

2025 Form 6 - Full and Public Disclosure of Financial Interests

Filed with COE: 02/28/2026

General Information

Name: Hon David Allen Smith

PID 277974

AGENCY INFORMATION

Organization	Suborganization	Title
House Of Representatives	Elected Constitutional Officer	State Representative

Net Worth

My Net Worth as of December 31, 2025 was \$ 6,863,991.20.

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.

The aggregate value of my household goods and personal effect is \$ 25,000.00.

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

Description of Asset	Value of Asset
House	\$ 661,026.00
UBS Account	\$ 4,256,198.26
Vanguard Account	\$ 802,684.92
TSIP Account	\$ 1,028,767.02
FRS	\$ 29,312.21
NFCU Check & Save Accounts	\$ 61,002.79
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
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 2025 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 2025 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
Defense Finance & Accounting Service	8899 E. 56th St. Indianapolis, IN 462491	\$ 131,646.00
State of Florida	200 E. Gaines St. Tallahassee, FL 32399	\$ 28,806.12
EPC Aerospace, LLC.	4219 Lindy Cir. Hangar 435 Orlando, FL 32827	\$ 1,500.00
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
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.

David Allen Smith

Digitally signed: 02/28/2026

Filed with COE: 02/28/2026

a Employee's social security number [REDACTED]		Payroll organization code 11-21-21-90-038		Intradepartment number 0000000088	
b Employer identification number (EIN) 59-6001874		1 Wages, tips, other compensation 28,806.12		2 Federal income tax withheld 1,934.28	
c Employer's name, address, and ZIP code State of Florida Chief Financial Officer 200 E Gaines Street Tallahassee, Florida 32399-0356		3 Social security wages 29,697.00		4 Social security tax withheld 1,841.21	
		5 Medicare wages and tips 29,697.00		6 Medicare tax withheld 430.61	
		7 Social security tips		10 Dependent care benefits	
d Control number 975 01/07		11 Nonqualified plans		12a See instructions for box 12	
e Employee's first name, mi, and last name DAVID A SMITH 708 GLEN EAGLE DR WINTER SPRINGS, FL 32708		13 Statutory employee ☐ Retirement plan ☒ Third-party sick pay ☐		12b	
		14 Other		12c	
				12d	
				12e	
f Employee's address and ZIP code					
15 State Employer's state ID number	16 State wages, tips, etc.	17 State income tax	18 Local wages, tips, etc.	19 Local income tax	20 Locality name

OMB No. 1545-0008

Department of the Treasury - Internal Revenue Service

Form **W-2** WAGE AND TAX STATEMENT **2025**
 Copy B - To Be Filed With Employee's FEDERAL Tax Return
 This information is being furnished to the Internal Revenue Service.

a Employee's social security number [REDACTED]		Payroll organization code 11-21-21-90-038		Intradepartment number 0000000088	
b Employer identification number 59-6001874		1 Wages, tips, other compensation 28,806.12		2 Federal income tax withheld 1,934.28	
c Employer's name, address, and ZIP code State of Florida Chief Financial Officer 200 E Gaines Street Tallahassee, Florida 32399-0356		3 Social security wages 29,697.00		4 Social security tax withheld 1,841.21	
		5 Medicare wages and tips 29,697.00		6 Medicare tax withheld 430.61	
		7 Social security tips		10 Dependent care benefits	
d Control number 975 01/07		11 Nonqualified plans		12a See instructions for box 12	
e Employee's first name, mi, and last name DAVID A SMITH 708 GLEN EAGLE DR WINTER SPRINGS, FL 32708		13 Statutory employee ☐ Retirement plan ☒ Third-party sick pay ☐		12b	
		14 Other		12c	
				12d	
				12e	
f Employee's address and ZIP code					
15 State Employer's state ID number	16 State wages, tips, etc.	17 State income tax	18 Local wages, tips, etc.	19 Local income tax	20 Locality name

OMB No. 1545-0008

Department of the Treasury - Internal Revenue Service

Form **W-2** WAGE AND TAX STATEMENT **2025**
 Copy C - For EMPLOYEE'S RECORDS (See Notice to Employee on back of Copy B)

This information is being furnished to the Internal Revenue Service. If you are required to file a tax return, a negligence penalty or other sanction may be imposed on you if this income is taxable and you fail to report it.

Control Number		☐ CORRECTED (if checked)		12/15/2025	
PAYER'S name, street address, city or town, state or province, country, and ZIP or foreign postal code and telephone no. Defense Finance and Accounting Service U.S. Military Retired Pay 8899 E 56th Street Indianapolis IN 46249-1200		1 Gross distribution \$131646.00	OMB No. 1545-0119 2025 Form 1099-R		Distributions From Pensions, Annuities Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.
		2a Taxable amount \$131646.00			
PAYER'S TIN 34-0727612	RECIPIENT'S TIN [REDACTED]	2b ☐ Taxable amount not determined ☐ Total Distribution			
RECIPIENT'S name, street address, city or town, state or province, country, and ZIP or foreign postal code DAVID A SMITH 708 GLEN EAGLE DR WINTER SPGS FL 32708-5913		4 Federal income tax withheld \$22906.32	7 Distribution code 7		
		9 Your percentage of total distribution %			
		14 State tax withheld \$0.00	15 State/Payer's state no.		
		\$0.00			
		12 FATCA Filing Requirement ☐	Retired [REDACTED]		

Form 1099-R (8-99) Department of the Treasury - Internal Revenue Service

Control Number		☐ CORRECTED (if checked)		12/15/2025	
PAYER'S name, street address, city or town, state or province, country, and ZIP or foreign postal code and telephone no. Defense Finance and Accounting Service U.S. Military Retired Pay 8899 E 56th Street Indianapolis IN 46249-1200		1 Gross distribution \$131646.00	OMB No. 1545-0119 2025 Form 1099-R		Distributions From Pensions, Annuities Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.
		2a Taxable amount \$131646.00			
PAYER'S TIN 34-0727612	RECIPIENT'S TIN [REDACTED]	2b ☐ Taxable amount not determined ☐ Total Distribution			
RECIPIENT'S name, street address, city or town, state or province, country, and ZIP or foreign postal code DAVID A SMITH 708 GLEN EAGLE DR WINTER SPGS FL 32708-5913		4 Federal income tax withheld \$22906.32	7 Distribution code 7		
		9 Your percentage of total distribution %			
		14 State tax withheld \$0.00	15 State/Payer's state no.		
		\$0.00			
		12 FATCA Filing Requirement ☐	Retired [REDACTED]	This information is being furnished to the Internal Revenue Service	

Form 1099-R (8-99) Department of the Treasury - Internal Revenue Service

Control Number		☐ CORRECTED (if checked)		12/15/2025	
PAYER'S name, street address, city or town, state or province, country, and ZIP or foreign postal code and telephone no. Defense Finance and Accounting Service U.S. Military Retired Pay 8899 E 56th Street Indianapolis IN 46249-1200		1 Gross distribution \$131646.00	OMB No. 1545-0119 2025 Form 1099-R		Distributions From Pensions, Annuities Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.
		2a Taxable amount \$131646.00			
PAYER'S TIN 34-0727612	RECIPIENT'S TIN [REDACTED]	2b ☐ Taxable amount not determined ☐ Total Distribution			
RECIPIENT'S name, street address, city or town, state or province, country, and ZIP or foreign postal code DAVID A SMITH 708 GLEN EAGLE DR WINTER SPGS FL 32708-5913		4 Federal income tax withheld \$22906.32	7 Distribution code 7		
		9 Your percentage of total distribution %			
		14 State tax withheld \$0.00	15 State/Payer's state no.		
		\$0.00			
		12 FATCA Filing Requirement ☐	Retired [REDACTED]	Keep this copy for your records	

Form 1099-R (8-99) Department of the Treasury - Internal Revenue Service

EPC AEROSPACE LLC
4219 LINDY CIRCLE, HANGAR 435
ORLANDO, FL 32827

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



☐ CORRECTED (if checked)

PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. EPC Aerospace LLC 4219 Lindy Circle, Hangar 435 Orlando, FL 32827 407-544-4462		OMB No. 1545-0116 Form 1099-NEC (Rev. April 2025) For calendar year <u>2025</u>		Nonemployee Compensation
PAYER'S TIN 30-1413554	RECIPIENT'S TIN [REDACTED]	1 Nonemployee compensation \$ 1,500.00		
RECIPIENT'S name David A. Smith Street address (including apt. no.) 708 Glen Eagle Dr. City or town, state or province, country, and ZIP or foreign postal code Winter Springs, FL 32708 Account number (see instructions)		2 Payer made direct sales totaling \$5,000 or more of consumer products to recipient for resale ☐ 3 Excess golden parachute payments \$ 4 Federal income tax withheld \$ 5 State tax withheld \$ 6 State/Payer's state no. 7 State income \$		Copy B For Recipient This is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.

Form **1099-NEC** (Rev. 4-2025) (keep for your records) www.irs.gov/Form1099NEC Department of the Treasury - Internal Revenue Service

☐ VOID ☐ CORRECTED

PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. EPC Aerospace LLC 4219 Lindy Circle, Hangar 435 Orlando, FL 32827 407-544-4462		OMB No. 1545-0116 Form 1099-NEC (Rev. April 2025) For calendar year <u>2025</u>		Nonemployee Compensation
PAYER'S TIN 30-1413554	RECIPIENT'S TIN [REDACTED]	1 Nonemployee compensation \$ 1,500.00		
RECIPIENT'S name David A. Smith Street address (including apt. no.) 708 Glen Eagle Dr. City or town, state or province, country, and ZIP or foreign postal code Winter Springs, FL 32708 Account number (see instructions)		2 Payer made direct sales totaling \$5,000 or more of consumer products to recipient for resale ☐ 3 Excess golden parachute payments \$ 4 Federal income tax withheld \$ 5 State tax withheld \$ 6 State/Payer's state no. 7 State income \$		Copy 2 To be filed with recipient's state income tax return, when required.

Form **1099-NEC** (Rev. 4-2025) www.irs.gov/Form1099NEC Department of the Treasury - Internal Revenue Service



Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement of Account

Page 1 of 4

Statement Period
11/21/25 - 12/20/25

Access No. [REDACTED]

Routing Number: [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
Active Duty Checking	\$13,556.02	\$16,856.66	\$16,251.65	\$14,161.03	\$9.77
Memberships Savings	\$46,832.14	\$9.62	\$0.00	\$46,841.76	\$124.84
Totals	\$60,388.16	\$16,866.28	\$16,251.65	\$61,002.79	\$134.61

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	
[REDACTED]	Savings	
	TOTAL	



MyFRS.com
www.myfrs.com

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



FRS Investment Plan Administrator
1-866-446-9377, Option 4 (TRS 711)
between 8 a.m. and 6 p.m., Eastern time,
Monday through Friday

FRS Investment Plan

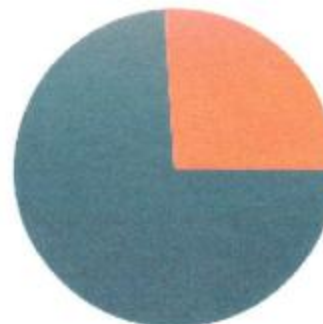
Account Statement

Activity from October 1, 2025 through December 31, 2025.

Opening Balance	\$29,312.21
Deposits	
IP Employee	222.72
IP Employer	844.89
Gains/Losses	553.83
Closing Balance	\$30,933.65
Vested Balance	\$30,933.65
Your Rate of Return for the Period	1.9%

Total Account Balance by Source

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



	Amount	Percent	Vested Percent
■ IP Employer	\$22,767.46	74%	100%
■ IP Employee	8,166.19	26%	100%
Total	\$30,933.65	100%	

Statement Date: January 18, 2026

**My Account**
tsp.govDAVID A. SMITH
708 GLEN EAGLE DR
WINTER SPRINGS FL 32708

Online Account Statement

Thrift Savings Plan (Uniformed Services)

Thrift Savings Plan (Uniformed Services)

Account Summary	01-01-2025 to 12-31-2025
Opening Balance	\$873,443.72
Deposits/Adjustments ¹	\$0.00
Withdrawals	\$0.00
Transaction Fees/Expenses	\$0.00
Gains/Losses	\$155,323.30
Closing Balance	\$1,028,767.02
Vested Balance	\$1,028,767.02
Your Personal Rate of Return	17.78%

¹ Includes contributions, loan repayments, redesignations and earnings adjustments related to payroll corrections.

Contributions and Earnings



■ You		
	\$1,028,767.02	100%
Employer		
	\$0.00	0%
Total	\$1,028,767.02	100%



Do Not Use For Account Transactions
PO BOX 3009
MONROE, WI 53566-8309

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

December 31, 2025, year-to-date statement
View your statements online at vanguard.com.

Vanguard Personal Investor

877-662-7447

We've recently made changes to our statements.
You may notice that some information previously
included no longer appears on your statement.
For the most up-to-date information and status
of your account, visit Vanguard.com or download
our mobile app.

Assets listed in this statement are held by Vanguard Brokerage Services® (VBS), a division
of Vanguard Marketing Corporation (VMC), member FINRA and SIPC. Summary data are
provided solely as a service and are for informational purposes only.



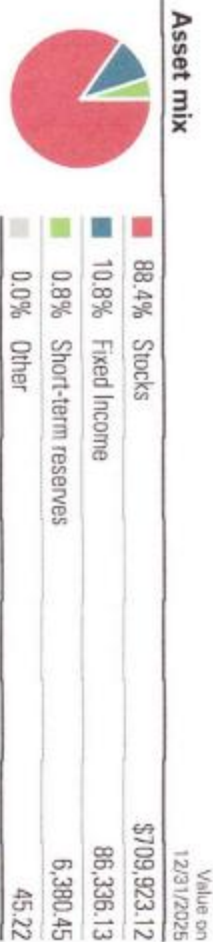
Vanguard Personal Investor
877-662-7447

Statement overview

\$802,684.92
Total value of all accounts as of December 31, 2025

Accounts	Value on 12/31/2024	Value on 12/31/2025
David A. Smith		
Individual brokerage account	\$1,478.71	\$1,541.28
Roth IRA brokerage account	\$637,520.82	\$801,143.64
Total	\$638,999.53	\$802,684.92

Brokerage assets are held by Vanguard Brokerage (VBS), a division of Vanguard Marketing Corporation (VMC). Any bank sweep balances are held by program banks and are not cash balances held by VBS. Vanguard funds not held through your VBS Account are held by The Vanguard Group, Inc. (VGI). 529 assets are held by Ascensus Broker Dealer Services LLC.



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



Individual brokerage account—XXX

David A. Smith

Vanguard Personal Investor

877-662-7447

Account overview

Total account value as of December 31, 2025

\$1,541.28

Activity summary for statement period

Value on December 31, 2024	\$1,478.71
Deposits and withdrawals*	0.00
Change in value**	0.00
Dividends, interest, and capital gains	62.57
Value on December 31, 2025	\$1,541.28

* Reflects total deposits inclusive of funds received, checks, ACH transfers, transfers in/out, cash transfers in/out, certain other unsettled activity and withdrawals.

** Change in value reflects your holdings due to price changes, free credits and transactions for other activity in/out, plus any margin interest charges and loan repayments for the Statement Period.

Year-to-date income

Taxable income	\$62.57
Nontaxable income	0.00
Total	\$62.57

Balances and holdings for Vanguard Brokerage Account—XXX

To get the latest cost basis information, log in online and navigate to Portfolio > Cost Basis. For advised clients, click 'All Accounts' to navigate to Portfolio > Cost Basis. Alternatively, you can call Vanguard.

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—XXX

Vanguard Personal Investor

David A. Smith

877-662-7447

Balances and holdings for Vanguard Brokerage Account—XXX

continued

Sweep program

Name	Quantity	Price on 12/31/2025	Balance on 12/31/2024	Balance on 12/31/2025
VANGUARD FEDERAL MONEY MARKET FUND	27.7800	\$1.00	\$26.65	\$27.78
7-day SEC Yield: 3.70%				
Total Sweep Balance			\$26.65	\$27.78

Mutual funds

Symbol	Name	Quantity	Price on 12/31/2025	Balance on 12/31/2024	Balance on 12/31/2025
VAMRXX	VANGUARD CASH RESERVES FEDL MONEY MARKET ADMIRAL CL	1,513.5000	\$1.00	\$1,452.06	\$1,513.50
				\$1,452.06	\$1,513.50

Account activity for Vanguard Brokerage Account—XXX

This section shows transactions that have settled by December 31, 2025.

Income summary

	Dividends	Interest	Tax-exempt interest	Short-term capital gains	Long-term capital gains	Other income
December	\$4.91	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Year-to-date	62.57	0.00	0.00	0.00	0.00	0.00



Individual brokerage account—XXX

David A. Smith

Vanguard Personal Investor

877-662-7447

Account activity for Vanguard Brokerage Account—XXX

continued

Completed transactions

Settlement date	Trade date	Symbol	Name	Transaction type	Account type	Quantity	Price	Commissions & fees	Amount
12/31	12/31	VMRXX	VANGUARD CASH RESERVES FEDL MONEY MARKET ADMIRAL CL	Dividend	-	-	-	-	\$4.82
12/31	12/31	VMRXX	VANGUARD CASH RESERVES FEDL MONEY MARKET ADMIRAL CL	Reinvestment	Cash	4.8200	\$1.0000	-	-4.82
12/31	12/31	-	VANGUARD FEDERAL MONEY MARKET FUND	Dividend	-	-	-	-	0.09
12/31	12/31	-	VANGUARD FEDERAL MONEY MARKET FUND	Reinvestment	-	-	-	-	-0.09

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 account—XXXX

Vanguard Personal Investor

David A. Smith

877-662-7447

Balances and holdings for Vanguard Brokerage Account—XXX

continued

Sweep program				
Name	Quantity	Price on 12/31/2025	Balance on 12/31/2024	Balance on 12/31/2025
VANGUARD FEDERAL MONEY MARKET FUND	0.0000	\$1.00	-	\$0.00
Total Sweep Balance			\$0.00	\$0.00

Mutual funds					
Symbol	Name	Quantity	Price on 12/31/2025	Balance on 12/31/2024	Balance on 12/31/2025
VGSTX	VANGUARD STAR INVESTOR CL	7,754.7740	\$29.16	\$195,168.70	\$226,129.20
VPMAX	VANGUARD PRIMECAP ADMIRAL CL	3,109.6990	184.91	442,352.12	575,014.44
				\$637,520.82	\$801,143.64

Account activity for Vanguard Brokerage Account—XXX

This section shows transactions that have settled by December 31, 2025.

Income summary						
	Dividends	Interest	Tax-exempt interest	Short-term capital gains	Long-term capital gains	Other income
December	\$8,488.45	\$0.00	\$0.00	\$3,833.62	\$85,454.48	\$0.00
Year-to-date	10,717.83	0.00	0.00	3,833.62	85,454.48	0.00

Roth IRA brokerage account—XXX
David A. Smith

Vanguard Personal Investor
877-662-7447

Account activity for Vanguard Brokerage Account—XXX continued

Completed transactions

Settlement date	Trade date	Symbol	Name	Transaction type	Account type	Quantity	Price	Commissions & fees	Amount
12/17	12/17	VPMAX	VANGUARD PRIMECAP ADMIRAL CL	S-T Capital gain	-	-	-	-	\$1,224.44
12/17	12/17	VPMAX	VANGUARD PRIMECAP ADMIRAL CL	L-T Capital gain	-	-	-	-	74,468.47
12/17	12/17	VPMAX	VANGUARD PRIMECAP ADMIRAL CL	Dividend	-	-	-	-	5,230.09
12/17	12/17	VPMAX	VANGUARD PRIMECAP ADMIRAL CL	Reinvestment	Cash	414.4510	\$179.6800	-	-74,468.47
12/17	12/17	VPMAX	VANGUARD PRIMECAP ADMIRAL CL	Reinvestment	Cash	29.1080	179.6800	-	-5,230.09
12/17	12/17	VPMAX	VANGUARD PRIMECAP ADMIRAL CL	Reinvestment	Cash	6.8150	179.6800	-	-1,224.44
12/23	12/23	VGSTX	VANGUARD STAR INVESTOR CL	S-T Capital gain	-	-	-	-	2,609.18
12/23	12/23	VGSTX	VANGUARD STAR INVESTOR CL	L-T Capital gain	-	-	-	-	10,986.01
12/23	12/23	VGSTX	VANGUARD STAR INVESTOR CL	Dividend	-	-	-	-	3,258.36
12/23	12/23	VGSTX	VANGUARD STAR INVESTOR CL	Reinvestment	Cash	375.5900	29.2500	-	-10,986.01
12/23	12/23	VGSTX	VANGUARD STAR INVESTOR CL	Reinvestment	Cash	111.3970	29.2500	-	-3,258.36



100

877-662-7447

Account activity for Vanguard Brokerage Account—XXX

inued

Settlement date	Trade date	Symbol	Name	Transaction type	Account type	Quantity	Price	Commissions & fees	Amount
12/23	12/23	VGSTX	VANGUARD STAR INVESTOR CL	Reinvestment	Cash	89.2030	29.2500	-	-2,609.18

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.

Disclosures

For our brokerage clients

Brokerage assets are held by Vanguard Brokerage Services (VBS), a division of Vanguard Marketing Corporation, member FINRA and SIPC. Any bank sweep balances are held by program banks and are not cash balances held by VBS. Vanguard funds not held through your VBS account are held by The Vanguard Group, Inc. and are not protected by SIPC.

I. General information and key terms

Advice. Vanguard Brokerage Services provides point-in-time recommendations for certain brokerage products, accounts and services, and relating to account transfers and rollovers. However, unless Vanguard Brokerage Services affirmatively states that it is making a recommendation, it is not providing a recommendation. Vanguard Brokerage Services doesn't provide tax or legal advisory services and no one associated with Vanguard Brokerage Services is authorized to render such advice.

Direct Participation Program (DPP) and Real Estate Investment Trust (REIT). DPP and REIT securities are generally illiquid. The value of the security will be different than its purchase price. Any estimated value on your statement may not be realized when you seek to liquidate the security.

Financial statement. A Vanguard Brokerage financial statement is available for your inspection at any time upon request to Vanguard Brokerage Services.

Free credit balance. Any free credit balance carried for your account represents funds payable on demand, which, although properly accounted for on Vanguard Brokerage's books of record, aren't segregated and may be used in the conduct of its business to the extent permitted by law. Your settlement fund may be liquidated upon your request and the proceeds remitted to you.

Dividend reinvestment. When reinvesting dividends of eligible stocks, ETFs, and closed-end funds, Vanguard Brokerage Services combines cash distributions from the accounts of all clients who have requested reinvestment in the same security, and then uses that combined total to purchase additional shares of the security in the open market. The new shares are divided proportionately among the clients' accounts, in whole and fractional shares rounded to three decimal places. If the total purchase can't be completed in one trade, clients will receive shares purchased at the weighted average price paid by Vanguard Brokerage Services. Participants in our free dividend reinvestment program should refer to the "Completed transactions" area of the "Account activity for Vanguard Brokerage Account" section of their Vanguard statements for details of transaction history and dates.

For dividend reinvestment of mutual funds held in your brokerage account, the instructions are provided to the fund and the "settlement date" and "trade date" on your statement will generally represent the day the transaction is entered in your account record. Call Vanguard Brokerage Services with any questions.

Reporting brokerage account discrepancies. Promptly report in writing any inaccuracies or discrepancies in your Vanguard Brokerage account (including unauthorized trading) to Vanguard Brokerage Services. Any oral communication must be confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.

Margin accounts. If you maintain a margin account, this is a combined statement of your general account and a special memorandum account maintained for you under Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection upon request to Vanguard Brokerage Services. All securities must be held in your margin account. Note that purchases of open-end mutual funds and Vanguard ETFs® will settle in your cash account and after 30 days be moved into your margin account.

Money market fund transactions. Vanguard Brokerage Services may elect to send a monthly statement, in lieu of an immediate confirmation, for transactions executed pursuant to a periodic plan or an investment company plan, or executed in shares of any open-end registered money market mutual fund.

Orphaned fractional share transactions. Vanguard Brokerage Services may elect to send a monthly statement, in lieu of an immediate confirmation, for transactions executed to liquidate orphaned fractional share positions. Orphaned fractional share positions are fractional share positions held without a corresponding whole share position. Liquidations of these positions are executed by Vanguard Brokerage Services on a principal basis at the previous day's closing price, and the proceeds are credited to your account. No transaction fee is charged.

Open orders. A good-till-canceled (GTC) order will remain in effect for 60 calendar days after the business day on which the order was placed. If the 60th day falls during a weekend or on a holiday, the order will be canceled on the next business day before the markets open. GTC orders are automatically entered on a "do not reduce" (DNRR) basis. The limit price won't be adjusted when a stock goes "ex-dividend." Orders for securities undergoing corporate actions such as, but not limited to, stock splits, stock dividends, special cash dividends, and spin-offs may be canceled before the market opening on the ex-dividend date of the corporate action. You must maintain records of all open orders. Be sure to review your open GTC orders periodically.

Option accounts. Information regarding commissions and charges related to the execution of an options transaction is provided in the transaction confirmation sent to you at the time of the transaction. These are also available upon request. You should advise us promptly of any changes in your investment objectives or financial situation.

Tax information. After year-end, Vanguard Brokerage Services is required to provide tax information to the IRS and other governmental authorities. At that time, you'll receive necessary information on the annual tax information statement, use that statement to prepare your tax filings. Note that certain types of assets typically need corrected tax forms.

Trade execution. Vanguard Brokerage Services may have acted as principal, agent, or both in the placement of trades for your account. Details are provided upon request to Vanguard Brokerage Services.

Average pricing. If average price transaction is indicated on this statement, details regarding the actual execution prices are available upon request to Vanguard Brokerage Services.

When issued. A short form of "when, as, and if issued." The term indicates a conditional transaction in a security authorized for issuance but not as yet actually issued. All "when issued" transactions are on an "if" basis, to be settled if and when the actual security is issued.

II. Portfolio holdings

The net market value of the securities in your account, including short positions, is reflected in this statement on a trade-date basis at the close of the statement period. The market prices have been obtained from quotation services that we believe to be reliable; however, we can't guarantee their accuracy. Securities for which a price isn't available are marked "—" and are omitted from the total. Prices listed reflect quotations on the statement date. Current prices are listed to help you track your account and aren't suitable for tax purposes. Account balances provided on the statement are displayed in short-form using only two decimal places.

Please logon to your account at Vanguard.com to review your account balances. Accrued interest represents interest earned but not yet received. Fund data on Vanguard.com is generally updated mid-month. Depending on when you log on, there may be a difference between the asset mix shown on your statement and the data shown online. There also may be a difference between your fund's actual asset allocation and its target allocation. For more information about your fund's target allocation, go to Vanguard.com.

Estimated values on statements. Vanguard Brokerage Services relies on external vendors to provide estimated, periodic valuation and market-price information for securities listed in your account statement. From time to time, this information isn't available or isn't received in time for posting to your account statement. In this case, the valuation or market price on your statement is marked "-" and the security hasn't been valued for purposes of calculating account totals. For owners of auction-rate securities, if an estimated valuation is provided on your account statement for auction-rate securities, please note that due to market illiquidity, you may not be able to sell the security at or near the estimated valuation listed on your account statement.

Asset mix for some funds recalculated by Vanguard. If the "Asset mix" section of your "Statement overview" page has a footnote that reads "Recalculated values are included," the asset allocation breakdown of particular funds within your portfolio among stocks, bonds, and short-term reserves has been calculated using long positions, margin credit or debit balances, short positions have been excluded. Certain funds employ trading strategies, such as risk hedging, short selling, and use of leverage and derivatives, that could result in significant short positions that can't be displayed using a standard asset allocation pie chart. Exclusion of those short positions may have a significant impact on the "Asset mix" pie chart. For more information about the strategies or holdings of a particular fund, see the fund's prospectus.

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

Summary of your UBS Portfolio

December 2025

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

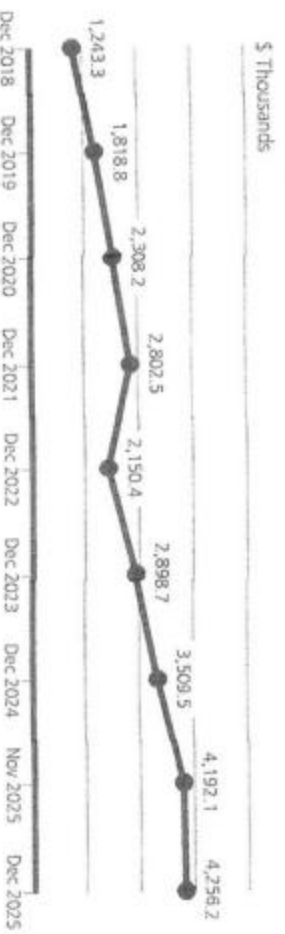
Your Financial Advisor:
WLR GROUP 866-488-8883

Visit our website:
www.ubs.com/financialservices

Value of your portfolio

	on November 28 (\$)	on December 31 (\$)
Your assets	4,192,097.30	4,256,198.26
Your liabilities	0.00	0.00
Value of your portfolio	\$4,192,097.30	\$4,256,198.26

Tracking the value of your portfolio



Sources of your portfolio growth during 2025

Value of your portfolio at year end 2024	\$3,509,540.99
Net deposits and withdrawals	\$45,356.25
Your investment return:	
Dividend and interest income	\$68,907.49
Change in market value	\$632,393.53
Value of your portfolio on Dec 31, 2025	\$4,256,198.26

Your portfolio balance sheet

Summary of your assets

	Value on December 31 (\$)	Percentage of your portfolio
A Cash and money balances	61,184.29	1.44%
B Cash alternatives	0.00	0.00%
C Equities	4,195,013.97	98.56%
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	\$4,256,198.26	100.00%
Value of your portfolio	\$4,256,198.26	

Your current asset allocation



Eye on the markets

Index	Percentage change	
	December 2025	Year to date
S&P 500	0.06%	17.88%
Russell 3000	-0.02%	17.15%
MSCI - Europe, Australia & Far East	3.01%	31.89%
Barclays Capital U.S. Aggregate Bond Index	-0.15%	7.30%
Interest rates on December 31, 2025		
3-month Treasury bills:	3.67%	
One-month SOFR:	3.79%	



Summary of your UBS portfolio
December 2025

Your Financial Advisor:
WLR GROUP 866-488-8883

Accounts in your portfolio

Details on page	Account name and type	Value on		Percentage of portfolio
		November 28 (\$)	December 31 (\$)	
7	DAVID A SMITH TOD - RMA	4,007,726.30	4,068,783.48	95.60%
29	DAVID A SMITH - Roth IRA	184,371.00	187,414.78	4.40%
*	DAVID A SMITH - IRA	0.00	0.00	0.00%
Total		\$4,192,097.30	\$4,256,198.26	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 (\$)
DAVID A SMITH TOD - RMA	4,007,726.30	0.00	-980.15	11,654.12	0.00	50,383.21	4,068,783.48
DAVID A SMITH - Roth IRA	184,371.00	0.00	0.00	1,443.45	0.00	1,600.33	187,414.78
Total	\$4,192,097.30	\$0.00	-\$980.15	\$13,097.57	\$0.00	\$51,983.54	\$4,256,198.26



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.

Taxable accounts	Year to date				Estimated Annual Income(\$)
	Taxable dividends/ Capital gains (\$)	Tax-exempt dividends (\$)	Taxable interest (\$)	Tax-exempt interest (\$)	

DAVID A SMITH TOD - RMA	65,399.50	0.00	0.00	0.00	65,399.50	59,935
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Tax-deferred accounts	Dividends (\$)				Interest (\$)	Total (\$)	Estimated Annual Income(\$)
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DAVID A SMITH - Roth IRA		3,419.74			0.00	3,419.74	3,175
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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

Taxable accounts	December 2025			Year to date			Short term (\$)	Long term (\$)
	Short term (\$)	Long term (\$)		Short term (\$)	Long term (\$)			

DAVID A SMITH TOD - RMA	0.00	0.00		1,875.56	310,305.76		93,177.28	1,870,238.06
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Tax-deferred accounts

DAVID A SMITH - Roth IRA	0.00	0.00		-338.30	20,979.81		6,172.58	66,574.19
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Unrealized gains and losses



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

UBS Financial Services Inc.

December 2025

Your Financial Advisor:
WLR GROUP 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 number: [REDACTED]

Value of your account

	on November 28 (\$)	on December 31 (\$)
Your assets	4,007,726.30	4,068,783.48
Your liabilities	0.00	0.00
Value of your account	\$4,007,726.30	\$4,068,783.48

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 2025 (\$)	Year to date (\$)
Opening account value	\$4,007,726.30	\$3,356,914.64
Deposits, including investments transferred in	0.00	50,000.00
Withdrawals and fees, including investments transferred out	-980.15	-4,643.75
Dividend and interest income	11,654.12	65,483.32
Change in market value	50,383.21	601,029.27
Closing account value	\$4,068,783.48	\$4,068,783.48

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 and the UBS Insured Sweep Program, provided that the requirements for deposit insurance have been met. FDIC deposit insurance only covers the failure of an insured bank. UBS Financial Services Inc. is not an FDIC-insured bank. Bank deposits are not protected by SIPC. See Important Information about your statement at the end of this document.

	December 2025 (\$)	Year to date (\$)
Opening balances	\$47,128.41	\$28,944.18
Additions		
Deposits and other funds credited	0.00	50,000.00
Dividend and interest income	11,654.12	65,483.32
Proceeds from investment transactions	0.00	626,179.78
Total additions	\$11,654.12	\$741,663.10
Subtractions		
Fees	-414.64	-1,331.03
Other funds debited	-565.51	-3,312.72
Funds withdrawn for investments bought	0.00	-708,161.15
Total subtractions	-\$980.15	-\$712,804.90
Net cash flow	\$10,673.97	\$28,858.20
Closing balances	\$57,802.38	\$57,802.38

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 2025 (\$)	Year to date (\$)
Taxable dividends	11,654.12	65,399.50
Total current year	\$11,654.12	\$65,399.50
Prior year adjustment	0.00	83.82
Total dividend & interest	\$11,654.12	\$65,483.32

Summary of gains and losses

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

	Realized gains and losses		Unrealized gains and losses (\$)
	December 2025 (\$)	Year to date (\$)	
Short term	0.00	1,876.56	93,177.28
Long term	0.00	310,305.76	1,870,238.06
Total	\$0.00	\$312,182.32	\$1,963,415.34

Withholdings and tax summary

	December 2025 (\$)	Year to date (\$)
Foreign taxes paid	-565.51	-3,312.72



UBS

UBS Financial Services Inc.
December 2025

Account name:
Account number:

DAVID A SMITH TOD

Your Financial Advisor:
WLR GROUP 866-488-8883

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 (S)	Closing balance on Dec 31 (S)	Price per share on Dec 31 (S)	Average rate	Dividend/Interest period	Days in period
RMA GOVT MONEY MARKET FD	47,128.41	57,802.38	1.00	3.34%	Nov 1 to Nov 30	30

Equities

Common stock

Holding	Trade date	Number of shares	Purchase price/ Average price per share (S)	Cost basis (S)	Price per share on Dec 31 (S)	Value on Dec 31 (S)	Unrealized gain or loss (S)	Holding period
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ABBOTT LABS
Symbol: ABBT Exchange: NYSE
EAI: \$428 Current yield: 2.01%

	Feb 24, 20	82,000	85.239	6,989.62	125.290	10,273.78	3,284.16	LT
	May 8, 20	88,000	94.082	8,279.26	125.290	11,025.52	2,746.26	LT
Security total		170,000	89.817	15,268.88		21,299.30	6,030.42	

ADOBE INC. (DELAWARE)
Symbol: ADBE Exchange: OTC

	Oct 2, 18	38,000	275.403	10,465.34	349.990	13,299.62	2,834.28	LT
	Jan 10, 19	25,000	236.768	5,919.20	349.990	8,749.75	2,830.55	LT
	Jul 26, 19	30,000	311.642	9,349.26	349.990	10,499.70	1,150.44	LT
	Feb 24, 20	25,000	360.468	9,011.71	349.990	8,749.75	-261.96	LT
Security total		118,000	294.453	34,745.51		41,298.82	6,553.31	

AIRBUS SE UNSPONSORED ADR
Symbol: EADSY Exchange: OTC
EAI: \$197 Current yield: 0.71%

	Oct 19, 23	480,000	32.745	15,717.98	57.920	27,801.60	12,083.62	LT
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ALPHABET INC CL A
Symbol: GOOGL Exchange: OTC
EAI: \$490 Current yield: 0.27%

	Jul 13, 16	383,000	36.638	14,032.61	313.000	119,879.00	105,846.39	LT
	Jan 24, 18	140,000	58.923	8,249.22	313.000	43,820.00	35,570.78	LT
	Jun 27, 22	60,000	116.482	6,988.96	313.000	18,780.00	11,791.04	LT

continued next page



UBS Financial Services Inc.
December 2025

Account name: [REDACTED]
Account number: [REDACTED]

Your Financial Advisor:
WLR GROUP 866-488-8883

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								
CATERPILLAR INC								
Symbol: CAT Exchange: NYSE								
EAI: \$779 Current yield: 1.05%	Sep 12, 19	129,000	131.533	16,967.77	572.870	73,900.23	56,932.46	LT
COCA COLA CO COM								
Symbol: KO Exchange: NYSE								
EAI: \$849 Current yield: 2.92%	Oct 19, 23	416,000	54.422	22,639.83	69.910	29,082.56	6,442.73	LT
COMPAGNIE DE SAINT-GOBAIN ADR								
Symbol: CODY Exchange: OTC								
EAI: \$207 Current yield: 1.71%	May 15, 25	595,000	22.867	13,606.11	20.380	12,126.10	-1,480.01	ST
CONOCOPHILLIPS								
Symbol: COP Exchange: NYSE								
EAI: \$964 Current yield: 3.59%	Sep 23, 20	86,000	33.208	2,855.93	93.610	8,050.46	5,194.53	LT
	Aug 6, 24	107,000	106.066	11,349.16	93.610	10,016.27	-1,332.89	LT
	Sep 3, 24	94,000	110.179	10,356.85	93.610	8,799.34	-1,557.51	LT
Security total								
		287,000	85.582	24,561.94		26,866.07	2,304.13	
COSTCO WHOLESALE CORP								
Symbol: COST Exchange: OTC								
EAI: \$198 Current yield: 0.60%	Oct 12, 17	19,000	157.360	2,989.84	862.340	16,384.46	13,394.62	LT
	Mar 24, 20	19,000	287.658	5,465.51	862.340	16,384.46	10,918.95	LT
Security total								
		38,000	222.509	8,455.35		32,768.92	24,313.57	
DANAHER CORP								
Symbol: DHR Exchange: NYSE								
EAI: \$119 Current yield: 0.56%	Feb 18, 20	45,000	145.314	6,539.17	228.920	10,301.40	3,762.23	LT
	May 7, 20	48,000	140.620	6,749.78	228.920	10,988.16	4,238.38	LT
Security total								
		93,000	142.892	13,288.95		21,289.56	8,000.61	
DEUTSCHE TELEKOM AG DE SPON ADR								
Symbol: DTEGY Exchange: OTC								
EAI: \$700 Current yield: 3.04%	May 15, 25	705,000	36.234	25,545.34	32.700	23,053.50	-2,491.84	ST
DEUTSCHE POST AG SPON ADR								
Symbol: DHLGY Exchange: OTC								
EAI: \$299 Current yield: 2.67%	Aug 4, 22	205,000	40.962	8,397.40	54.690	11,211.45	2,814.05	LT

continued next page



UBS Financial Services Inc.
December 2025

Account name:
Account number:

DAVID A SMITH TOD

Your Financial Advisor:
WLR GROUP 866-488-8883

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
EXXON MOBIL CORP								
Symbol: XOM Exchange: NYSE								
EAI: \$2,488 Current yield: 3.42%	Mar 24, 20	214,000	34.460	7,374.54	120.340	25,752.76	18,378.22	LT
	Jan 24, 24	390,000	99.300	38,727.18	120.340	46,932.60	8,205.42	LT
		604,000	76.327	46,101.72		72,685.36	26,583.64	LT
Security total								
FREEMPORT-MCMORAN INC								
Symbol: FCX Exchange: NYSE								
EAI: \$484 Current yield: 1.18%	Aug 14, 19	807,000	9.439	7,618.00	50.790	40,987.53	33,369.53	LT
GLAXO WELLCOME PLC SPON ADR								
Symbol: GSK Exchange: NYSE								
EAI: \$1,163 Current yield: 3.38%	Apr 5, 24	251,000	41.160	10,331.26	49.040	12,309.04	1,977.78	LT
	Feb 27, 25	450,000	37.413	16,836.20	49.040	22,068.00	5,231.80	ST
		701,000	38.755	27,167.46		34,377.04	7,209.58	ST
Security total								
GOLDMAN SACHS GROUP INC								
Symbol: GS Exchange: NYSE								
EAI: \$1,024 Current yield: 1.82%	Aug 31, 22	64,000	333.442	21,340.30	879.000	56,256.00	34,915.70	LT
HEINEKEN NV SPON ADR								
Symbol: HEINY Exchange: OTC								
EAI: \$338 Current yield: 2.01%	Jun 22, 17	412,000	48.990	20,184.22	40.800	16,809.60	-3,374.62	LT
HERMES INTL SCA ADR								
Symbol: HESAY Exchange: OTC								
EAI: \$117 Current yield: 0.47%	Feb 27, 25	101,000	283.008	28,583.81	248.000	25,048.00	-3,535.81	ST
HOME DEPOT INC								
Symbol: HD Exchange: NYSE								
EAI: \$1,150 Current yield: 2.67%	Jul 13, 16	74,000	133.553	9,882.94	344.100	25,463.40	15,580.46	LT
	Sep 11, 19	51,000	232.898	11,877.84	344.100	17,549.10	5,671.26	LT
		125,000	174.086	21,760.78		43,012.50	21,251.72	LT
Security total								
HONDA MOTOR CO ADR JAPAN ADR								
Symbol: HMC Exchange: NYSE								
EAI: \$764 Current yield: 3.80%	May 27, 20	682,000	26.238	17,894.72	29.480	20,105.36	2,210.64	LT
HONG KONG EXCHANGES & CLEARING LTD ADR								
Symbol: HKXCY Exchange: OTC								
EAI: \$349 Current yield: 2.42%	Mar 21, 25	277,000	47.002	13,019.81	52.120	14,437.24	1,417.43	ST

continued next page



UBS Financial Services Inc.
December 2025

Account name:
Account number:

DAVID A SMITH TOD

Your Financial Advisor:
WLR GROUP 866-488-8883

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
HSBC HOLDINGS PLC NEW GB SPON ADR								
Symbol: HSBC Exchange: NYSE								
EAI: \$981 Current yield: 4.17%	Feb 28, 25	299,000	59.779	17,874.02	78.670	23,522.33	5,648.31	ST
INGERSOLL RAND INC								
Symbol: IR Exchange: NYSE								
EAI: \$40 Current yield: 0.10%	Aug 30, 22	263,000	47.711	12,548.16	79.220	20,834.86	8,286.70	LT
	Feb 22, 23	233,000	57.421	13,379.13	79.220	18,458.26	5,079.13	LT
Security total		496,000	52.273	25,927.29		39,293.12	13,365.83	
INTUIT								
Symbol: INTU Exchange: OTC								
EAI: \$259 Current yield: 0.72%	Nov 8, 22	54,000	382.658	20,663.58	662.420	35,770.68	15,107.10	LT
INTUITIVE SURGICAL INC								
Symbol: ISRG Exchange: OTC								
	Mar 26, 20	10,000	162.289	1,622.89	566.360	5,663.60	4,040.71	LT
	May 7, 20	72,000	177.922	12,810.40	566.360	40,777.92	27,967.52	LT
Security total		82,000	176.016	14,433.29		46,441.52	32,008.23	
JPMORGAN CHASE & CO								
Symbol: JPM Exchange: NYSE								
EAI: \$1,308 Current yield: 1.86%	Jul 14, 16	103,000	64.569	6,650.66	322.220	33,188.66	26,538.00	LT
	Aug 21, 23	115,000	149.371	17,177.75	322.220	37,055.30	19,877.55	LT
Security total		218,000	109.305	23,828.41		70,243.96	46,415.55	
LILLY EU & CO								
Symbol: LLY Exchange: NYSE								
EAI: \$464 Current yield: 0.64%	Jan 24, 18	67,000	84.769	5,679.55	1,074.680	72,003.56	66,324.01	LT
LLOYDS BANKING GROUP PLC SPON ADR								
Symbol: LYG Exchange: NYSE								
EAI: \$850 Current yield: 3.30%	Feb 28, 25	4,863,000	3.747	18,222.96	5.300	25,773.90	7,550.94	ST
LONDON STOCK EXCHANGE GROUP SPON ADR								
Symbol: LSEG Exchange: OTC								
EAI: \$138 Current yield: 1.20%	Mar 21, 25	377,000	36.938	13,925.90	30.570	11,524.89	-2,401.01	ST
LOREAL CO ADR FRANCE ADR								
Symbol: LRLCY Exchange: OTC								
EAI: \$454 Current yield: 1.49%	Jul 12, 16	259,000	38.529	9,979.20	85.650	22,183.35	12,204.15	LT

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UBS

UBS Financial Services Inc.
December 2025

Account name:
Account number:

DAVID A. SMITH, ZOO

Your Financial Advisor:
WLB GROUP 866-488-8883

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	May 30, 19	96,000	54.088	5,192.52	85.650	8,222.40	3,029.88	LT
		355,000	42.737	15,171.72		30,405.75	15,234.03	
LVMH MOET HENNESSY LOUIS ADR								
Symbol: LVMUY Exchange: OTC								
EAI: \$846 Current yield: 1.57%								
Security total	Jul 18, 16	221,000	31.112	6,875.76	150.810	33,329.01	26,453.25	LT
	Jan 9, 19	136,000	60.741	8,260.90	150.810	20,510.16	12,249.26	LT
		357,000	42.400	15,136.66		53,839.17	38,702.51	
MASTERCARD INC CL A								
Symbol: MA Exchange: NYSE								
EAI: \$271 Current yield: 0.61%								
Security total	Mar 11, 20	19,000	270.416	5,137.92	570.880	10,846.72	5,708.80	LT
	Apr 25, 22	27,000	351.258	9,483.98	570.880	15,413.76	5,929.78	LT
	Aug 21, 23	32,000	393.472	12,591.12	570.880	18,268.16	5,677.04	LT
		78,000	348.885	27,213.02		44,528.64	17,315.62	
MERCK & CO INC COM								
Symbol: MRK Exchange: NYSE								
EAI: \$2,220 Current yield: 3.23%								
Security total	Jul 12, 16	137,000	56.808	7,782.81	105.260	14,420.62	6,637.81	LT
	May 30, 19	116,000	75.847	8,798.28	105.260	12,210.16	3,411.88	LT
	Jan 24, 25	212,000	96.025	20,357.40	105.260	22,315.12	1,957.72	ST
	Jan 27, 25	188,000	97.840	18,393.97	105.260	19,788.88	1,394.91	ST
		653,000	84.736	55,332.46		68,734.78	13,402.32	
META PLATFORMS INC CL A								
Symbol: META Exchange: OTC								
EAI: \$153 Current yield: 0.32%								
Security total	Dec 26, 23	29,000	355.604	10,312.54	660.090	19,142.61	8,830.07	LT
	Apr 5, 24	44,000	526.620	23,171.28	660.090	29,043.96	5,872.68	LT
		73,000	458.682	33,483.82		48,186.57	14,702.75	
MICROSOFT CORP								
Symbol: MSFT Exchange: OTC								
EAI: \$1,139 Current yield: 0.75%								
Security total	Jul 14, 16	147,000	53.853	7,916.52	483.620	71,092.14	63,175.62	LT
	Jan 24, 18	49,000	92.801	4,547.25	483.620	23,697.38	19,150.13	LT
	Jan 9, 19	41,000	104.631	4,289.88	483.620	19,828.42	15,538.54	LT
	May 30, 19	76,000	125.420	9,531.99	483.620	36,755.12	27,223.13	LT
		313,000	83.980	26,285.64		151,373.06	125,087.42	

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UBS

UBS Financial Services Inc.
December 2025

Account name: [REDACTED]
Account number: [REDACTED]

DAVID A SMITH TOD
Your Financial Advisor:
WLR GROUP 866-488-8883

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
MITSUBISHI HEAVY INDS LTD ADR								
Symbol: MHVY Exchange: OTC								
EAI: \$228 Current yield: 0.43%	Mar 21, 25	930.000	19.501	18,136.35	24.230	22,533.90	4,397.55	ST
	May 15, 25	1,234.000	18.689	23,062.32	24.230	29,899.82	6,837.50	ST
Security total		2,164.000	19.038	41,198.67		52,433.72	11,235.05	
MITSUBISHI UFJ FINANCIAL GROUP INC SPON ADR								
Symbol: MUFG Exchange: NYSE								
EAI: \$515 Current yield: 2.50%	Mar 21, 25	1,300.000	14.943	19,426.46	15.860	20,618.00	1,191.54	ST
MITSUBI & CO LTD ADR JAPAN ADR								
Symbol: MITSY Exchange: OTC								
EAI: \$496 Current yield: 2.01%	May 15, 25	42.000	399.792	16,791.27	586.400	24,628.80	7,837.53	ST
MORGAN STANLEY								
Symbol: MS Exchange: NYSE								
EAI: \$1,604 Current yield: 2.25%	May 26, 20	401.000	43.230	17,335.40	177.530	71,189.53	53,854.13	LT
NATL AUSTRALIA BANK LTD SPON ADR								
Symbol: NABZY Exchange: OTC								
EAI: \$1,091 Current yield: 3.70%	May 20, 25	2,096.000	12.229	25,632.88	14.070	29,490.72	3,857.84	ST
NESTLE S A SPONSORED ADR								
Symbol: NSRGY Exchange: OTC								
EAI: \$1,210 Current yield: 3.14%	Aug 21, 18	76.000	83.011	6,308.87	98.780	7,507.28	1,198.41	LT
	Mar 21, 25	314.000	103.934	32,635.38	98.780	31,016.92	-1,618.46	ST
Security total		390.000	99.857	38,944.25		38,524.20	-420.05	
NETFLIX INC								
Symbol: NFLX Exchange: OTC								
EAI: \$40 Current yield: 0.02%	Jan 4, 22	240.000	59.027	14,166.56	93.760	22,502.40	8,335.84	LT
NVIDIA CORP								
Symbol: NVDA Exchange: OTC								
EAI: \$40 Current yield: 0.02%	May 9, 24	1,010.000	89.002	89,892.28	186.500	188,365.00	98,472.72	LT
OMRON CORP SPON ADR								
Symbol: OMRNY Exchange: OTC								
EAI: \$254 Current yield: 2.21%	Oct 16, 17	108.000	54.482	5,884.06	25.210	2,722.68	-3,161.38	LT
	Jun 25, 24	347.000	35.772	12,413.10	25.210	8,747.87	-3,665.23	LT
Security total		455.000	40.214	18,297.16		11,470.55	-6,826.61	

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UBS

UBS Financial Services Inc.
December 2025

Account name:
Account number:

DAVID A SMITH TOD

Your Financial Advisor:
W&A GROUP 866-488-8883

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
ORACLE CORP								
Symbol: ORCL Exchange: NYSE								
EAI: \$126 Current yield: 1.03%	May 30, 19	63,000	51.840	3,265.95	194.910	12,279.33	9,013.38	LT
PACCAR INC								
Symbol: PCAR Exchange: OTC								
EAI: \$447 Current yield: 1.20%	Mar 2, 23	244,000	74.570	18,195.25	109.510	26,720.44	8,525.19	LT
	Mar 23, 23	95,000	70.724	6,718.87	109.510	10,403.45	3,684.58	LT
Security total		339,000	73.493	24,914.12		37,123.89	12,209.77	
PANASONIC CORP ADR								
Symbol: PCRHV Exchange: OTC								
EAI: \$416 Current yield: 1.52%	Mar 24, 20	985,000	7.097	6,991.43	12.940	12,745.90	5,754.47	LT
	Jun 21, 24	1,128,000	8.208	9,259.12	12.940	14,596.32	5,337.20	LT
Security total		2,113,000	7.691	16,250.55		27,342.22	11,091.67	
Pfizer Inc								
Symbol: PFE Exchange: NYSE								
EAI: \$1,861 Current yield: 6.91%	Jan 23, 25	1,082,000	26.426	28,593.69	24.900	26,941.80	-1,651.89	ST
QUALCOMM INC								
Symbol: QCOM Exchange: OTC								
EAI: \$360 Current yield: 2.08%	Oct 21, 22	101,000	114.340	11,548.36	171.050	17,276.05	5,727.69	LT
RIO TINTO PLC SPON ADR								
Symbol: RIO Exchange: NYSE								
EAI: \$863 Current yield: 4.63%	Jun 27, 18	118,000	55.144	6,507.09	80.030	9,443.54	2,936.45	LT
	Jul 10, 18	115,000	56.024	6,442.78	80.030	9,203.45	2,760.67	LT
Security total		233,000	55.579	12,949.87		18,646.99	5,697.12	
ROCHE HLDG LTD SPONS ADR SWITZ								
ADR								
Symbol: RHHBY Exchange: OTC								
EAI: \$1,125 Current yield: 1.69%	Feb 27, 25	532,000	41.556	22,108.30	51.570	27,435.24	5,326.94	ST
	Mar 21, 25	757,000	43.768	33,132.87	51.570	39,038.49	5,905.62	ST
Security total		1,289,000	42.856	55,241.17		66,473.73	11,232.56	

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UBS

UBS Financial Services Inc.
December 2025

Account name:
Account number:

DAVID A. SANTIAGO

Your Financial Advisor:
WLR GROUP 866-488-8883

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
SIEMENS A G SPON ADR								
Symbol: SIEGY Exchange: OTC								
EAI: \$630 Current yield: 1.43%	Jul 12, 16	172,000	51.855	8,919.19	139.950	24,071.40	15,152.21	LT
	Apr 24, 17	67,000	71.747	4,807.06	139.950	9,376.55	4,569.59	LT
	Jun 19, 17	76,000	70.822	5,382.48	139.950	10,636.20	5,253.72	LT
Security total		315,000	60.663	19,108.73		44,084.25	24,975.52	
SMC CORP SPON ADR								
Symbol: SMCAY Exchange: OTC								
EAI: \$195 Current yield: 1.28%	Apr 21, 17	336,000	14.171	4,761.62	17.255	5,797.68	1,036.06	LT
	May 30, 19	550,000	16.793	9,236.38	17.255	9,490.25	253.87	LT
Security total		886,000	15.799	13,998.00		15,287.93	1,289.93	
SONY GROUP CORP SPONSORED ADR								
Symbol: SONY Exchange: NYSE								
EAI: \$154 Current yield: 0.43%	Apr 1, 25	1,407,000	25.338	35,651.45	25.600	36,019.20	367.75	ST
SPOTIFY TECHNOLOGY SA EUR								
Symbol: SPOT Exchange: NYSE								
EUR Exchange rate: 0.85146	Mar 21, 25	26,000	598.946	15,572.62	580.710	15,098.46	-474.16	ST
STARBUCKS CORP								
Symbol: SBUX Exchange: OTC								
EAI: \$439 Current yield: 2.95%	Sep 2, 22	177,000	83.813	14,835.05	84.210	14,905.17	70.12	LT
SUNCOR ENERGY INC NEW CAD								
Symbol: SU Exchange: NYSE								
EAI: \$1,190 Current yield: 3.96%								
CAD Exchange rate: 1.37075	Sep 8, 25	678,000	40.185	27,245.43	44.360	30,076.08	2,830.65	ST
TAIWAN SEMICONDUCTOR MFG CO								
LTD ADR								
Symbol: TSM Exchange: NYSE								
EAI: \$532 Current yield: 0.88%	Mar 24, 20	101,000	48.456	4,894.09	303.890	30,592.89	25,798.80	LT
	Apr 19, 23	99,000	86.835	8,596.74	303.890	30,085.11	21,488.37	LT
Security total		200,000	67.454	13,490.83		60,778.00	47,287.17	
THERMO FISHER SCIENTIFIC INC								
Symbol: TMO Exchange: NYSE								
EAI: \$38 Current yield: 0.30%	Feb 14, 20	22,000	339.309	7,464.80	579.450	12,747.90	5,283.10	LT

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UBS

UBS Financial Services Inc.
December 2025

Account name:
Account number:

DAVID A SMITH TOD

Your Financial Advisor:
WLR GROUP 866-488-8883

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
TOTALENERGIES SE EUR								
Symbol: TTE Exchange: NYSE								
EUR Exchange rate: 0.85146	Oct 8, 20	451,000	35.020	15,794.14	65.420	29,504.42	13,710.28	LT
UBS GROUP AG								
Symbol: UBS Exchange: NYSE								
EAL: \$327 Current yield: 0.97%	Feb 27, 25	726,000	33.585	24,383.17	46.310	33,621.06	9,237.89	ST
UNICREDIT SPA UNSPONSORED ADR								
Symbol: UNCRY Exchange: OTC								
EAL: \$1,387 Current yield: 2.63%	Feb 28, 25	1,272,000	26.326	33,486.81	41.470	52,749.84	19,263.03	ST
UNION PACIFIC CORP								
Symbol: UNP Exchange: NYSE								
EAL: \$723 Current yield: 2.39%	Sep 11, 19	48,000	166.722	8,002.68	231.320	11,103.36	3,100.68	LT
	Mar 26, 20	83,000	139.543	11,582.07	231.320	19,199.56	7,617.49	LT
Security total		131,000	149.502	19,584.75		30,302.92	10,718.17	
UNITEDHEALTH GROUP INC								
Symbol: UNH Exchange: NYSE								
EAL: \$813 Current yield: 2.68%	Jul 6, 23	41,000	469.622	19,254.52	330.110	13,534.51	-5,720.01	LT
	Jan 23, 25	51,000	528.986	26,978.32	330.110	16,835.61	-10,142.71	ST
Security total		92,000	502.531	46,232.84		30,370.12	-15,862.72	
VISA INC CL A								
Symbol: V Exchange: NYSE								
EAL: \$343 Current yield: 0.76%	Jun 19, 17	34,000	94.965	3,228.81	350.710	11,924.14	8,695.33	LT
	Feb 15, 18	35,000	121.435	4,250.25	350.710	12,274.85	8,024.60	LT
	May 30, 19	59,000	162.855	9,608.45	350.710	20,691.89	11,083.44	LT
Security total		128,000	133.496	17,087.51		44,890.88	27,803.37	
WALMART INC								
Symbol: WMT Exchange: OTC								
EAL: \$705 Current yield: 0.84%	Aug 12, 22	420,000	44.074	18,511.42	111.410	46,792.20	28,280.78	LT
	Jan 29, 24	330,000	54.772	18,074.90	111.410	36,765.30	18,690.40	LT
Security total		750,000	48.782	36,586.32		83,557.50	46,971.18	
Total				\$1,974,048.47		\$3,862,837.97	\$1,888,789.50	
Total estimated annual income: \$55,269								



UBS Financial Services Inc.
December 2025

Account name: DAVID A SMITH TOD
Account number: [REDACTED]

Your Financial Advisor:
WLR GROUP 866-488-8883

Your assets , Equities (continued)

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 US PHARMACEUTICALS ETF									
Symbol: IHE									
Trade date: Oct 26, 23	408,000	57.080	23,288.98	23,288.98	84.830	34,610.64	11,321.66	11,321.66	LT
EAI: \$610 Current yield: 1.76%									
ISHARES MSCI EUROPE FINANCIALS ETF									
Symbol: EUFN									
Trade date: Jul 22, 20	1,180,000	15.390	18,160.75	18,160.75	37.090	43,766.20	25,605.45		LT
Trade date: Oct 23, 20	517,000	14.306	7,396.25	7,396.25	37.090	19,175.53	11,779.28		LT
Trade date: Aug 26, 22	500,000	15.458	7,729.05	7,729.05	37.090	18,545.00	10,815.95		LT
Trade date: Feb 22, 23	864,000	19.609	16,942.26	16,942.26	37.090	32,045.76	15,103.50		LT
EAI: \$4,056 Current yield: 3.57%									
Security total	3,061,000	16.409	50,228.31	50,228.31		113,532.49	63,304.18	63,304.18	
Total			\$73,517.29	\$73,517.29		\$148,143.13	\$74,625.84	\$74,625.84	
Total estimated annual income: \$4,666									

Your total assets

	Cash and money balances	Value on Dec 31 (\$)	Percentage of your account	Cost basis (\$)	Estimated annual income (\$)	Unrealized gain or loss (\$)
Cash		\$7,802.38	1.42%	\$7,802.38	55,269.00	1,888,789.50
Equities						
Common stock		3,862,837.97		1,974,048.47	4,666.00	74,625.84
Closed end funds & Exchange traded products		148,143.13		73,517.29	59,935.00	1,963,415.34
Total equities		4,010,981.10	98.58%	2,047,565.76		
Total		\$4,068,783.48	100.00%	\$2,105,368.14	\$59,935.00	\$1,963,415.34



UBS Financial Services Inc.
December 2025

Account name: DAVID A STEPHENSON
Account number: [REDACTED]

Your Financial Advisor:
WLR GROUP 866-488-8883

Account activity this month (continued)

Date	Activity	Description	Amount (\$)
Dividend and interest income (continued)			
<i>Taxable dividends (continued)</i>			
Dec 15	Dividend	COCA COLA CO COM PAID ON SYMBOL: KO	416 212.16
Dec 15	Dividend	ALPHABET INC CL A PAID ON SYMBOL: GOOGL	583 122.43
Dec 15	Foreign Dividend	DAIICHI KANGAROO FINANCIAL GROUP INC SPON ADR PAID ON CUSIP: 606822104 / SYMBOL: MUFG	1300 292.32
Dec 15	Foreign Dividend	PANASONIC CORP ADR PAID ON CUSIP: 69832A304 / SYMBOL: PCRHV	213 270.95
Dec 16	Dividend	UNITEDHEALTH GROUP INC PAID ON SYMBOL: UNH	92 203.32
Dec 18	Foreign Dividend	HSBC HOLDINGS PLC NEW GB SPON ADR PAID ON CUSIP: 404280406 / SYMBOL: HSBC	299 149.50
Dec 18	Dividend	HOME DEPOT INC PAID ON SYMBOL: HD	125 287.50
Dec 18	Dividend	QUALCOMM INC PAID ON SYMBOL: QCOM	101 89.89
Dec 18	Foreign Dividend	SHELL PLC SPON ADR PAID ON CUSIP: 780259305 / SYMBOL: SHEL	349 249.88
Dec 19	Foreign Dividend	BP PLC SPON ADR PAID ON CUSIP: 055622104 / SYMBOL: BP	1417 707.37
Dec 19	Dividend	ISHARES US PHARMACEUTICALS ETF PAID ON SYMBOL: IHE	408 238.78
Dec 19	Dividend	ISHARES MSCI EUROPE FINANCIALS ETF PAID ON SYMBOL: EUFN	3061 1,578.40
Dec 19	Foreign Dividend	LVMH MOET HENNESSY LOUIS ADR PAID ON CUSIP: 502441306 / SYMBOL: LVMUY	357 456.94
Dec 19	Foreign Dividend	NATL AUSTRALIA BANK LTD SPON ADR PAID ON CUSIP: 632525408 / SYMBOL: NABZY	2096 591.83
Dec 22	Foreign Dividend	DAIICHI KANGAROO FINANCIAL GROUP INC SPON ADR PAID ON CUSIP: 606822104 / SYMBOL: MUFG	2164 166.87
Dec 23	Dividend	META PLATFORMS INC CL A PAID ON SYMBOL: META	73 38.33
Dec 23	Dividend	BLACKROCK INC PAID ON SYMBOL: BLK	29 151.09

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UBS

UBS Financial Services Inc.
December 2025

Account name: DAVID A SMITH TOD
Account number: [REDACTED]

Your Financial Advisor:
WLB GROUP 866-488-8883

Account activity this month (continued)

Dividend and interest income (continued)

Taxable dividends (continued)

Date	Activity	Description	Amount (\$)
Dec 24	Foreign Dividend	SUNCOR ENERGY INC NEW CAD PAID ON SYMBOL: SU	297.00
Dec 26	Dividend	BANK OF AMER CORP PAID ON SYMBOL: BAC	222.60
Dec 26	Dividend	NVIDIA CORP PAID ON SYMBOL: NVDA	10.10
Dec 30	Dividend	GOLDMAN SACHS GROUP INC PAID ON SYMBOL: GS	256.00
Dec 30	Dividend	UNION PACIFIC CORP PAID ON SYMBOL: UNP	180.78
Dec 30	Dividend	BROADCOM INC PAID ON SYMBOL: AVGO	127.40

Total taxable dividends
Total dividend and interest income

\$11,654.12
\$11,654.12

Fees	Date	Activity	Description	Amount (\$)
	Dec 9	Fee	MITTSUI & CO LTD ADR JAPAN ADR CUSIP: 606827202 / SYMBOL: MITSY	-0.25
	Dec 9	Fee	OMRON CORP SPON ADR CUSIP: 682151303 / SYMBOL: OMIRNY	-13.65
	Dec 10	Fee	BAE SYSTEMS PLC SPON ADR CUSIP: 05523R107 / SYMBOL: BAESY	-12.27
	Dec 11	Fee	SMC CORP SPON ADR CUSIP: 78445W306 / SYMBOL: SMCAY	-34.39
	Dec 11	Fee	UNICREDIT SPA UNSPONSORED ADR CUSIP: 904678406 / SYMBOL: UNCRY	-89.04
	Dec 12	Fee	HONDA MOTOR CO ADR JAPAN ADR CUSIP: 438128308 / SYMBOL: HMC	-20.46
	Dec 12	Fee	SONY GROUP CORP SPONSORED ADR CUSIP: 835699307 / SYMBOL: SONY	-16.01
	Dec 15	Fee	MITSUBISHI UFJ FINANCIAL GROUP INC SPON ADR CUSIP: 606822104 / SYMBOL: MUFG	-29.50
	Dec 15	Fee	PANASONIC CORP ADR CUSIP: 69832A304 / SYMBOL: PCRHY	-79.03

continued next page



UBS Financial Services Inc.
December 2025

Account name:
Account number:

DAVID A SMITH TOD

Your Financial Advisor:
WLR GROUP 866-488-8883

Account activity this month (continued)

Date	Activity	Description	Amount (\$)
Dec 18	Fee	HSBC HOLDINGS PLC NEW GB SPON ADR CUSIP: 404280406 / SYMBOL: HSBC	-1.50
Dec 19	Fee	BP PLC SPON ADR CUSIP: 055622104 / SYMBOL: BP	-7.09
Dec 19	Fee	LVMH MOET HENNESSY LOUIS ADR CUSIP: 502441306 / SYMBOL: LVMUY	-29.45
Dec 19	Fee	NATL AUSTRALIA BANK LTD SPON ADR CUSIP: 632525408 / SYMBOL: NABZY	-41.92
Dec 22	Fee	MITSUBISHI HEAVY INDS LTD ADR CUSIP: 606793404 / SYMBOL: MHVY	-40.08
Total fees			-\$414.64

Date	Activity	Description	Amount (\$)
Dec 9	Foreign Tax Withheld	MITTSUI & CO LTD ADR JAPAN ADR CUSIP: 606827202 / SYMBOL: MITSY	-29.60
Dec 9	Foreign Tax Withheld	OMRON CORP SPON ADR CUSIP: 682151303 / SYMBOL: OMRVY	-15.17
Dec 11	Foreign Tax Withheld	SMC CORP SPON ADR CUSIP: 78445W506 / SYMBOL: SMCAY	-14.27
Dec 11	Foreign Tax Withheld	UNICREDIT SPA UNSPONSORED ADR CUSIP: 904678406 / SYMBOL: UNGRY	-272.91
Dec 12	Foreign Tax Withheld	HONDA MOTOR CO ADR JAPAN ADR CUSIP: 438128308 / SYMBOL: HMC	-46.21
Dec 12	Foreign Tax Withheld	SONY GROUP CORP SPONSORED ADR CUSIP: 835699307 / SYMBOL: SONY	-11.30
Dec 15	Foreign Tax Withheld	MITSUBISHI UFJ FINANCIAL GROUP INC SPON ADR CUSIP: 606822104 / SYMBOL: MUFG	-29.23
Dec 15	Foreign Tax Withheld	PANASONIC CORP ADR CUSIP: 69832A304 / SYMBOL: PCRHV	-27.09
Dec 19	Foreign Tax Withheld	LVMH MOET HENNESSY LOUIS ADR CUSIP: 502441306 / SYMBOL: LVMUY	-58.49
Dec 22	Foreign Tax Withheld	MITSUBISHI HEAVY INDS LTD ADR CUSIP: 606793404 / SYMBOL: MHVY	-16.69
Dec 24	Foreign Tax Withheld	SUNCOR ENERGY INC NEW CAD SYMBOL: SU	-44.55
Total other funds debited			



UBS

UBS Financial Services Inc.
December 2025

Account name:
Account number:

DAVID A SMITH TOD

Your Financial Advisor:
WLR GROUP 866-488-8883

Account activity this month (continued)

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 5	Exchange	TOTAL SA ORD EUR	451.000					
Dec 5	Exchange	TOTALENERGIES SE SPON ADR CUSIP: 89151E109	-451.000					
Dec 11	Exchange	TOTALENERGIES SE AS OF 12/08/25 SYMBOL: TTE	451.000					
Dec 11	Cancel Of Exchange	TOTALENERGIES SE ORD EUR AS OF 12/08/25	-451.000					
Dec 18	Dividend	SERVICENOW INC STOCK SPLIT SYMBOL: NOW RATE: 4.00 PAID ON 14 SYMBOL: NOW	56.000					
Total								

Date	Activity	Description	Amount (\$)
Money balance activities			
Nov 28	Balance forward		\$47,128.41
Dec 1	Bought	RMA GOVERNMENT MONEY MARKET FD AS OF 11/28/25	126.71
Dec 2	Bought	RMA GOVERNMENT MONEY MARKET FD	792.10
Dec 4	Bought	RMA GOVERNMENT MONEY MARKET FD	111.87
Dec 5	Bought	RMA GOVERNMENT MONEY MARKET FD	9.92
Dec 10	Bought	RMA GOVERNMENT MONEY MARKET FD	389.06
Dec 11	Bought	RMA GOVERNMENT MONEY MARKET FD	1,003.44
Dec 12	Bought	RMA GOVERNMENT MONEY MARKET FD AS OF 12/11/25	1.83
Dec 12	Bought	RMA GOVERNMENT MONEY MARKET FD	1,261.08
Dec 15	Bought	RMA GOVERNMENT MONEY MARKET FD	481.14
Dec 16	Bought	RMA GOVERNMENT MONEY MARKET FD	733.01
Dec 17	Bought	RMA GOVERNMENT MONEY MARKET FD	203.32
Dec 19	Bought	RMA GOVERNMENT MONEY MARKET FD	775.27
Dec 22	Bought	RMA GOVERNMENT MONEY MARKET FD	3,436.37
Dec 23	Bought	RMA GOVERNMENT MONEY MARKET FD	110.10
Dec 24	Bought	RMA GOVERNMENT MONEY MARKET FD	189.42

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UBS Financial Services Inc.
December 2025

Account name: DAVID A SMITH TOD
Account number: [REDACTED]

Your Financial Advisor:
WLR GROUP 866-488-8883

Account activity this month (continued)

Money balance activities (continued)			
Date	Activity	Description	Amount (\$)
Dec 26	Bought	RMA GOVERNMENT MONEY MARKET FD	252.45
Dec 29	Bought	RMA GOVERNMENT MONEY MARKET FD	232.70
Dec 31	Bought	RMA GOVERNMENT MONEY MARKET FD	564.18
Dec 31	Closing RMA Government Money Market Fd		\$57,802.38



Your notes

End of statement for account number



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

UBS Financial Services Inc.

December 2025

Your Financial Advisor:
WLR GROUP 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 28 (\$)	on December 31 (\$)
Your assets	184,371.00	187,414.78
Your liabilities	0.00	0.00
Value of your account	\$184,371.00	\$187,414.78

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 2025 (\$)	Year to date (\$)
Opening account value	\$184,371.00	\$152,626.35
Dividend and interest income	1,443.45	3,424.17
Change in market value	1,600.33	31,364.26
Closing account value	\$187,414.78	\$187,414.78



UBS

UBS Financial Services Inc.
December 2025

Account name:
Account type:
Account number:

DAVID A SMITH
Both IRA

Your Financial Advisor:
WIR GROUP 866-488-8883

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 and the UBS Insured Sweep Program, provided that the requirements for deposit insurance have been met. FDIC deposit insurance only covers the failure of an insured bank. UBS Financial Services Inc. is not an FDIC-insured bank. Bank deposits are not protected by SIPC. See Important Information about your statement at the end of this document.

	December 2025 (\$)	Year to date (\$)
Opening balances	\$1,938.46	\$2,027.57
Additions		
Dividend and interest income	1,443.45	3,424.17
Proceeds from investment transactions	0.00	43,746.23
Total additions	\$1,443.45	\$47,170.40
Subtractions		
Funds withdrawn for investments bought	0.00	-45,816.06
Total subtractions	\$0.00	-\$45,816.06
Net cash flow	\$1,443.45	\$1,354.34
Closing balances	\$3,381.91	\$3,381.91

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 2025 (\$)	Year to date (\$)
Dividends	1,443.45	3,419.74
Total current year	\$1,443.45	\$3,419.74
Prior year adjustment	0.00	4.43
Total dividend & interest	\$1,443.45	\$3,424.17

Summary of gains and losses

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

	Realized gains and losses		Unrealized gains and losses (\$)
	December 2025 (\$)	Year to date (\$)	
Short term	0.00	-338.30	6,172.58
Long term	0.00	20,979.81	66,574.19
Total	\$0.00	\$20,641.51	\$72,746.77



UBS Financial Services Inc.
December 2025

Account name: DAVID A SMITH
Account type: Roth IRA
Account number: [REDACTED]

Your Financial Advisor:
WLR GROUP 866-488-8883

Retirement services information

2025 Year-End valuation statement - Form 5498

Retain this statement as your year-end valuation. If your asset portfolio includes annuity products and / or alternative investments, or if the value shown in your December statement is revised, we will automatically provide you with an updated year-end valuation in January 2026. This 2025 year-end value of your IRA (or the updated value, if applicable) will be furnished to the Internal Revenue Service. Additionally, if you have or will have attained your Required Minimum Distribution (RMD) age by the end of 2025, a separate Year-End Valuation Statement will be provided, which includes the RMD amount.

December 31 value

\$187,414.78

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%	[REDACTED]	Surviving Primary(s) Pro-Rata (100.00%)

Your notes



UBS Financial Services Inc.
December 2025

Account name: DAVID A SMITH
Account type: Roth IRA
Account number: [REDACTED]

Your Financial Advisor:
WLR GROUP 866-488-8883

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 (S)	Closing balance on Dec 31 (S)	Price per share on Dec 31 (S)	Average rate	Dividend/interest period	Days in period
RMA GOVT MONEY MARKET FD	1,938.46	3,381.91	1.00	3.34%	Nov 1 to Nov 30	30

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 (S)	Client Investment (S)	Cost basis (S)	Price per share on Dec 31 (S)	Value on Dec 31 (S)	Unrealized (tax) gain or loss (S)	Investment return (S)	Holding period
FIDELITY NASDAQ COMPOSITE INDEX ETF									
Symbol: ONEQ									
Trade date: Jun 26, 25	50,000	79.530	3,976.50	3,976.50	91.400	4,570.00	593.50	593.50	ST
EAI: \$26 Current yield: 0.57%									
INVESCO QQQ TRUST ETF									
Symbol: QQQ									
Trade date: Feb 15, 17	43,000	129.157	5,553.79	5,553.79	614.310	26,415.33	20,861.54		LT
Trade date: Jan 10, 19	8,000	162.312	1,298.50	1,298.50	614.310	4,914.48	3,615.98		LT
Trade date: Jul 26, 19	16,000	196.169	3,138.71	3,138.71	614.310	9,828.96	6,690.25		LT
EAI: \$187 Current yield: 0.45%									
Security total	67,000	149.119	9,991.00	9,991.00		41,158.77	31,167.77	31,167.77	
INVESCO KBW BANK ETF									

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UBS

UBS Financial Services Inc.
December 2025

Account name:
Account type:
Account number:

DAVID A SMITH
Roth IRA

Your Financial Advisor:
WLR GROUP 866-488-8883

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
Symbol: KBWB									
Trade date: Feb 21, 25	67,000	69.083	4,628.62	4,628.62	84.290	5,647.43	1,018.81	1,018.81	ST
EAI: \$115 Current yield: 2.04%									
INVECO NASDAQ INTERNET ETF									
Symbol: PNQI									
Trade date: Oct 14, 20	85,000	43.763	3,719.86	3,719.86	53.947	4,585.50	865.64		LT
Trade date: Dec 20, 21	25,000	42.199	1,054.99	1,054.99	53.947	1,348.68	293.69		LT
EAI: \$1 Current yield: 0.02%									
Security total	110,000	43.408	4,774.85	4,774.85		5,934.17	1,159.33	1,159.33	
ISHARES MSCI JAPAN ETF									
Symbol: EWJ									
Trade date: Jun 5, 17	14,000	55.335	774.70	774.70	80.740	1,130.36	355.66		LT
Trade date: Mar 25, 25	48,000	71.833	3,448.03	3,448.03	80.740	3,875.52	427.49		ST
Trade date: May 28, 25	48,000	74.033	3,553.60	3,553.60	80.740	3,875.52	321.92		ST
EAI: \$385 Current yield: 4.33%									
Security total	110,000	70.694	7,776.33	7,776.33		8,881.40	1,105.07	1,105.07	
ISHARES MSCI GLOBAL SELECT METALS & MINING PRODUCERS ETF									
Symbol: PICK									
Trade date: Jul 6, 18	46,000	32.597	1,499.49	1,499.49	51.340	2,361.64	862.15		LT
Trade date: Aug 9, 24	24,000	38.461	923.07	923.07	51.340	1,232.16	309.09		LT
EAI: \$90 Current yield: 2.50%									
Security total	70,000	34.608	2,422.56	2,422.56		3,593.80	1,171.24	1,171.24	
ISHARES MSCI SWITZ ETF									
Symbol: EWL									
Trade date: May 28, 25	86,000	54.827	4,715.18	4,715.18	59.960	5,156.56	441.38	441.38	ST
EAI: \$88 Current yield: 1.71%									
ISHARES U.S. FINANCIALS ETF									
Symbol: IYF									
Trade date: May 26, 20	36,000	54.963	1,978.69	1,978.69	128.930	4,641.48	2,662.79		LT
Trade date: Sep 19, 22	27,000	74.614	2,014.58	2,014.58	128.930	3,481.11	1,466.53		LT

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UBS Financial Services Inc.
December 2025

Account name: DAVID A SMITH
Account type: Reth IRA
Account number: [REDACTED]

Your Financial Advisor:
WLB GROUP 866-488-8883

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 (gain or loss) (\$)	Investment return (\$)	Holding period
EAI: \$107 Current yield: 1.32%									
Security total	63,000	53.385	3,993.27	3,993.27		8,122.59	4,129.32	4,129.32	
ISHARES MSCI EUROZONE ETF									
Symbol: EZU									
Trade date: Feb 14, 17	89,000	35.585	3,167.12	3,167.12	64.100	5,704.90	2,537.78		LT
Trade date: Jun 5, 17	34,000	42.049	1,429.68	1,429.68	64.100	2,179.40	749.72		LT
EAI: \$225 Current yield: 2.85%									
Security total	123,000	37.372	4,596.80	4,596.80		7,884.30	3,287.50	3,287.50	
ISHARES GLOBAL ENERGY ETF									
Symbol: IXC									
Trade date: Jul 27, 18	26,000	38.003	988.10	988.10	41.930	1,090.18	102.08		LT
Trade date: Sep 26, 18	33,000	38.505	1,270.71	1,270.71	41.930	1,383.69	112.98		LT
Trade date: Jan 10, 19	43,000	32.028	1,377.22	1,377.22	41.930	1,802.99	425.77		LT
Trade date: Feb 1, 24	79,000	39.232	3,099.33	3,099.33	41.930	3,312.47	213.14		LT
Trade date: Aug 9, 24	48,000	41.226	1,978.89	1,978.89	41.930	2,012.64	33.75		LT
EAI: \$354 Current yield: 3.69%									
Security total	229,000	38.053	8,714.25	8,714.25		9,601.97	887.72	887.72	
ISHARES GLOBAL HEALTHCARE ETF									
Symbol: IYJ									
Trade date: Mar 8, 23	52,000	80.462	4,184.07	4,184.07	97.400	5,064.80	880.73		LT
Trade date: Feb 21, 25	80,000	91.946	7,355.68	7,355.68	97.400	7,792.00	436.32		ST
EAI: \$180 Current yield: 1.40%									
Security total	132,000	87.422	11,539.75	11,539.75		12,856.80	1,317.05	1,317.05	
ISHARES GLOBAL TECH ETF									
Symbol: IYX									
Trade date: Sep 26, 18	47,000	29.529	1,387.90	1,387.90	105.000	4,935.00	3,547.10		LT
Trade date: Apr 7, 20	48,000	32.256	1,548.31	1,548.31	105.000	5,040.00	3,491.69		LT
Trade date: Aug 5, 22	20,000	52.872	1,057.45	1,057.45	105.000	2,100.00	1,042.55		LT
EAI: \$39 Current yield: 0.32%									
Security total	115,000	34.727	3,993.66	3,993.66		12,075.00	8,081.34	8,081.34	

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UBS

UBS Financial Services Inc.
December 2025

Account name: DAVID A SMITH
Account type: Roth IRA
Account number: [REDACTED]

Your Financial Advisor:
WLR GROUP 866-488-8883

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 BROKER-DEALERS & SECURITIES EXCHANGE ETF									
Symbol: IAI									
Trade date: Feb 21, 25	22,000	153.465	3,376.25	3,376.25	179.370	3,946.14	569.89	569.89	ST
EAI: \$37 Current yield: 0.94%									
ISHARES MSCI EUROPE FINANCIALS ETF									
Symbol: EUN									
Trade date: Apr 25, 17	177,000	21.506	3,806.72	3,806.72	37.090	6,564.93	2,758.21		LT
Trade date: Jun 5, 17	59,000	22.310	1,316.29	1,316.29	37.090	2,188.31	872.02		LT
Trade date: Feb 21, 25	180,000	26.793	4,822.90	4,822.90	37.090	6,676.20	1,853.30		ST
EAI: \$551 Current yield: 3.57%									
Security total	416,000	23.908	9,945.91	9,945.91		15,429.44	5,483.53	5,483.53	
STATE STREET CONSUMER DISCRETIONARY SELECT SECTOR SPDR ETF									
Symbol: XLY									
Trade date: May 7, 20	16,000	58.054	928.87	928.87	119.410	1,910.56	981.69		LT
Trade date: Aug 19, 24	20,000	93.126	1,862.52	1,862.52	119.410	2,388.20	525.68		LT
EAI: \$33 Current yield: 0.77%									
Security total	36,000	77.539	2,791.39	2,791.39		4,298.76	1,507.37	1,507.37	
STATE STREET CONSUMER STAPLES SELECT SECTOR SPDR ETF									
Symbol: XLP									
Trade date: Jul 14, 23	32,000	74.639	2,388.45	2,388.45	77.680	2,485.76	97.31		LT
Trade date: Feb 1, 24	27,000	74.370	2,008.00	2,008.00	77.680	2,097.36	89.36		LT
EAI: \$126 Current yield: 2.75%									
Security total	59,000	74.516	4,396.45	4,396.45		4,583.12	186.67	186.67	
STATE STREET INDL SELECT SECTOR SPDR ETF									
Symbol: XLI									

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UBS Financial Services Inc.
December 2025

Account name: DAVID A SMITH
Account Type: Roth IRA
Account number: [REDACTED]

Your Financial Advisor:
WLB GROUP 866-488-8883

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
Trade date: Sep 18, 19	19,000	79.448	1,509.53	1,509.53	155.120	2,947.28	1,437.75		LT
Trade date: May 26, 20	24,000	67.294	1,615.06	1,615.06	155.120	3,722.88	2,107.82		LT
Trade date: Apr 18, 24	29,000	121.859	3,533.93	3,533.93	155.120	4,498.48	964.55		LT
Trade date: Aug 20, 24	9,000	128.928	1,160.36	1,160.36	155.120	1,396.08	235.72		LT
EAI: \$162 Current yield: 1.29%									
Security total	81,000	96.529	7,818.88	7,818.88		12,564.72	4,745.84	4,745.84	

VANGUARD INFORMATION

TECHNOLOGY ETF

Symbol: VGT

Trade date: May 28, 25

EAI: \$6 Current yield: 0.40%

VANGUARD FTSE EUROPE ETF

Symbol: VEG

Trade date: Feb 14, 17

Trade date: Jun 5, 17

Trade date: Apr 26, 22

Trade date: Mar 25, 25

EAI: \$463 Current yield: 2.85%

Security total

Total

Total estimated annual income: \$3,175

Your total assets

	Cash and money balances	Value on Dec 31 (\$)	Percentage of your account	Cost basis (\$)	Estimated annual income (\$)	Unrealized gain or loss (\$)
Cash		3,381.91	1.80%	3,381.91		
Equities	Closed end funds & Exchange traded products	184,032.87	98.20%	111,286.11	3,175.00	72,746.77
Total		\$187,414.78	100.00%	\$114,668.02	\$3,175.00	\$72,746.77

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UBS

UBS Financial Services Inc.
December 2025

Account name: [REDACTED]
Account type: DAVID A SMITH
Account number: [REDACTED]

Your Financial Advisor:
WILR GROUP 866-488-8883

Account activity this month

Dividend and interest income		Dividends	
Date	Activity	Description	Amount (\$)
Dec 1	Dividend	UBS RMA GOVERNMENT MONEY MARKET FUND AS OF 11/28/25	5.36
Dec 12	St Cap Gain	UBS RMA GOVERNMENT MONEY MARKET FUND AS OF 12/11/25	0.07
Dec 19	Dividend	ISHARES MSCI JAPAN ETF AS OF 12/18/25 SYMBOL: EWJ	17.27
Dec 19	Dividend	ISHARES MSCI JAPAN ETF AS OF 12/18/25 SYMBOL: EWJ	319.48
Dec 19	Dividend	ISHARES MSCI GLOBAL SELECT METALS & MINING PRODUCERS ETF PAID ON 70 SYMBOL: PCK	54.34
Dec 19	Dividend	ISHARES U.S. FINANCIALS ETF PAID ON SYMBOL: IVF	36.04
Dec 19	Dividend	ISHARES MSCI EUROZONE ETF PAID ON SYMBOL: EZU	75.04
Dec 19	Dividend	ISHARES GLOBAL ENERGY ETF PAID ON SYMBOL: IXC	194.21
Dec 19	Dividend	ISHARES GLOBAL HEALTHCARE ETF PAID ON SYMBOL: IXJ	78.89
Dec 19	Dividend	ISHARES GLOBAL TECH ETF PAID ON SYMBOL: IXN	20.22
Dec 19	Lt Cap Gain	ISHARES GLOBAL TECH ETF SYMBOL: IXN	86.62
Dec 19	Dividend	ISHARES US BROKER-DEALERS & SECURITIES EXCHANGE ETF PAID ON 22 SYMBOL: IAI	9.81
Dec 19	Dividend	ISHARES MSCI EUROPE FINANCIALS ETF PAID ON SYMBOL: EUFN	214.51
Dec 19	Dividend	VANGUARD INFORMATION TECHNOLOGY ETF PAID ON SYMBOL: VGT	1.51
Dec 23	Dividend	FIDELITY NASDAQ COMPOSITE INDEX ETF PAID ON SYMBOL: ONEQ	7.35
Dec 23	Dividend	VANGUARD FTSE EUROPE ETF PAID ON SYMBOL: VGK	151.05

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UBS Financial Services Inc.
December 2025

Account name: DAVID A SMITH
Account type: ROTH IRA
Account number: [REDACTED]

Your Financial Advisor:
WIR GROUP 855-488-8883

Account activity this month (continued)

Date	Activity	Description	Amount (\$)
Dividend and interest income (continued)			
<i>Dividends (continued)</i>			
Dec 24	Dividend	STATE STREET CONSUMER DISCRETIONARY SELECT SECTOR SPDR ETF PAID ON 36 SYMBOL: XLY	8.67

Dec 24	Dividend	STATE STREET CONSUMER STAPLES SELECT SECTOR SPDR ETF PAID ON 59 SYMBOL: XLP	36.99
Dec 24	Dividend	STATE STREET INDL SELECT SECTOR SPDR ETF PAID ON 81 SYMBOL: XLI	43.06
Dec 26	Dividend	INVESTCO KBW BANK ETF PAID ON 67 SYMBOL: KBWB	29.76
Dec 30	Dividend	INVESTCO QQQ TRUST ETF PAID ON 67 SYMBOL: QQQ	53.20

Total dividends \$1,443.45
Total dividend and interest income \$1,443.45

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 5	Dividend	STATE STREET CONSUMER DISCRETIONARY SELECT SECTOR SPDR ETF STOCK SPLIT SYMBOL: XLY RATE: 1.00 PAID ON 18 SYMBOL: XLY	18.000					

Total

Date	Activity	Description	Amount (\$)
Money balance activities			
Nov 28	Balance forward		\$1,938.46
Dec 1	Bought	RMA GOVERNMENT MONEY MARKET FD AS OF 11/28/25	5.36
Dec 12	Bought	RMA GOVERNMENT MONEY MARKET FD AS OF 12/11/25	0.07
Dec 22	Bought	RMA GOVERNMENT MONEY MARKET FD	1,107.94
Dec 24	Bought	RMA GOVERNMENT MONEY MARKET FD	158.40
Dec 26	Bought	RMA GOVERNMENT MONEY MARKET FD	88.72

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UBS

UBS Financial Services Inc.
December 2025

Account name: [REDACTED]
Account type: DAVID A SMITH
Roth IRA
Account number: [REDACTED]

Your Financial Advisor:
WLB GROUP 866-488-8883

Account activity this month (continued)

Money balance activities (continued)	Date	Activity	Description	Amount (\$)
	Dec 29	Bought	RMA GOVERNMENT MONEY MARKET FD	29.76
	Dec 31	Bought	RMA GOVERNMENT MONEY MARKET FD	53.20
	Dec 31	Closing RMA Government Money Market Fd		\$3,381.91



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

2025 Year End Summary

Account name: DAVID A SMITH TOD

Account number

Your Financial Advisor:

WLR GROUP 856-488-8883

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

Summary of gains and losses

	Amount (\$)
Short term	1,876.56
Long term	310,305.76
Total	\$312,182.32

Realized gains and losses

Estimated 2025 gains and losses for transactions with trade dates through 12/31/25 have been incorporated into this statement and are not intended 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 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 versus purchases or VSP order.

See important information about your statement on the last page of this statement 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 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 (\$)
OTIS WORLDWIDE CORP	FIFO	82.000	Jan 23, 25	Jan 27, 25	7,963.01	7,916.63			46.38

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Realized gains and losses (continued)

Short-term capital gains and losses (continued)

Security description	Method	Quantity or face value	Purchase date	Sale date	Sale amount (\$)	Cost basis (\$)	Wash sale cost basis adjustment(\$)	Loss (\$)	Gain (\$)
SONY FINANCIAL GROUP INC SPON ADR	FIFO	139,000	Jan 23, 25	Feb 27, 25	13,726.15	13,419.65			306.50
	FIFO	0.400	Sep 29, 25	Oct 06, 25	2.13	2.05			0.08
	FIFO	281,000	Sep 29, 25	Oct 27, 25	1,370.69	1,440.13		-69.44	
WYNN RESORTS LTD	FIFO	173,000	Aug 30, 24	Jan 22, 25	14,856.15	13,263.11			1,593.04
Total					\$37,918.13	\$36,041.57		-\$69.44	\$1,946.00
Net short-term capital gains and losses									\$1,876.56

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 (\$)
ADVANCED MICRO DEVICES INC	FIFO	368,000	Nov 07, 22	Feb 27, 25	37,391.42	23,206.92			14,184.50
ALPHABET INC CL A	FIFO	137,000	Jul 13, 16	Mar 21, 25	22,301.39	5,019.50			17,281.89
AMAZON.COM INC	FIFO	104,000	Jul 15, 16	Mar 21, 25	20,295.60	3,833.08			16,462.52
APPLIED MATERIALS INC	FIFO	28,000	Mar 11, 20	Feb 27, 25	4,553.43	1,476.17			3,077.26
	FIFO	83,000	Jul 21, 21	Feb 27, 25	13,497.66	11,394.23			2,103.43
	FIFO	111,000	Aug 31, 22	Feb 27, 25	18,051.09	10,456.46			7,594.63
BOOKING HLDGS INC	FIFO	7,000	Mar 02, 23	Jan 23, 25	33,003.63	17,963.36			15,040.27
BROADCOM INC	FIFO	110,000	Apr 19, 23	Feb 27, 25	22,352.46	6,972.91			15,379.55
	FIFO	93,000	Apr 19, 23	Mar 21, 25	17,686.00	5,895.28			11,790.72
CANADIAN NAT RESOURCES LTD CAD	FIFO	876,000	Apr 11, 24	Sep 08, 25	26,513.71	35,642.12		-9,128.41	
INTUITIVE SURGICAL INC	FIFO	36,000	Feb 14, 20	Mar 21, 25	17,479.79	7,255.32			10,224.47
	FIFO	50,000	Mar 26, 20	Mar 21, 25	24,277.48	8,114.48			16,163.00
LILLY EU & CO	FIFO	30,000	Jun 19, 17	Mar 21, 25	25,253.86	2,480.83			22,773.03
	FIFO	8,000	Jun 19, 17	May 15, 25	5,802.64	661.56			5,141.08
	FIFO	42,000	Jan 24, 18	May 15, 25	30,463.85	3,560.32			26,903.53
MEDTRONIC PLC	FIFO	90,000	Oct 19, 23	Mar 21, 25	8,103.05	6,523.44			1,579.61
MICROSOFT CORP	FIFO	79,000	Jul 14, 16	May 15, 25	35,857.29	4,254.46			31,602.83
NETFLIX INC	FIFO	3,000	Jul 26, 19	Feb 27, 25	2,923.47	998.48			1,924.99

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Account name:
Account number:

DAVID A. SKATHE, TORO

Your Financial Advisor:
WLR GROUP 866-488-8883

Long-term capital gains and losses (continued)

[illegible]



Your notes

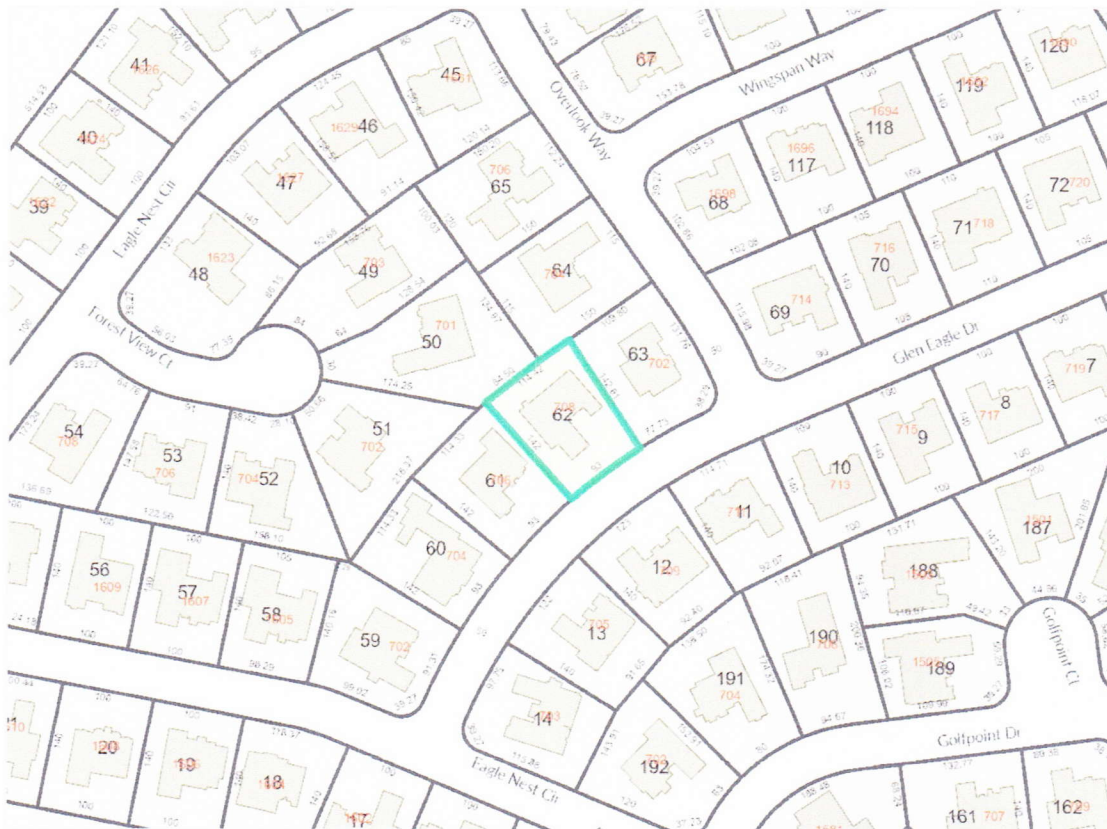
Parcel #: 08-21-31-503-0000-0620

708 GLEN EAGLE DR WINTER SPRINGS, FL 32708

SMITH, DAVID A

2026 Market \$661,026 Assessed \$489,456 Taxable \$433,734

2025 Tax Bill \$6,933.13 Tax Savings with Exemptions \$3,781.71

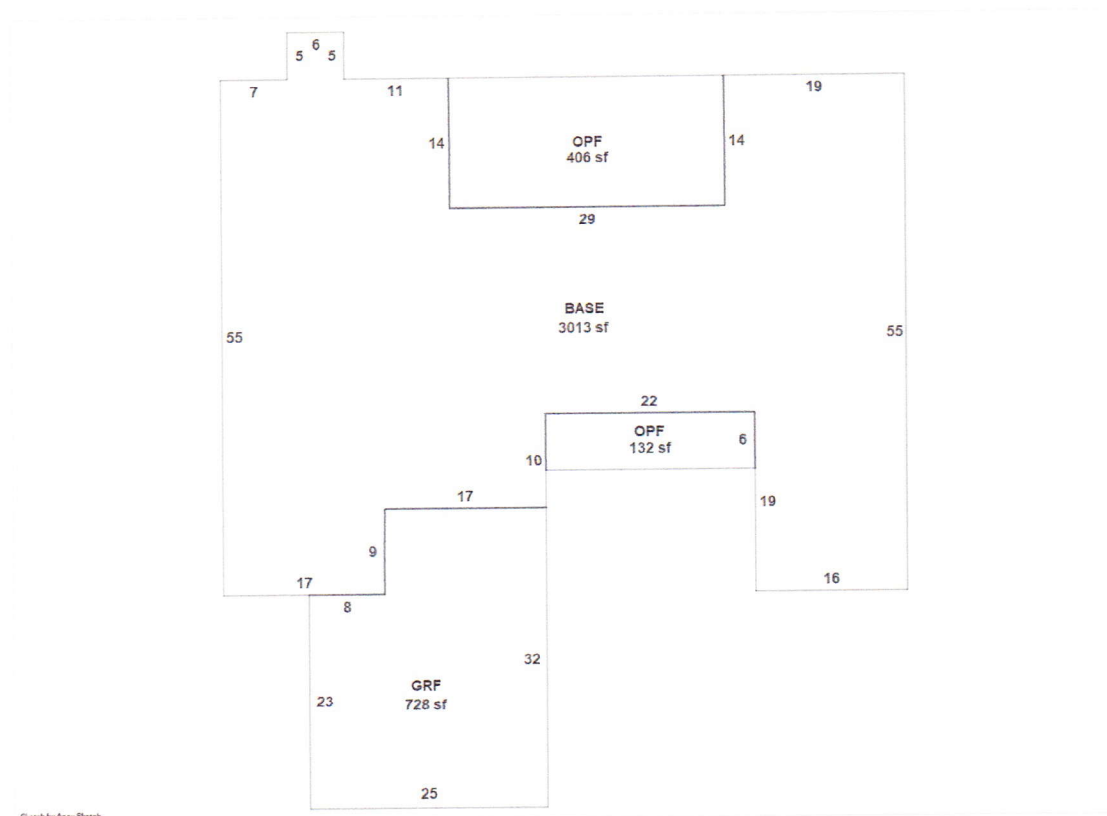


Map - Parcel View



08213150300000620 02/07/2022

Street View - View in New Window



Footprint Building 1, Page 1 - View in New Window

Family

Bedrooms

Bathrooms

Acres

Homestead Status



Has

Homestead

Pool



Pool

AG Class



NO

Agriculture

Tax District



Winter

Springs

Zoning



PUD

Details

Value Summary

Land

Building

Permit

Other Features

Taxes

Sales

Area Information

Value History

Parcel #

08-21-31-503-0000-0620

Owner

SMITH, DAVID A



[Ownership Types](#)

Mailing

708 GLEN EAGLE DR WINTER SPGS, FL 32708-5913



[Change Mailing Address](#)

Bed/Bath

4 Bedrooms, 3 Bathrooms



[Incorrect Bed Bath?](#)

Legal

LOT 62 GLEN EAGLE UNIT 1 PB 40 PGS 14 TO 17

Property Use Code

01:Single Family

Tax District

W1:Winter Springs

Subdivision

GLEN EAGLE UNIT 1



[Show All Parcels in Subdivision](#)

Subdivision Book/Page(s)

Book 40/Pages 14,15,16,17



[View Plat at Clerk of the Court](#)

Exemptions

00-HOMESTEAD (2017), Other Exemptions \$5,000



[Report Suspected Homestead Fraud](#)

Agricultural Classification

No



[More Information](#)

Worried About Property Fraud?

If so,



[Sign-up for Fraud Detection and Notification](#)