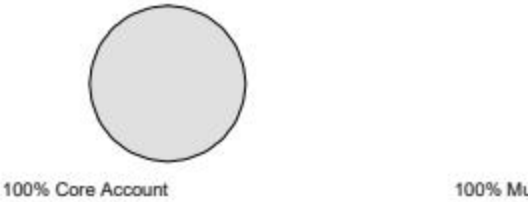
Account Value: **\$8,152.85**

Account Holdings
Jan 1, 2024

Change Since January 1 **▲ \$1,051.81**

Beginning Account Value as of Jan 1, 2024	\$7,101.04
Change in Investment Value *	1,051.81
Ending Account Value as of Dec 31, 2024	\$8,152.85

* Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity In or Out and Multi-currency transactions, plus any distribution and income earned during the statement period.



Holding Type	Value Jan 1	% of Portfolio Jan 1
Mutual Funds	-	0%
Core Account	7,101	100%
Total	\$7,101	100%

Income Summary

Tax-deferred
Total

Holdings

Core Account

Description	Quantity	Price Per Unit	Total Market Value	Cost	U G
FIDELITY GOVERNMENT MONEY MARKET (SPAXX) -- 7-day yield: 4.14%	2.050	\$1.0000	\$2.05	not applicable	not
Total Core Account (0% of account holdings)			\$2.05		

Mutual Funds

Description	Quantity	Price Per Unit	Total Market Value	Cost	U G
Stock Funds					
FIDELITY FREEDOM 2045(FFFGX)	255.583	\$13.5000	\$3,450.37	\$3,000.00	
FIDELITY FREEDOM BLEND 2045 FUND (FHAQX)	375.734	12.5100	4,700.43	4,101.04	
Total Stock Funds (100% of account holdings)			\$8,150.80	\$7,101.04	
Total Mutual Funds (100% of account holdings)			\$8,150.80	\$7,101.04	

Total Holdings			\$8,152.85	\$7,101.04	
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Fair Market Value - The December 31st value of this account reflected on this statement, including Certain Specified Assets, if held, will be reported to the IRS for reporting. You will receive an IRS Form 5498 in May of the following year if you made contributions this year, or made a rollover, recharacterizations or conversions.

All positions held in cash account unless indicated otherwise.

Total Cost does not include the cost basis on core, money market or other positions where cost basis is unknown or not applicable.



Information About Your Fidelity Statement

Lost or Stolen Cards For 24-Hour worldwide customer service, call 800-529-2164 for American Express or 800-323-5353 for Fidelity® Debit Card.

Additional Investments with Fidelity Make checks payable to Fidelity Investments. Include your account number on the check. For retirement and health savings accounts (HSA), designate in the memo field whether your contribution is for the current or prior year. Mail checks or other inquiries to: Fidelity Investments, P.O. Box 770001, Cincinnati, OH 45277-0003.

Income Summary Shows income by tax status for the statement and year-to-date periods. Except for interest income earned on, or distributed by, tax-exempt securities, Fidelity reports dividends and capital gains held in taxable accounts as taxable income. A portion of income reported as tax-exempt income may be subject to alternative minimum taxes and/or state and local taxes. In Traditional IRAs, Rollover IRAs, SEP-IRAs, SIMPLE IRAs and Keoghs, earnings are reported as tax-deferred income. In Roth IRAs and HSAs, earnings are reported as tax-exempt income as they may be federally tax-exempt if certain conditions are met.

Cost Basis, Gain/Loss, and Holding Period Information NFS is required to report certain cost basis and holding period information to the IRS on Form 1099-B. Unless otherwise specified, NFS applies the average cost method for open-end mutual funds and the first-in, first-out (FIFO) method for all other securities. Cost basis is adjusted for wash sales on securities with the same CUSIP held in the same account (unless your account receives mark-to-market reporting). Your statement may not reflect all adjustments required for tax purposes. Customers should consult their tax advisors for further information.

Cost Fidelity provides purchase cost information for securities held in retirement and HSA accounts. Such information may be adjusted for certain transactions and does not reflect dividends or capital gains reinvestments. Fidelity reports transaction profit or loss information when securities are sold within a retirement or HSA account. Transaction profit or loss is calculated by subtracting purchase cost from sales proceeds

using the FIFO method if shares were purchased at different times or prices. Fidelity reports sales proceeds at least four times during the calendar year for any account with a balance. **Statement Discrepancies** Please review your statement and report any discrepancies, concerns or questions regarding your brokerage account to Fidelity by calling 800-544-6666, and NFS, who carries our account, by calling 866-408-1138. Any oral communications regarding inaccuracies or discrepancies should be confirmed in writing to protect your rights, including those under the Securities Investor Protection Act (SIPA).

Material Changes Please advise us of material changes in your investment objectives, needs, or circumstances related to your brokerage account(s). **Mutual Funds and Performance** Before investing, consider the fund's objectives, risks, charges and expenses. Contact Fidelity for a prospectus containing this information. Performance data shown represents past performance and is not a guarantee of future results. Investment return and principal value will fluctuate, so you may have a gain or loss when you sell. Current performance may be higher or lower than that quoted.

Most recent month-end performance. **Sales Loads & Fees** Each fund reserves the right to terminate or modify its sales load schedule, without notice, at any time. Fidelity reserves the right to change the connection with (i) access to, purchase, sale, exchange or redemption of shares of any mutual funds, ETFs and other investment products ("funds") or (ii) infrastructure services, or their investment affiliates, pay FBS and/or NFS sales loads on behalf of the funds, as well as additional compensation for shareholder services, including maintenance, and marketing, engagement and analytics programs. Additional information regarding compensation as well as other remuneration received by Fidelity or its affiliates is available upon written request. At the time you purchase shares of funds those shares will be sold on a "no transaction fee" (NTF) or "no transaction fee" (NTF) status. When you submit a request to purchase or sell shares, applicable to your transaction will be assessed based on the status as of the time of purchase.

Additional Information About Your Brokerage Account, If Applicable

Free credit balances (FCB) are funds payable to you on demand. FCB are subject to open commitments such as uncleared checks and exclude proceeds from sales of certificated securities without delivery of the certificate. If your FCB is swept to a core position, you can liquidate the core position and have the proceeds sent to you or held in your account subject to the terms of your account agreement. Required rule 10b-10(a) information not contained herein will be provided on written request. Fidelity may use this free credit balance in connection with its business, subject to applicable law. **Assets Separate from Your Brokerage Account** Only securities in the margin portion of your brokerage account contribute to margin and maintenance requirements. Other Assets, which may be reported on your statement, including insurance products that are distributed by FBS and Fidelity Insurance Agency, Inc. and mutual fund only accounts held directly with the fund (Fidelity Mutual Fund Accounts) are not carried by NFS, not covered by the Securities Investor Protection Corporation (SIPC) and do not count toward your margin and maintenance requirements. Assets held in brokerage accounts managed by Fidelity Personal and Workplace Advisors LLC (FPWA) are carried by NFS and covered by SIPC but do not contribute to your margin and maintenance requirements. **Short Account Balances** Securities sold short are held in a segregated short account. These securities are marked-to-market for margin purposes, and any increase or decrease from the previous week's value is transferred weekly to your margin account. Fidelity represents your short account balance as of the last weekly mark-to-market, not as of the statement end date. **Information About Your Option Transactions** Each transaction confirmation previously delivered to you contains full information about commissions and other charges, and such information is available promptly upon request. Assignments of American and European-style options are allocated among customer short positions pursuant to a random allocation procedure, a description is available upon request. Short positions in American-style options are liable for assignment anytime. The writer of a European-style option is subject to exercise assignment only during the exercise period. For more information, please call Fidelity at 800-544-6666. **Equity Dividend Reinvestment** Shares credited to your account resulted from transactions by FBS acting as agent for your account, or the Depository Trust Company (DTC). **Price Information/Total Market Value** The Total Market Value has been calculated out to 9 decimal places but the individual unit price is displayed in 5 decimal places. The Total Market Value represents prices obtained from various sources, may be impacted by the frequency with which such prices are reported and such prices are not guaranteed. Prices received from pricing vendors are generally based on current market quotes, but when such quotes are not available the pricing vendors use a variety of techniques to estimate value. These estimates, particularly for fixed income securities, may be based on certain minimum principal amounts (e.g. \$1 million) and may not reflect all of the factors that affect the value of the security, including liquidity risk. In certain situations, a price may be derived from a single market participant, also known as a "single broker quote". The prices provided are not firm bids or offers. Certain securities may reflect as N/A or unavailable where the price for such security is generally not available from a pricing source. The Market Value of a security, including those priced at par value, may differ from its purchase price and may not closely reflect the

value at which the security may be sold or purchased based on various market conditions. Prices for any fixed income security prior to maturity may result in a loss. Prices for securities in your statement are generally estimates and are not based on actual market prices. Actual market prices are generally illiquid. You should always request a current valuation of securities for a financial decision or placing an order.

Executing Orders on the Floor of the NYSE The Floor broker may execute orders on the floor of the NYSE on behalf of the order for some or all of the executions associated with the order. Permission would not be inconsistent with the broker's best execution obligation.

SIPC Securities in accounts carried by NFS, a Fidelity Investments company, are covered by the SIPC up to \$500,000 (including cash claims limited to \$250,000). For more information, please see www.sipc.org or call 1-202-371-8300. NFS has arranged for coverage of securities to supplement its SIPC coverage. Neither coverage provides for the full value of securities.

Fidelity Investments Fidelity Distributors Company LLC (FDC) is the exclusive provider of marketing and shareholder services provided by FBS or NFS. **Brokerage** Fidelity Investments, which clears all transactions through its affiliate, NFS, NFS carries all accounts and is a member of the NYSE and SIPC. Upon written request, Fidelity will provide a copy of its Form CRS, which is also available for inspection at its office. Fidelity Investments (FID) is a registered broker-dealer, member of the FMR LLC.

FPWA Services Fidelity Go®, Fidelity Managed Fidelity® and Fidelity® services offered by FPWA, a registered investment adviser. Fidelity® Breckinridge Intermediate Municipal Strategy, the Fidelity® Equity-Income Strategy, the Fidelity® U.S. Equity Index Strategy, the Fidelity® U.S. Large Cap Equity Strategy, the Fidelity® Tax-Managed International Equity Index Strategy, the Fidelity® Strategy and the Fidelity® Core Bond Strategy. Fidelity® Wealth Services, Fidelity® Personal Trust Company, FSB (FPTC), a federal savings bank, and trust services offered by FPTC and its affiliates are not insured by the FDIC or any other government agency, are not subject to risk, including possible loss of principal. **These advisory services** are provided by FBS, FDC, FPWA and FPTC are direct or indirect subsidiaries of FMR LLC.

Miscellaneous Mutual fund shares, other securities held in your account are not insured by the FDIC or any other government agency, are not subject to risk, including possible loss of principal. **These advisory services** are provided by FBS, FDC, FPWA and FPTC are direct or indirect subsidiaries of FMR LLC. Information may not be the same as the information originally provided. A deposit has been made to your Fidelity Account or Fidelity Mutual Fund Account. 1-800-544-5555.

ENV# CEBRDBLPBBDNBTG_BBBBC
KOVACK SECURITIES, INC.
6451 NORTH FEDERAL HIGHWAY
SUITE 1201
FT LAUDERDALE FL 33308

NFS/FMTC ROTH IRA
FBO DOTIE JOSEPH

Redacted



SECURITIES OFFERED THROUGH KOVACK SECURITIES, INC. MEMBER FINRA/SIPC.
6451 N FEDERAL HWY, STE 1201, FT. LAUDERDALE, FL 33308 (954)792-4771.
INVESTMENT ADVISORY SERVICES OFFERED THROUGH KOVACK ADVISORS, INC.

STATEMENT FOR THE PERIOD DECEMBER 1, 2024 TO DEC

DOTIE JOSEPH - Premiere Select Roth IRA
Account Number [REDACTED]

BEGINNING VALUE OF YOUR PORTFOLIO

TOTAL VALUE OF YOUR PORTFOLIO

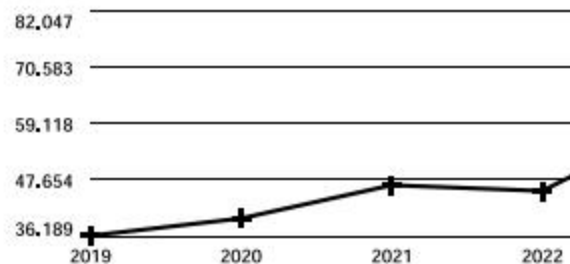
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FOR YOUR INFORMATION

Securities are offered through Kovack Securities, Inc. Member FINRA/SIPC. Advisory Services are offered through Kovack Advisors, Inc.

CHANGE IN VALUE OF YOUR PORTFOLIO

\$ thousands



Change In Value Of Your Portfolio information can be found in Miscellaneous statement.

Account carried with National Financial Services LLC
NYSE, SIPC

P

Redacted



Account Overview

CHANGE IN ACCOUNT VALUE	Current Period	Year-to-Date
BEGINNING VALUE	\$78,900.96	\$60,727.71
Additions and Withdrawals	\$0.00	\$6,500.00
Misc. & Corporate Actions	\$0.00	\$0.00
Income	\$3,645.82	\$4,764.56
Taxes, Fees and Expenses	\$0.00	(\$935.93)
Change in Value	(\$498.96)	\$10,991.48
ENDING VALUE (AS OF 12/31/24)	\$82,047.82	\$82,047.82

Refer to Miscellaneous Footnotes for more information on Change in Value.

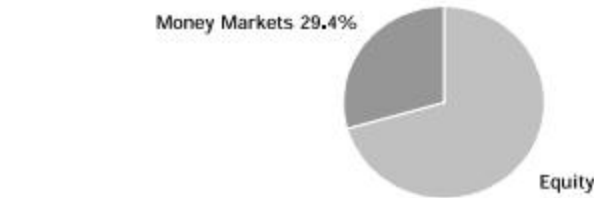
RETIREMENT CONTRIBUTIONS/DISTRIBUTIONS		
CONTRIBUTIONS	Current Period	Year-to-Date
For Current Year 2024	\$0.00	\$0.00
For Prior Year 2023	\$0.00	\$6,500.00
DISTRIBUTIONS		
For Current Year 2024	\$0.00	\$0.00

Retirement account maintenance fee paid on 11/22/24.

INCOME	Current Period	Year-to-Date
Dividends	\$234.64	\$1,353.38
Capital Gain	\$3,411.18	\$3,411.18
TOTAL INCOME	\$3,645.82	\$4,764.56

All income is tax free as long as the IRS requirements for distributions are met.

ACCOUNT ALLOCATION



	Percent	Prior Period
Money Markets	29.4 %	\$23,970.00
Equity	70.6	\$54,920.00
TOTAL	100.0 %	\$78,900.00

Account Allocation shows the percentage that each asset class represents. Allocation for equities, fixed income, and other categories may include mutual fund positions. NFS has made assumptions concerning how certain mutual funds and Exchange Traded Products (ETPs) listed on an exchange may be included. This may not reflect your actual portfolio allocation. Consult your broker/dealer for more information.

Account carried with National Financial Services LLC, a member of NYSE, SIPC

Redacted



Account Overview *continued*

TAXES, FEES AND EXPENSES	Current Period	Year-to-Date
Account Fees	\$0.00	(\$935.93)
TOTAL TAXES, FEES AND EXPENSES	\$0.00	(\$935.93)

REALIZED GAIN (LOSS)	Current Period	Year-to-Date
FROM INVESTMENT ACTIVITY		
Realized Gain (Loss)	\$0.00	(\$1,030.04)
TOTAL GAIN (LOSS)	\$0.00	(\$1,030.04)

The account cost and associated gain (loss) is provided for informational purposes only and should not be used for tax-reporting purposes. Such information is provided to help you estimate and track the change in market value of each position relative to your investment into this security (not including reinvestments). Please refer to Footnotes and Cost Information at the end of this statement for more information.

REALIZED GAIN (LOSS) Estimated realized gains (losses) for transactions in your account as of the trade date, excluding transactions where cost basis information is incomplete.

GAIN (LOSS) FROM RETIREMENT DISTRIBUTION OF IN-KIND SHARES is the change in value of shares distributed compared to their cost and is provided for informational purposes only.

BENEFICIARY SUMMARY

If no beneficiary designation has been accepted on your account your beneficiaries will be determined pursuant to the terms of your Custodial Agreement, Disclosure Agreement, as applicable.

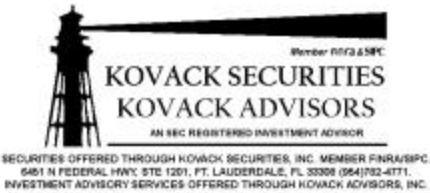
You have the following as designated beneficiary(s) for the above-named account (as of the last business day of the month):

Name	Allocation	Relationship	Primary or Contingent
Marguerite Mompremier	60.00%	Non-Spouse	Primary
Ben Joseph	40.00%	Non-Spouse	Primary

No contingent beneficiary information on record

Account carried with National Financial Services LLC, a member of NYSE, SIPC

Redacted



Account Overview *continued*

MESSAGES AND ALERTS

If you have a periodic distribution plan or check writing on your IRA or small business retirement account, please access www.mybrokerageinfo.com for updated tax withholding information.

If you own an Individual Retirement Account, are 70.5 years of age or older, and made a Qualified Charitable Distribution or QCD, you must receive an acknowledgment of your donation from your qualified charity. Neither your broker-dealer nor National Financial Services can certify QCDs.

Effective March 2025, Umpqua Bank will be removed from the B... BDSP, Bank List. You are not required to take action. If you would have questions, please contact your financial professional.

[Redacted]

P

Account carried with National Financial Services LLC
NYSE, SIPC

Redacted



Holdings

The account cost and associated gain (loss) is provided for informational purposes only and should not be used for tax-reporting purposes. Such information is provided to help you determine the market value of each position relative to your investment into this security (not including reinvestments). Please refer to Footnotes and Cost Information at the end of this statement.

For additional information regarding your holdings, please refer to the footnotes at the end of the statement.

Fair Market Value - The December 31st value of this account reflected on this statement, including Certain Specified Assets, if held, will be reported to the IRS as part of year-end information on your IRS Form 5498 in May of the following year if you made contributions this year, or made a rollover, recharacterizations or conversions during this year.

CASH AND CASH EQUIVALENTS - 29.35% of Total Account Value

Description	Symbol/Cusip Account Type	Quantity	Price on 12/31/24	Current Market Value	Estimated Annual Income
Money Markets					
FIDELITY TREASURY MONEY MARKET FUND	FZFXX	24,082.54	\$1.00	\$24,082.54	
7 DAY YIELD 4.11%	CASH				
Dividend Option Reinvest					
Capital Gain Option Reinvest					
Total Cash and Cash Equivalents				\$24,082.54	

HOLDINGS > EQUITIES - 35.68% of Total Account Value

Description	Symbol/Cusip Account Type	Quantity	Price on 12/31/24	Current Market Value	Estimated Annual Income
Equity					
META PLATFORMS INC CLASS A COMMON STOCK	META	50	\$585.51	\$29,275.50	\$100.00
Estimated Yield 0.34%	CASH				
Dividend Option Cash					
Capital Gain Option Cash					
Average Unit Cost \$233.71					
Total Equities				\$29,275.50	\$100.00

Account carried with National Financial Services LLC, a member of NYSE, SIPC

Redacted



Member FINRA/SIPC

KOVACK SECURITIES
KOVACK ADVISORS

AN SEC REGISTERED INVESTMENT ADVISOR

SECURITIES OFFERED THROUGH KOVACK SECURITIES, INC. MEMBER FINRA/SIPC.
6401 N. FEDERAL HWY. STE 1201, FT. LAUDERDALE, FL 33308 (954)702-4771.
INVESTMENT ADVISORY SERVICES OFFERED THROUGH KOVACK ADVISORS, INC.

HOLDINGS > MUTUAL FUNDS - 34.97% of Total Account Value

Description	Symbol/Cusip Account Type	Quantity	Price on 12/31/24	Current Market Value	Estimated Annual Income	
Equity						
DODGE & COX INTERNATL STOCK CL I	DODFX	113,4	\$49,90	\$5,658,66	\$127,46	\$
Estimated Yield 2.25%	CASH					
Dividend Option Reinvest						
Capital Gain Option Reinvest						
Average Unit Cost \$46,44						
ICON CONSUMER SELECT FUND INSTL	ICFSX	2,367,022	\$9,73	\$23,031,12	\$21,30	\$19
Estimated Yield 0.09%	CASH					
Dividend Option Reinvest						
Capital Gain Option Reinvest						
Average Unit Cost \$8,41						
Total Equity				\$28,689,78	\$148,76	\$2
Total Mutual Funds				\$28,689,78	\$148,76	\$2
Total Securities				\$57,965,28	\$248,76	\$3
TOTAL PORTFOLIO VALUE				\$82,047,82	\$248,76	\$3

Activity

The account cost and associated gain (loss) is provided for informational purposes only and should not be used for tax-reporting purposes. Such information is provided to help you change in market value of each position relative to your investment into this security (not including reinvestments). Please refer to Footnotes and Cost Information at the end of this information.

PURCHASES, SALES, AND REDEMPTIONS

Settlement Date	Account Type	Transaction	Description	Quantity	Amount
Securities Purchased					
11/29/24	CASH	REINVESTMENT	ICON CONSUMER SELECT FUND INSTL REINVEST @ \$10,0400	339,759	(\$3,411,18)

Account carried with National Financial Services LLC
NYSE, SIPC



Statement for the Period December 1, 2024 to December 31, 2024

Redacted



Member FINRA/SIPC

KOVACK SECURITIES
KOVACK ADVISORS

AN SEC REGISTERED INVESTMENT ADVISOR

SECURITIES OFFERED THROUGH KOVACK SECURITIES, INC. MEMBER FINRA/SIPC.

6401 N FEDERAL HWY, STE 1201, FT. LAUDERDALE, FL 33308 (954)792-4171.

INVESTMENT ADVISORY SERVICES OFFERED THROUGH KOVACK ADVISORS, INC.

PURCHASES, SALES, AND REDEMPTIONS continued

Settlement Date	Account Type	Transaction	Description	Quantity	Amount	
12/18/24	CASH	REINVESTMENT	DODGE & COX INTERNATL STOCK CL I REINVEST @ \$49,8100 AS OF 12/18/24	2.503	(\$124.65)	\$
Total Securities Purchased					(\$3,535.83)	

ACTIVITY >CORE FUND ACTIVITY

For more information about the operation of your core account, please refer to your Customer Agreement.

Settlement Date	Account Type	Transaction	Description	Quantity	Amount	
12/27/24	CASH	YOU BOUGHT	FIDELITY TREASURY MONEY MARKET FUND MORNING TRADE @ 1	25	(\$25.00)	
12/31/24	CASH	REINVESTMENT	FIDELITY TREASURY MONEY MARKET FUND REINVEST @ \$1,000	84.99	(\$84.99)	
TOTAL CORE FUND ACTIVITY					(\$109.99)	

ACTIVITY >INCOME

Settlement Date	Account Type	Transaction	Description	Quantity	Amount	
Dividends						
12/18/24	CASH	DIVIDEND RECEIVED	DODGE & COX INTERNATL STOCK CL I		\$124.65	
12/27/24	CASH	DIVIDEND RECEIVED	META PLATFORMS INC CLASS A COMMON STOCK		\$25.00	
12/31/24	CASH	DIVIDEND RECEIVED	FIDELITY TREASURY MONEY MARKET FUND DIVIDEND RECEIVED		\$84.99	
Total Dividends					\$234.64	
Capital Gain						
11/29/24	CASH	LONG CAP GAIN	ICON CONSUMER SELECT FUND INSTL		\$3,411.18	

Account carried with National Financial Services LLC
NYSE, SIPC

Redacted



ACTIVITY> INCOME *continued*

Settlement Date	Account Type	Transaction	Description	Quantity	Amount
Total Capital Gain					\$3,411.18
TOTAL INCOME					\$3,645.82

Footnotes and Cost Information

NFS makes no warranties with respect to, and specifically disclaims any liability arising out of your use of, or any position taken in reliance upon, NFS-provided cost and net change in value information. NFS determines gain (loss) using the first-in, first-out (FIFO) method on all transactions in a retirement account unless an alternative disposal method has been selected by you, or you elect to use another disposal method in the event you do not elect a method. For retirement accounts, gain/loss information should not be used for tax purposes. Cost information for non-retirement accounts is adjusted for amortization or accretion.

Miscellaneous Footnotes

CHANGE IN VALUE OF YOUR PORTFOLIO is the change in market value of your portfolio assets over the time period shown. The portfolio assets include the market value of all assets held in your account, plus insurance and annuity assets if applicable. The time frame of the graph is from account opening or September 2010, whichever is later, to the current period. Please note that increases and/or declines in the change in the value of the portfolio can be due to additions, distribution and/or performance.

CHANGE IN VALUE reflects appreciation or depreciation of your holdings due to price changes plus any activity not reflected within Additions and Withdrawals, Misc. & Corporate Actions, Fees and Expenses, and Other Activity sections. Change in Value does not reflect activity related to assets in which NFS is not the custodian (e.g. Insurance and Annuities, Assets Held Away).

CALLABLE SECURITIES LOTTERY - When street name or bearer securities held for you are subject to a partial call or partial redemption by the issuer, NFS may or may not receive notice of the call/redemption. If NFS is allocated a portion of the called/redeemed securities, NFS utilizes an impartial lottery allocation method, based on applicable rules, that randomly selects the securities within customer accounts that will be called/redeemed. NFS' allocations are not made on a pro rata basis and it is possible that some accounts will receive a partial allocation, or no allocation. You have the right to withdraw uncalled fully paid securities at any time prior to the cutoff date and time established by the issuer, transfer agent or depository, with respect to the partial call, and also to withdraw excess margin securities provided your account is not subject to restriction under Regulation T or such withdrawal will not cause a margin call.

Account carried with National Financial Services LLC, a member of the NYSE, SIPC

Redacted



Miscellaneous Footnotes *continued*

PRICING INFORMATION - Prices displayed are obtained from sources that may include pricing vendors, broker/dealers who clear through NFS and/or other sources. Prices may value and/or may not be readily marketable or redeemable at the prices shown.

FOREIGN EXCHANGE TRANSACTIONS - Some transaction types necessitate a foreign currency exchange (FX) in order to settle. FX transactions may be effected by Fidelity Forex basis. Fidelity Forex, LLC., an affiliate of NFS, may impose a commission or markup on the prevailing interbank market price, which may result in a higher price to you. Fidelity of any FX commission or markup with NFS. More favorable rates may be available through third parties not affiliated with NFS. The rate applicable to any transaction involving through your broker-dealer.

Interval Fund Owners: Please note an interval fund is structured as an unlisted closed-end mutual fund, and not a traditional open-end mutual fund. Material differences between traditional open-end mutual fund may exist, including trading/liquidity limitations, and buyback and repurchase features. Please refer to the prospectus for the interval fund you own for other important considerations or contact your financial professional.

[Redacted]

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Account carried with National Financial Services LLC
NYSE, SIPC

Sales Loads and Fees. In connection with (i) access to, purchase, sale, exchange or redemption of, and/or maintenance of positions in mutual funds, ETFs and other investment products such as alternative investments or private placements ("funds") or (ii) infrastructure needed to support such funds, some funds, or their investment

End of Statement

P

ENV# CEBRDBLPBBDNBSL_BBBBB
KOVACK SECURITIES, INC.
6451 NORTH FEDERAL HIGHWAY
SUITE 1201
FT LAUDERDALE FL 33308



Member FINRA/SIPC

KOVACK SECURITIES
KOVACK ADVISORS
AN SEC REGISTERED INVESTMENT ADVISOR

SECURITIES OFFERED THROUGH KOVACK SECURITIES, INC. MEMBER FINRA/SIPC.
6451 N FEDERAL HWY, STE 1201, FT. LAUDERDALE, FL 33308 (954)792-4771.
INVESTMENT ADVISORY SERVICES OFFERED THROUGH KOVACK ADVISORS, INC.

DOTIE JOSEPH

Redacted

STATEMENT FOR THE PERIOD DECEMBER 1, 2024 TO DEC

DOTIE JOSEPH - Individual TOD

Redacted

BEGINNING VALUE OF YOUR PORTFOLIO

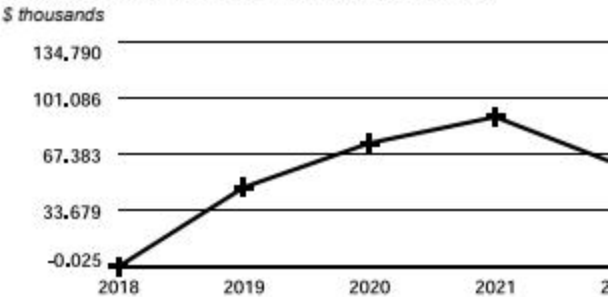
TOTAL VALUE OF YOUR PORTFOLIO

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FOR YOUR INFORMATION

Securities are offered through Kovack Securities, Inc. Member FINRA/SIPC. Advisory Services are offered through Kovack Advisors, Inc.

CHANGE IN VALUE OF YOUR PORTFOLIO



Change In Value Of Your Portfolio information can be found in Miscellaneous statement.

Account carried with National Financial Services LLC, NYSE, SIPC

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Redacted

Account Overview

CHANGE IN ACCOUNT VALUE	Current Period	Year-to-Date
BEGINNING VALUE	\$133,738.84	\$89,400.88
Additions and Withdrawals	\$0.00	\$12,000.00
Misc. & Corporate Actions	\$0.00	\$60.44
Income	\$249.59	\$1,494.15
Taxes, Fees and Expenses	\$0.00	(\$1,299.49)
Change in Value	\$802.11	\$33,134.56
ENDING VALUE (AS OF 12/31/24)	\$134,790.54	\$134,790.54
Total Pending Accrued Dividends	\$110.56	
Ending Value with Accrued Dividends	\$134,901.10	

Refer to Miscellaneous Footnotes for more information on Change in Value.

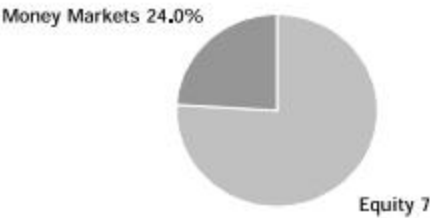
Pending dividends and stock distributions reflect projected values only, are subject to change and may not represent the actual amount, if any, that you may receive. This information is provided for informational purposes only and should not be relied on for tax reporting or other purposes.

INCOME	Current Period	Year-to-Date
TAXABLE		
Taxable Dividends	\$237.59	\$1,482.15
Long-Term Capital Gain	\$12.00	\$12.00
TOTAL TAXABLE	\$249.59	\$1,494.15
TOTAL INCOME	\$249.59	\$1,494.15

Taxable income is determined based on information available to NFS at the time the statement was prepared, and is subject to change. Final information on taxation of interest and dividends is available on Form 1099-Div, which is mailed in February of the subsequent year.

TAXES, FEES AND EXPENSES	Current Period	Year-to-Date
Account Fees	\$0.00	(\$1,299.49)
TOTAL TAXES, FEES AND EXPENSES	\$0.00	(\$1,299.49)

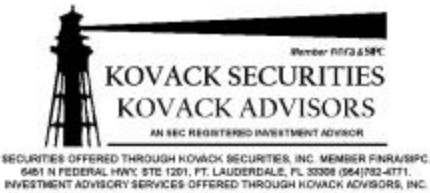
ACCOUNT ALLOCATION



	Percent	Prior Period
Money Markets	24.0 %	\$32,060.00
Equity	76.0 %	\$101,670.54
TOTAL	100.0 %	\$133,730.54

Account Allocation shows the percentage that each asset class represents in the account. Allocation for equities, fixed income, and other categories may include mutual funds, ETFs, and Exchange Traded Products (ETPs) listed on an exchange may be included. NFS has made assumptions concerning how certain mutual funds, ETFs, and Exchange Traded Products (ETPs) listed on an exchange may be included. This information may not reflect your actual portfolio allocation. Consult your broker/dealer for more information.

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Account Overview *continued*

REALIZED GAIN (LOSS)	Current Period	Year-to-Date
Short Term Gain	\$0.00	\$0.00
Short Term Loss	\$0.00	\$0.00
Disallowed Short Term Loss	\$0.00	\$0.00
TOTAL SHORT TERM GAIN (LOSS)	\$0.00	\$0.00
Long Term Gain	\$0.00	\$14,835.55
Long Term Loss	\$0.00	\$36.37
Disallowed Long Term Loss	\$0.00	\$0.00
TOTAL LONG TERM GAIN (LOSS)	\$0.00	\$14,799.18

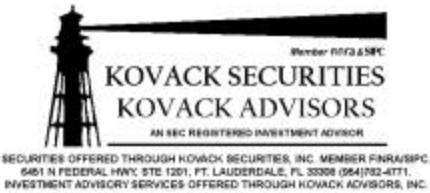
NFS-provided cost basis, realized gain (loss) and holding period information may not reflect all adjustments necessary for your tax reporting purposes. Please refer to Footnotes and Cost Basis Information at the end of this statement for more information.

MESSAGES AND ALERTS

Effective March 2025, Umpqua Bank will be removed from the Bank Deposit Sweep Program, BDSP, Bank List. You are not required to take action. If you would like to opt out of banks or have questions, please contact your financial professional.

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Holdings

NFS-provided cost basis, realized gain (loss) and holding period information may not reflect all adjustments necessary for tax purposes. Please refer to Footnotes and Cost Basis statement for more information.

For additional information regarding your holdings, please refer to the footnotes at the end of the statement.

CASH AND CASH EQUIVALENTS - 23.97% of Total Account Value

Description	Symbol/Cusip Account Type	Quantity	Price on 12/31/24	Current Market Value	Estimated Annual Income
Money Markets					
FIDELITY TREASURY MONEY MARKET FUND	FZFX	32,314.42	\$1.00	\$32,314.42	
7 DAY YIELD 4.11%	CASH				
Dividend Option Cash					
Capital Gain Option Cash					
Total Cash and Cash Equivalents				\$32,314.42	

HOLDINGS > EQUITIES - 70.92% of Total Account Value

Description	Symbol/Cusip Account Type	Quantity	Price on 12/31/24	Current Market Value	Estimated Annual Income	Original/A Cos
Equity						
ALPHABET INC CAP STK CL A	GOOGL	60	\$189.30	\$11,358.00	\$48.00	
Estimated Yield 0.42%	CASH					
Dividend Option Cash						
Capital Gain Option Cash						
Average Unit Cost \$10.04						
ALPHABET INC CAP STK CL C	GOOG	60	\$190.44	\$11,426.40	\$48.00	
Estimated Yield 0.42%	CASH					
Dividend Option Cash						
Capital Gain Option Cash						
Average Unit Cost \$9.98						

Account carried with National Financial Services LLC
NYSE, SIPC

Statement for the Period December 1, 2024 to December 31, 2024

Redacted



HOLDINGS > EQUITIES *continued*

Description	Symbol/Cusip Account Type	Quantity	Price on 12/31/24	Current Market Value	Estimated Annual Income	Original/ Cost
AMERICAN AIRLINES GROUP INC COM USD0.01 Estimated Yield 2.29% Dividend Option Cash Capital Gain Option Cash Average Unit Cost \$11.16	AAL CASH	400	\$17.43	\$6,972.00	\$160.00	\$
APPLE INC Estimated Yield 0.39% Dividend Option Cash Capital Gain Option Cash Average Unit Cost \$7.28	AAPL CASH	60	\$250.42	\$15,025.20	\$60.00	
CVS HEALTH CORPORATION COM USD0.01 Estimated Yield 5.92% Dividend Option Cash Capital Gain Option Cash Average Unit Cost \$35.06	CVS CASH	2	\$44.89	\$89.78	\$5.32	
EBAY INC. COM Estimated Yield 1.74% Dividend Option Cash Capital Gain Option Cash Average Unit Cost \$9.88	EBAY CASH	40	\$61.95	\$2,478.00	\$43.20	
GE AEROSPACE COM NEW Estimated Yield 0.67% Dividend Option Cash Capital Gain Option Cash Next Dividend Payable: 01/27/25 Average Unit Cost \$161.73	GE CASH	2	\$166.79	\$333.58	\$2.24	
JOHNSON & JOHNSON COM Estimated Yield 3.43% Dividend Option Cash Capital Gain Option Cash Average Unit Cost \$65.23	JNJ CASH	7	\$144.62	\$1,012.34	\$34.72	

Account carried with National Financial Services LLC
NYSE, SIPC

Statement for the Period December 1, 2024 to December 31, 2024

Redacted



Member FINRA/SIPC

KOVACK SECURITIES
KOVACK ADVISORS

AN SEC REGISTERED INVESTMENT ADVISOR

SECURITIES OFFERED THROUGH KOVACK SECURITIES, INC. MEMBER FINRA/SIPC.

6401 N. FEDERAL HWY. STE. 1201, FT. LAUDERDALE, FL 33308 (954)792-4771.

INVESTMENT ADVISORY SERVICES OFFERED THROUGH KOVACK ADVISORS, INC.

HOLDINGS > EQUITIES *continued*

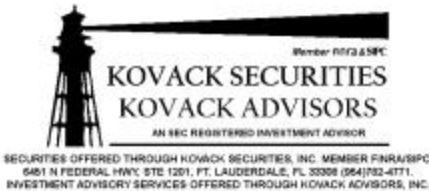
Description	Symbol/Cusip Account Type	Quantity	Price on 12/31/24	Current Market Value	Estimated Annual Income	Original/ Cost
MORGAN STANLEY COM USD0.01	MS	6	\$125.72	\$754.32	\$22.20	
Estimated Yield 2.94%	CASH					
Dividend Option Cash						
Capital Gain Option Cash						
Average Unit Cost \$39.88						
ROYAL CARIBBEAN GROUP COM USD0.01	RCL	200	\$230.69	\$46,138.00	\$380.00	\$
Estimated Yield 0.82%	CASH					
Dividend Option Cash						
Capital Gain Option Cash						
Average Unit Cost \$25.17						
Total Equity				\$95,587.62	\$803.68	\$1
Total Equities				\$95,587.62	\$803.68	\$1

HOLDINGS > MUTUAL FUNDS - 5.11% of Total Account Value

Description	Symbol/Cusip Account Type	Quantity	Price on 12/31/24	Current Market Value	Estimated Annual Income	Original/ Cost
Equity						
GOLDMAN SACS SMALL/ MID CAP GROWTH I	GSMYX	146,341	\$24.60	\$3,599.99		\$
Dividend Option Cash	CASH					
Capital Gain Option Cash						
Average Unit Cost \$20.50						
VIRTUS DUFF & PHELPS GLBL REAL EST SECS I	VGJSX	100,474	\$32.73	\$3,288.51	\$80.23	\$
Estimated Yield 2.44%	CASH					
Dividend Option Cash						
Capital Gain Option Cash						
Average Unit Cost \$28.44						
Total Equity				\$6,888.50	\$80.23	\$
Total Mutual Funds				\$6,888.50	\$80.23	\$
Total Securities				\$102,476.12	\$883.91	\$1

Account carried with National Financial Services LLC
NYSE, SIPC

Redacted



HOLDINGS > continued

TOTAL PORTFOLIO VALUE	\$134,790.54	\$883.91	\$13
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Activity

NFS-provided cost basis, realized gain (loss) and holding period information may not reflect all adjustments necessary for tax purposes. Please refer to Footnotes and Cost Basis statement for more information.

CORE FUND ACTIVITY

For more information about the operation of your core account, please refer to your Customer Agreement.

Settlement Date	Account Type	Transaction	Description	Quantity	Amount
12/10/24	CASH	YOU BOUGHT	FIDELITY TREASURY MONEY MARKET FUND MORNING TRADE @ 1	8.68	(\$8.68)
12/13/24	CASH	YOU BOUGHT	FIDELITY TREASURY MONEY MARKET FUND MORNING TRADE @ 1	10.8	(\$10.80)
12/13/24	CASH	YOU BOUGHT	FIDELITY TREASURY MONEY MARKET FUND @ 1	12	(\$12.00)
12/16/24	CASH	YOU BOUGHT	FIDELITY TREASURY MONEY MARKET FUND MORNING TRADE @ 1	24	(\$24.00)
12/19/24	CASH	YOU BOUGHT	FIDELITY TREASURY MONEY MARKET FUND @ 1	80.23	(\$80.23)
12/31/24	CASH	YOU BOUGHT	FIDELITY TREASURY MONEY MARKET FUND @ 1	113.88	(\$113.88)
TOTAL CORE FUND ACTIVITY					(\$249.59)

Account carried with National Financial Services LLC, NYSE, SIPC

Redacted



ACTIVITY > INCOME > TAXABLE INCOME

Settlement Date	Account Type	Transaction	Description	Quantity	Amount
Taxable Dividends					
12/10/24	CASH	DIVIDEND RECEIVED	JOHNSON & JOHNSON COM		\$8.68
12/13/24	CASH	DIVIDEND RECEIVED	EBAY INC. COM		\$10.80
12/16/24	CASH	DIVIDEND RECEIVED	ALPHABET INC CAP STK CL C		\$12.00
12/16/24	CASH	DIVIDEND RECEIVED	ALPHABET INC CAP STK CL A		\$12.00
12/18/24	CASH	DIVIDEND RECEIVED	VIRTUS DUFF & PHELPS GLBL REAL EST SECS I		\$80.23
12/31/24	CASH	DIVIDEND RECEIVED	FIDELITY TREASURY MONEY MARKET FUND DIVIDEND RECEIVED		\$113.88
Total Taxable Dividends					\$237.59
Long-Term Capital Gain					
12/13/24	CASH	LONG CAP GAIN	GOLDMAN SACS SMALL/ MID CAP GROWTH I		\$12.00
Total Long-Term Capital Gain					\$12.00
Total Taxable Income					\$249.59
TOTAL INCOME					\$249.59

ACTIVITY > PENDING DISTRIBUTIONS

Pending dividends and stock distributions reflect projected values only, are subject to change and may not represent the actual amount, if any, that you may receive. This information is for informational purposes only and should not be relied on for tax reporting or other purposes.

Symbol/Cusip	Security Description	Eligible Quantity
Pending Accrued Dividends		
GE	GE AEROSPACE COM NEW	2

Account carried with National Financial Services LLC
NYSE, SIPC

Redacted



ACTIVITY> PENDING DISTRIBUTIONS *continued*

Symbol/Cusip	Security Description	Eligible Quantity
RCL	ROYAL CARIBBEAN GROUP COM USD0,01	200

Total Pending Accrued Dividends

Footnotes and Cost Basis Information

Amortization, accretion and similar adjustments to cost basis have been provided for many fixed income securities (and some bond-like equities), however, they are not provided for short-term instruments, Unit Investment Trusts, foreign fixed income securities, or those that are subject to early prepayment of principal (pay downs). Where current year premium amortization is provided, the prior years' cumulative amortization is reflected in the adjusted cost basis, but we cannot provide a breakdown or the total of such prior amortization.

NFS is required to report certain cost basis and related information to the IRS on the Form 1099-B. Your official 1099-B forms for certain transactions will reflect which lots have been sold. To apply a specific identification cost basis method to 1099-B reporting, appropriate instructions must be on file with NFS or be received by NFS before the trade has settled. Absent such instructions, NFS determines cost basis at the time of sale based on its default methods of average cost for open-end mutual funds and first-in, first-out (FIFO) for all other (including ETFs) unless you have elected to use another default method. NFS applies FIFO (or other disposal method, if applicable) based on its records, which may be different from yours. For transactions that require cost basis reporting, you should refer to your trade confirmations and other applicable records to determine which lots were considered sold for tax purposes.

While NFS must meet IRS requirements with respect to certain information required to be reported to the IRS, NFS-provided cost basis, realized gain and loss, and holding period are for all adjustments necessary for your tax reporting purposes. NFS makes no warranties with respect to and specifically disclaims any liability arising out of a customer's use of, or reliance upon, such information.

For investments in partnerships, NFS does not make any adjustments to cost basis information as the calculation of basis in such investments requires supplemental information regarding income and distributions during the period you held your investment. Partnerships usually provide this additional information on a Form K-1 issued by April 15th of the following year.

Consult your tax advisor for further information.

T - Cost basis information was provided by a third party. We treat it as original cost basis, as of the date it is provided, and we assume that for equities, it reflects any prior cost basis for asset-backed fixed income securities, it reflects any prior principal pay downs.

Redacted



Miscellaneous Footnotes

CHANGE IN VALUE OF YOUR PORTFOLIO is the change in market value of your portfolio assets over the time period shown. The portfolio assets include the market value of all account, plus insurance and annuity assets if applicable. The time frame of the graph is from account opening or September 2010, whichever is later, to the current period. Please note that increases and/or declines in the change in the value of the portfolio can be due to additions, distribution and/or performance.

CHANGE IN VALUE reflects appreciation or depreciation of your holdings due to price changes plus any activity not reflected within Additions and Withdrawals, Misc. & Corporate Fees and Expenses, and Other Activity sections. Change in Value does not reflect activity related to assets in which NFS is not the custodian (e.g. Insurance and Annuities, Asset Assets Held Away).

CALLABLE SECURITIES LOTTERY - When street name or bearer securities held for you are subject to a partial call or partial redemption by the issuer, NFS may or may not receive the securities by the issuer, transfer agent and/or depository. If NFS is allocated a portion of the called/redeemed securities, NFS utilizes an impartial lottery allocation method, that randomly selects the securities within customer accounts that will be called/redeemed. NFS' allocations are not made on a pro rata basis and it is possible that you will receive a partial allocation, or no allocation. You have the right to withdraw uncalled fully paid securities at any time prior to the cutoff date and time established by the issuer, transfer agent and/or depository. You may also elect to withdraw excess margin securities provided your account is not subject to restriction under Regulation T or such withdrawal will not cause your account to become restricted.

PRICING INFORMATION - Prices displayed are obtained from sources that may include pricing vendors, broker/dealers who clear through NFS and/or other sources. Prices may vary from the value and/or may not be readily marketable or redeemable at the prices shown.

FOREIGN EXCHANGE TRANSACTIONS - Some transaction types necessitate a foreign currency exchange (FX) in order to settle. FX transactions may be effected by Fidelity Foreign Exchange, LLC, an affiliate of NFS, may impose a commission or markup on the prevailing interbank market price, which may result in a higher price to you. Fidelity Foreign Exchange, LLC may also receive a commission or markup with NFS. More favorable rates may be available through third parties not affiliated with NFS. The rate applicable to any transaction involving foreign exchange will be the rate in effect at the time of the transaction through your broker-dealer.

COST BASIS LEGISLATION - New IRS Rules will require National Financial Services to report cost basis and holding period information for the sale of shares of open end mutual funds or after January 1, 2012 on Form 1099-B. National Financial Services determines the cost basis for all shares of open end mutual funds using a default method of average cost. If you or your brokers and advisors can instruct National Financial Services to determine the cost basis for shares of open end mutual funds by 1) setting up their non-retirement account to use the lot disposal methods available to investors or 2) identifying specific tax lots to sell at the time of a transaction. Contact your broker or advisor to learn more about the cost basis reporting requirements.

Interval Fund Owners: Please note an interval fund is structured as an unlisted closed-end mutual fund, and not a traditional open-end mutual fund. Material differences between traditional open-end mutual fund may exist, including trading/liquidity limitations, and buyback and repurchase features. Please refer to the prospectus for the interval fund you own for other important considerations or contact your financial professional.

Account carried with National Financial Services LLC
NYSE, SIPC

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DOTIE JOSEPH

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Your 2024 tax forms from Edward Jones

Edward Jones will furnish all Forms 1099-R and 1099-Q by Jan. 31, 2025, and all Consolidated 1099 Tax Statements by Feb. 15, 2025, per IRS requirements. We may not receive final information from issuers by Feb. 15, in which case your tax statement will not be final. Some issuers have until March 15 to provide final information. Visit us at edwardjones.com/taxcenter to learn more about your Edward Jones tax forms.

Single, TOD - Advisory Solutions Fund Model

Portfolio Objective - Account: Growth Focus

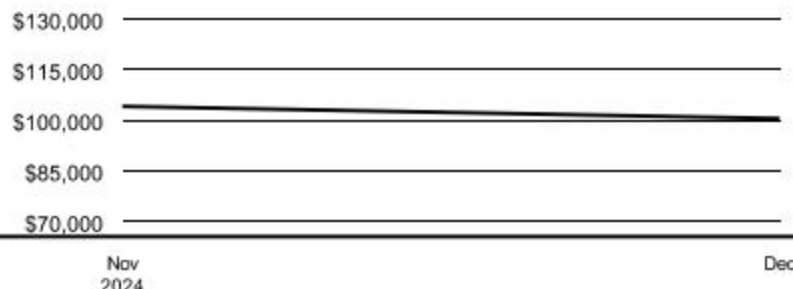
For more information about the Advisory Solutions program go to www.edwardjones.com/advisorybrochures.

Account Value

\$100,425.36

1 Month Ago	\$104,154.86
1 Year Ago	\$0.00
3 Years Ago	\$0.00
5 Years Ago	\$0.00

Value of Your Account



Value Summary

	This Period	This Year
Beginning Value	\$104,154.86	\$0.00
Assets Added to Account	0.00	100,000.00
Assets Withdrawn from Account	0.00	0.00
Fees and Charges	-117.62	-119.71
Change In Value	-3,611.88	545.07

Ending Value	\$100,425.36
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For more information regarding the Value Summary section, please visit www.edwardjones.com/mystatementguide.

This account entered the Advisory Solutions Fund Model program on October 31, 2024 and the Account Value and Value Summary sections of this statement combine activity from before and after that date.

Rate of Return

Your Personal Rate of Return for Assets Held at Edward Jones	This Quarter	Year to Date	Last 12 Months	3 Years Annualized	5 Years Annualized
	0.43%	0.43%	—	—	—
Performance Benchmarks					
Large US Cap Equities (S & P 500)	2.41%	25.02%	25.02%	8.93%	14.51%
International Equities (MSCI EAFE)	-8.07%	4.35%	4.35%	2.16%	5.23%
Taxable Fixed Income (Bloomberg Aggregate)	-3.06%	1.25%	1.25%	-2.41%	-0.33%

Your Personal Rate of Return: Your Personal Rate of Return measures the investment performance of your account. It incorporates the timing of your additions and withdrawals and reflects commissions and fees paid. Reviewing Your Personal Rate of Return is important to help ensure you're on track to achieving your financial goals.

Performance Benchmarks: Your Personal Rate of Return should be compared to the return necessary to achieve your financial goals. However, we understand many investors would like to compare their Personal Rate of Return to market indexes. Keep in mind this may not be an accurate comparison, as your Personal Rate of Return incorporates the timing of your specific additions and withdrawals and your specific investment mix, while published returns of market indexes do not.

These market indexes are used as a general measure of market performance for several major asset classes. Market indexes assume reinvestment of all distributions and do not take into account brokerage fees, taxes or investment management fees.

The performance of your investments is tracked since they have been held in the current account, but no earlier than Jan. 1, 2009. This also includes investments you owned during this time period but have since sold. Certain events, including a transfer of an investment between accounts, share class conversion, or change in an investment's identification code (CUSIP) caused by a corporate action, will impact the time frame over which the investment's rate of return is calculated.

Rate of Return information on account statements uses the dollar-weighted calculation. Time-weighted Rate of Return numbers for Advisory Solutions Fund and UMA accounts can be found on your Quarterly Performance Report through Online Account Access. If you are not an Online Access user, visit edwardjones.com/access to sign up.

Information used to calculate performance may have been obtained from third parties and Edward Jones cannot guarantee the accuracy of such information.

For the most current information, contact your financial advisor or visit edwardjones.com/performance.

Rate of Return Indexes Definitions

S&P 500 Index: A broad-based measurement of changes in stock market conditions based on the average performance of 500 widely held common stocks. While many of the stocks are among the largest, this index also includes many relatively small companies. It is a float adjusted capitalization-weighted index (stock price times number of publicly available shares outstanding), calculated on a total return basis with dividends reinvested.

MSCI EAFE Index: A market weighted index maintained by Morgan Stanley Capital International composed of foreign stocks from developed markets (excluding the U.S. and Canada).

Bloomberg Aggregate Bond Index: Measures the performance of government, mortgage-backed, asset-backed and corporate securities with at least one year to maturity.

Financial Foundation

Reaching your personal financial goals depends on a strong foundation. At Edward Jones, we believe that foundation consists of regular reviews of your goals and their time frames, your comfort with risk (such as market volatility) and the way assets are allocated within your portfolio. Following is a summary of your financial foundation based on your discussions with your financial advisor.

Retirement Goal for Joseph, Dotie

Preparing for Retirement	Risk Tolerance	Planned Retirement	Desired Annual Spending	Retirement Portfolio Objective
	Redacted			

The Desired Annual Spending amount does not include variable expenses or debt payments you may have discussed with your financial advisor.

Accounts Assigned to your Retirement Goal

Accounts	Account Holder	Account Number	Portfolio Objective - Account
Single Account Advisory Solutions Fund Model	Dotie Joseph	Redacted	

Note: It is important to review your account(s) to keep your investments aligned with your risk tolerance and positioned to achieve your goal. Any Review Due dates above refer to dates by which you must complete your next annual review. Please contact your financial advisor to update any missing or outdated Financial Foundation information or to schedule your next annual review.

Asset Details (as of Dec 31, 2024)

additional details at www.edwardjones.com/access

Assets Held At Edward Jones

	Beginning Balance	Deposits	Withdrawals	Ending Balance
Money Market 3.87%*	\$1.72	\$138.25	-\$131.89	\$8.08

* The average yield on the money market fund for the past seven days.

Exchange Traded & Closed End Funds	Price	Quantity	Value	Rate of Return*
Amercn Avant Em	58.79	80	4,703.20	-4.30%
Dmns Intr SC ETF	24.555	118	2,897.49	-2.66%
Ish RS MD-C ETF	88.40	23	2,033.20	0.46%
Spdr S&P 500 ETF	68.94	27	1,861.38	2.88%
Vng Growth Index	410.44	3	1,231.32	6.49%
Mutual Funds	Price	Quantity	Value	Rate of Return*
Bridge Builder Municipal Bond	9.87	1,219,908	12,040.49	0.06%
Bridge Builder Muni HGH-Inc BD	10.12	394.392	3,991.25	-0.22%

Asset Details (continued)

Mutual Funds	Price	Quantity	Value	Rate of Return*
Bridge Builder Tax Mgd S/M Cap	12.46	1,292.347	16,102.64	0.64%
Bridge Builder Tax Mgd Lrg Cap	14.69	2,861.024	42,028.44	2.51%
Bridge Builder Tax Mgd INTL EQ	11.12	1,124.529	12,504.76	-3.20%
Goldman Fs Government I	1.00	1,023.11	1,023.11	0.39%
Total Account Value			\$100,425.36	

*Your Rate of Return for each individual asset above is as of December 31, 2024. Returns greater than 12 months are annualized.

Your Rate of Return in the Asset Details section above measures the investment performance of each of your individual assets. It incorporates the timing of your additions and withdrawals and reflects commissions and fees paid. Reviewing your Rate of Return is important to help ensure you're on track to achieving your financial goals.

The performance of your investments is tracked since they have been held in the current account, but no earlier than Jan. 1, 2009. Certain events, including a transfer of an investment between accounts, share class conversion, or change in an investment's identification code (CUSIP) caused by a corporate action, will impact the time frame over which the investment's rate of return is calculated.

Information used to calculate performance may have been obtained from third parties and Edward Jones cannot guarantee the accuracy of such information.

For the most current information, contact your financial advisor or visit www.edwardjones.com/performance.

Summary of Realized Gain/Loss

	This Year
Short Term (assets held 1 year or less)	-\$4.49
Long Term (held over 1 year)	0.00
Total	-\$4.49

Summary totals may not include proceeds from uncosted securities or certain corporate actions.

Investment and Other Activity by Date

Date	Description	Quantity	Amount
12/02	Dividend on Goldman Fs Government I on 1,005 Shares at Daily Accrual Rate		\$3.84
12/02	Reinvestment into Goldman Fs Government I @ 1.00	3.84	-3.84
12/02	Dividend on Bridge Builder Municipal Bond on 1,216.646 Shares at Daily Accrual Rate		32.59
12/02	Reinvestment into Bridge Builder Municipal Bond @ 9.99	3.262	-32.59
12/02	Dividend on Bridge Builder Muni HGH-Inc BD on 392.927 Shares at Daily Accrual Rate		15.07
12/02	Reinvestment into Bridge Builder Muni HGH-Inc BD @ 10.29	1.465	-15.07
12/06	Redeemed Goldman Fs Government I @ 1.00	-117.62	117.62