

2025 Form 6 - Full and Public Disclosure of Financial Interests

Filed with COE: 05/08/2026

General Information

Name: Linda F Thomson EdD

PID 301455

AGENCY INFORMATION

Organization	Suborganization	Title
St. Johns County School Board	Elected Constitutional Officer	

Net Worth

My Net Worth as of December 31, 2025 was \$ 2,180,618.00.

Assets

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

The aggregate value of my household goods and personal effect is \$ 100,000.00.

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

Description of Asset	Value of Asset
415 N Ocean Grande Dr. PH6, Ponte Vedra Beach, FL 32082	\$ 518,000.00
Bank Checking Account	\$ 21,882.00
Morgan Stanley - pages 13-20 - Portfolio Management Rollover IRA	\$ 646,591.00
Morgan Stanley - pages 33-49 - Select UMA Rollover IRA	\$ 469,983.00
Morgan Stanley - pages 85-95 - Active Assets	\$ 641,026.00
Morgan Stanley - pages 105-107 - Active Assets	\$ 102,569.00
See Attached	

Liabilities

LIABILITIES IN EXCESS OF \$1,000:

Name of Creditor	Address of Creditor	Amount of Liability
BMW Financial Services	BMW Bank of North AmericaPO Box 78066 Phoenix Aroizona 85062-8066	\$ 116,253.00
Service Finance Company LLC	PO Box 791604 Baltimore MD21279-1604	\$ 90,000.00
USAA Savings Bank Visa	USAA Credit Card Payments PO Box 8337 Carol Stream, Illinois 6197-8337	\$ 7,655.00
Citibank Visa	Citicards PO Box 9001016 Louisville, KY 40290-1016	\$ 5,525.00
See Attached		

JOINT AND SEVERAL LIABILITIES NOT REPORTED ABOVE:

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

2025 Form 6 - Full and Public Disclosure of Financial Interests

Filed with COE: 05/08/2026

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
Morgan Stanley Required Minimum Distribution	Morgan Stanley Capital Management LLC, Morgan Stanley Smith Barney LLC, 1 New York Plaza 7th floor, New York, NY 10004	\$ 46,207.00
Virginia Retirement System	1200 E Main St, Richmond, VA 23219-3628	\$ 73,196.00
Morgan Stanley - Dividends	Morgan Stanley Capital Management LLC, Morgan Stanley Smith Barney LLC, 1 New York Plaza 7th floor, New York, NY 10004	\$ 9,231.00
Morgan Stanley - Interest Income	Morgan Stanley Capital Management LLC, Morgan Stanley Smith Barney LLC, 1 New York Plaza 7th floor, New York, NY 10004	\$ 6,320.00
Morgan Stanley - Proceeds from Broker	Morgan Stanley Capital Management LLC, Morgan Stanley Smith Barney LLC, 1 New York Plaza 7th floor, New York, NY 10004	\$ 134,554.00
Educational Employees Supplementary Retirement System of Fairfax County	3110 Fairview Park Dr. STE 300, Falls Church, VA 22042-4525	\$ 28,838.00
Florida Retirement System	PO Box 9000, Tallahassee, FL 32315-9000	\$ 25,445.00
St. Johns County School District	40 Orange Street St. Augustine FL 32084	\$ 51,063.00
Social Security	PO Box 67620 Wilkes-Barre, PA 18767-7620	\$ 51,718.00

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

Name of Business Entity	Name of Major Sources of Business' Income	Address of Source	Principal Business Activity of Source
N/A			

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.

Linda F Thomson EdD

Digitally signed: 05/08/2026

Filed with COE: 05/08/2026

1

CLIENT STATEMENT | For the Period December 1-31, 2025

Account Detail

Portfolio Management Retirement Account
LINDA LOU FOREMAN THOMSON
Rollover IRA

Investment Advisory Account

Investment Objectives (in order of priority): Capital Appreciation, Income
Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

Account Holder Votes Proxy: No

The account holder has delegated the authority to vote proxies for the account to Institutional Shareholder Services or a third-party or Morgan Stanley-affiliated portfolio manager, as applicable.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis; b) does not include any reduction for applicable non-US withholding taxes; c) may include return of principal or capital gains which could overstate such estimates; and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent interest feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/insdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day		Est Ann Income	APY %
		Current Yield %	—		
MORGAN STANLEY BANK N.A.	\$29,703.85	—	—	\$2.97	0.010

CASH, BDP, AND MMFS	Percentage of Holdings	Market Value	Est Ann Income
	4.59%	\$29,703.85	\$2.97

STOCKS
COMMON STOCKS

Security Description	Quantity	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ABBVIE INC COM (ABBY)	100.000	\$228.490	\$16,873.90	\$22,849.00	\$5,975.10	\$692.00	3.03
Next Dividend Payable 02/2026; Asset Class: Equities							
ALPHABET INC CL A (GOOGL)	18.000	313.000	3,054.78	5,634.00	2,579.22	15.12	0.27
Next Dividend Payable 03/2026; Asset Class: Equities							
AMAZON COM INC (AMZN)	100.000	230.820	16,717.12	23,002.00	6,364.88	—	—

Account Detail

Portfolio Management Retirement Account
Rollover IRA
LINDA LOU FOREMAN THOMSON

Security Description	Quantity	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
AMERICAN ELEC PWR CO INC (AEP) Asset Class: Equities Next Dividend Payable 03/2026; Asset Class: Equities	200.000	115.310	12,691.50	23,062.00	10,370.50	760.00	3.30
AMERICAN EXPRESS CO (AXP) Next Dividend Payable 02/10/26; Asset Class: Equities	10.000	369.950	2,467.90	3,699.50	1,231.60	32.80	0.89
APPLE INC (AAPL) Next Dividend Payable 02/2026; Asset Class: Equities	100.000	271.860	3,909.22	27,186.00	23,276.78	104.00	0.38
BERKSHIRE HATHAWAY CL-B NEW (BRKB) Asset Class: Equities	13.000	502.650	6,096.44	6,534.45	438.01	—	—
BLACKSTONE INC (BX) Next Dividend Payable 02/2026; Asset Class: Equities	60.000	154.140	5,641.49	9,248.40	3,606.91	161.52	1.75
BROADCOM INC (AVGO) Next Dividend Payable 03/2026; Asset Class: Equities	18.000	346.100	3,195.71	6,229.80	3,034.09	46.80	0.75
CHEVRON CORP (CVX) Next Dividend Payable 03/2026; Asset Class: Equities	100.000	152.410	10,655.46	15,241.00	4,585.54	684.00	4.49
CISCO SYS INC (CSCO) Next Dividend Payable 01/12/26; Asset Class: Equities	50.000	77.030	2,402.00	3,851.50	1,449.50	82.00	2.13
CITIGROUP INC NEW (C) Next Dividend Payable 02/2026; Asset Class: Equities	50.000	116.690	3,219.75	5,834.50	2,614.75	120.00	2.06
CME GROUP INC (CME) Next Dividend Payable 03/2026; Asset Class: Equities	25.000	273.080	5,671.93	6,827.00	1,155.07	125.00	1.83
CONSTELLATION ENERGY CORP (CEG) Next Dividend Payable 03/2026; Asset Class: Equities	20.000	333.270	5,930.65	7,065.40	1,134.75	31.02	0.44
CORNING INC (GLW) Next Dividend Payable 03/2026; Asset Class: Equities	25.000	87.560	2,292.88	2,189.00	(103.88)	28.00	1.28
COSTCO WHOLESALE CORP NEW (COST) Next Dividend Payable 02/2026; Asset Class: Equities	5.000	862.340	4,081.55	4,311.70	230.15	26.00	0.60
ELI LILLY & CO (LLY) Next Dividend Payable 03/2026; Asset Class: Equities	17.000	1,074.680	10,350.96	18,269.56	7,918.60	117.64	0.64
EXXON MOBIL CORP (XOM) Next Dividend Payable 03/2026; Asset Class: Equities	100.000	120.340	10,160.97	12,034.00	1,873.03	412.00	3.42
GENL DYNAMICS CORP (GD) Next Dividend Payable 02/2026; Asset Class: Equities	8.000	336.660	2,388.08	2,693.28	305.28	48.00	1.78
HOME DEPOT INC (HD)	24.000	344.100	9,280.35	8,258.40	(1,021.95)	220.80	2.67

Account Detail

Portfolio Management Retirement Account

LINDA LOU FOREMAN THOMSON

Rollover IRA

Security Description	Quantity	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Next Dividend Payable 03/2026; Asset Class: Equities							
JOHNSON & JOHNSON (JNJ)	12.000	206.950	1,919.22	2,483.40	564.18	62.40	2.51
Next Dividend Payable 03/2026; Asset Class: Equities							
JPMORGAN CHASE & CO (JPM)	30.000	322.220	6,336.30	9,666.60	3,330.30	180.00	1.86
Next Dividend Payable 01/2026; Asset Class: Equities							
LAM RESEARCH CORPORATION NEW (LRGX)	10.000	171.180	998.09	1,711.80	713.71	10.40	0.61
Next Dividend Payable 01/07/26; Asset Class: Equities							
META PLATFORMS INC CL A (META)	10.000	660.090	4,678.90	6,600.90	1,922.00	21.00	0.32
Next Dividend Payable 03/2026; Asset Class: Equities							
MICROSOFT CORP (MSFT)	100.000	483.620	12,044.94	48,362.00	36,317.06	364.00	0.75
Next Dividend Payable 03/2026; Asset Class: Equities							
NETELIX INC (NFLX)	100.000	93.760	6,271.10	9,376.00	3,104.90	—	—
Asset Class: Equities							
NEXTERA ENERGY INC (NEE)	39.000	80.280	3,071.63	3,130.92	59.29	88.37	2.82
Next Dividend Payable 03/2026; Asset Class: Equities							
NRG ENERGY INC (NRG)	100.000	159.240	7,453.00	15,924.00	8,471.00	176.00	1.11
Next Dividend Payable 02/2026; Asset Class: Equities							
NVIDIA CORPORATION (NVDA)	50.000	186.500	5,598.82	9,325.00	3,726.18	2.00	0.02
Next Dividend Payable 03/2026; Asset Class: Equities							
PFIZER INC (PFE)	200.000	24.900	6,172.00	4,980.00	(1,192.00)	344.00	6.91
Next Dividend Payable 03/2026; Asset Class: Equities							
PPL CORPORATION (PPL)	200.000	35.020	5,306.68	7,004.00	1,697.32	218.00	3.11
Next Dividend Payable 01/02/26; Asset Class: Equities							
REPUBLIC SERVICES INC (RSG)	15.000	211.930	2,892.15	3,178.95	286.80	37.50	1.18
Next Dividend Payable 01/15/26; Asset Class: Equities							
SALESFORCE INC (CRM)	18.000	264.910	5,717.94	4,768.38	(949.56)	29.95	0.63
Next Dividend Payable 01/08/26; Asset Class: Equities							
SERVICENOW INC (NOW)	25.000	153.190	4,046.09	3,829.75	(216.34)	—	—
Asset Class: Equities							
SOUTHERN CO (SO)	200.000	87.200	9,911.68	17,440.00	7,528.32	592.00	3.39
Next Dividend Payable 03/2026; Asset Class: Equities							
TIX COS INC NEW (TIX)	100.000	153.610	13,107.78	15,361.00	2,253.22	170.00	1.11
Next Dividend Payable 03/2026; Asset Class: Equities							
TRUIST FINL CORP (TFC)	100.000	49.210	4,407.55	4,921.00	513.45	208.00	4.23

Account Detail

Portfolio Management Retirement Account
 Rollover IRA
 LINDA LOU FOREMAN THOMSON

Security Description	Quantity	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Next Dividend Payable 03/2026; Asset Class: Equities							
VERIZON COMMUNICATIONS (VZ)	200.000	40.730	9,870.43	8,146.00	(1,724.43)	552.00	6.78
Next Dividend Payable 02/2026; Asset Class: Equities							
VISA INC CL A (V)	10.000	350.710	2,618.85	3,507.10	888.25	26.80	0.76
Next Dividend Payable 03/2026; Asset Class: Equities							
VISTRA CORP (VST)	100.000	161.330	12,756.81	16,133.00	3,376.19	90.80	0.56
Next Dividend Payable 03/2026; Asset Class: Equities							
WALMART INC (WMT)	24.000	111.410	1,925.24	2,673.84	748.60	22.56	0.84
Next Dividend Payable 01/05/26; Asset Class: Equities							
WASTE MGMT INC (DELA) (WM)	15.000	219.710	3,029.10	3,295.65	266.55	49.50	1.50
Next Dividend Payable 03/2026; Asset Class: Equities							
COMMON STOCKS			\$267,216.86	\$415,919.78	\$148,702.92	\$6,951.98	1.67%

PREFERRED STOCKS

Security Description	Quantity	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
BK OF AMER FRN NON-CUM SER 6.3 (BMLJ)	250.000	\$19.900	\$6,039.58	\$4,975.00	\$(1,064.58)	\$339.25	6.82
Moody BAA2 S&P BBB-; Next Dividend Payable 02/2026; Asset Class: FI & Pref							
GOLDMAN SACHS GRP INC FLT 6.37 (GSA)	250.000	19.350	5,836.35	4,837.50	(998.85)	337.00	6.97
Moody BAA1 S&P BB+; Next Dividend Payable 02/2026; Asset Class: FI & Pref							
METLIFE INC 6.5008% SER A (META)	250.000	21.620	6,027.33	5,405.00	(622.33)	348.50	6.45
Moody BAA3 S&P BBB-; Next Dividend Payable 03/2026; Asset Class: FI & Pref							
ZIONS BANCFORPORATION N A SER A (ZIONP)	500.000	19.840	10,933.00	9,920.00	(1,033.00)	636.50	6.42
Moody BAA1 S&P BB+; Next Dividend Payable 03/2026; Asset Class: FI & Pref							
PREFERRED STOCKS			\$28,856.36	\$25,137.50	\$(3,718.86)	\$1,661.25	6.61%

OPTIONS (Contract Prices are presented to only the third decimal (which may display as "\$0.000"), while calculation of Market Value uses an extended price.)

Security Description	Number of Contracts	Contract Price	Total Cost	Market Value	Unrealized Gain/(Loss)
CALL ABBVIE INC COM AT 235.000 EXPIRES 01/09/2026 (ABBV 260109C00235000)	(1.000)	\$0.640	\$(144.33)	\$(64.00)	\$80.33
Short Position; Asset Class: Equities					
CALL AMAZON COM INC AT 240.000 EXPIRES 01/30/2026 (AMZN 260130C00240000)	(1.000)	3.200	(433.13)	(320.00)	113.13
Short Position; Asset Class: Equities					

CLIENT STATEMENT | For the Period December 1-31, 2025

Account Detail

Portfolio Management Retirement Account

LINDA LOU FOREMAN THOMSON

Rollover IRA

Security Description	Number of Contracts	Contract Price	Total Cost	Market Value	Unrealized Gain/(Loss)
CALL AMER ELEC POWER CO AT 120.000 EXPIRES 01/16/2026 (AEP 260116C00120000)	(2.000)	0.250	(140.00)	(50.06)	89.94
Short Position; Asset Class: Equities					
CALL APPLE INC AT 260.000 EXPIRES 01/02/2026 (AAPL 260102C00260000)	(1.000)	11.963	(2,016.31)	(1,196.33)	819.98
Short Position; Asset Class: Equities					
CALL CHEVRON TEXACO CORP AT 160.000 EXPIRES 01/23/2026 (CVX 260123C00160000)	(1.000)	0.425	(75.00)	(42.50)	32.50
Short Position; Asset Class: Equities					
CALL ISHARE SILVER TRUST AT 50.000 EXPIRES 01/09/2026 (SLV 260109C00500000)	(2.000)	14.505	(2,856.00)	(2,900.94)	(44.94)
Short Position; Asset Class: All					
CALL MICROSOFT CORP AT 500.000 EXPIRES 01/23/2026 (MSFT 260123C00530000)	(1.000)	0.230	(208.00)	(23.00)	185.00
Short Position; Asset Class: Equities					
CALL NETFLIX INC AT 110.000 EXPIRES 01/02/2026 (NFLX 260102C00110000)	(1.000)	0.000	(80.00)	(0.01)	79.99
Short Position; Asset Class: Equities					
CALL MRG ENERGY INC AT 180.000 EXPIRES 01/30/2026 (MRG 260130C00180000)	(1.000)	1.550	(177.45)	(155.00)	22.45
Short Position; Asset Class: Equities					
CALL SOUTHERN CO AT 90.000 EXPIRES 01/23/2026 (SO 260123C00090000)	(2.000)	0.350	(100.00)	(70.00)	30.00
Short Position; Asset Class: Equities					
CALL TTX COS INC NEW AT 152.500 EXPIRES 01/30/2026 (TTX 260130C00152500)	(1.000)	4.112	(500.00)	(411.15)	88.85
Short Position; Asset Class: Equities					
CALL TRUIST FINL CORP AT 45.000 EXPIRES 01/16/2026 (TFC 260116C00045000)	(1.000)	4.423	(528.00)	(442.31)	85.69
Short Position; Asset Class: Equities					
CALL VERIZON COMMUNICATIO AT 43.000 EXPIRES 02/20/2026 (VZ 260220C00043000)	(2.000)	0.315	(56.00)	(63.00)	(7.00)
Short Position; Asset Class: Equities					
CALL VISTRA ENERGY CORP AT 205.000 EXPIRES 01/16/2026 (VST 260116C00205000)	(1.000)	0.080	(160.00)	(8.00)	152.00
Short Position; Asset Class: Equities					

LINDA I OIL FOREMAN THOMPSON

Roll-over IRA

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS						
Total Stocks (Long)	88.58%	\$295,864.00	\$443,404.70	\$147,540.70	\$8,813.23	1.94%
Total Stocks (Short)			\$449,151.00			

EXCHANGE-TRADED & CLOSED-END FUNDS

Global Investment Manager Analysis (GIMA) status codes (FL, AL or NL), may be shown for certain funds and are not guarantees of performance. Refer to "GIMA Status in Investment Advisory Programs" in the annual or December statement for a description of these status codes.

Security Description	Quantity	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
INVESCO S&P MIDCAP MOMENTUM (XMMO)							
QIMA Status: <i>Alt</i> , Next Dividend Payable 03/2026; Asset Class: <i>Equities</i>	25,000	\$138.460	\$2,944.60	\$3,461.50	\$516.90	\$26.90	0.78
INVESCO S&P SMALLCAP MOMENTUM (XSMO)							
QIMA Status: <i>Alt</i> , Next Dividend Payable 03/2026; Asset Class: <i>Equities</i>	50,000	\$24.010	3,310.46	3,600.50	290.04	27.10	0.75
ISHARES SILVER SHARES (SLV)							
QIMA Status: <i>Alt</i> , Asset Class: <i>Alt</i>	200,000	64.420	6,453.63	12,884.00	6,430.37	—	—

Roll-over IRA

Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
14.07%	\$82,631.73	\$90,949.20	\$8,317.47	\$6,007.50	6.61%

CORPORATE BONDS

TOTAL CORPORATE FIXED INCOME (includes accrued interest)	1.54%	\$9,556.80
--	--------------	-------------------

FEDERAL AGENCIES

Security Description	Face Value	Unit Price	Orig Total Cost Adj Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
FED HOME LN BK	20,000.000	\$99.985	\$19,970.00			\$1,060.00	5.30%
Coupon Rate 5.300%, Matures 04/10/2035, CUSIP 313082WRF6			\$19,970.00			\$238.50	
Interest Paid Semi-Annually Apr/Oct; Callable \$100.00 on 01/05/26; Yield to Maturity 5.301%; Moody A/A1 S&P AA+; Issued 10/10/24; Asset Class: FI & Pref				\$19,997.00	\$27.00		

Account Detail

Portfolio Management Retirement Account
LINDA LOU FOREMAN THOMSON
Rollover IRA

Security Description	Face Value	Unit Price	Orig Total Cost Adj Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
FED FARM CR BK							
Coupon Rate 5.190%; Matures 10/03/2039; CUSIP 3133ERW8	25,000.000	99.862	24,975.00				
Interest Paid Semi-Annually Apr/Oct; Callable \$100.00 on 01/05/26; Yield to Maturity 5.204%; Moody A41 S&P AA+; Issued 10/03/24; Asset Class: FI & Pref			24,975.00	24,965.50	(9.50)	1,297.50	5.20
FED FARM CR BK							
Coupon Rate 5.480%; Matures 06/27/2042; CUSIP 3133ENZ6	25,000.000	98.890	24,974.50				
Interest Paid Semi-Annually Jun/Dec; Callable \$100.00 on 01/05/26; Yield to Maturity 5.584%; Moody A41 S&P AA+; Issued 06/27/22; Asset Class: FI & Pref			24,974.50	24,722.50	(252.00)	1,370.00	5.54
FILMC REMIC SERIES 5078 HD							
Coupon Rate 1.500%; Matures 02/25/2051; CUSIP 3137FF3G0	5,000.000	57.759	4,950.00				
Interest Paid Monthly; Yield to Maturity 4.250%; Factor 8021457; Issued 01/01/21; Current Face 4,010.728; Asset Class: FI & Pref			3,970.62	2,316.54	(1,654.08)	60.16	2.60

GOVERNMENT SECURITIES	Percentage of Holdings	Face Value	Orig Total Cost Adj Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
		75,000.000	\$74,869.50				
			\$73,890.12	\$72,001.54	\$11,868.58	\$3,787.66	5.26%
						\$575.90	

TOTAL GOVERNMENT SECURITIES 11.22% \$72,577.44
(includes accrued interest)

TOTAL VALUE	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
		\$461,497.75	\$645,937.34	\$184,735.74	\$18,726.36	2.90%
TOTAL VALUE (includes accrued interest)	100.00%		\$646,591.99		\$654.65	

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

2

CLIENT STATEMENT | For the Period December 1-31, 2025

Account Detail

Select UMA Retirement Account
LINDA LOU FOREMAN THOMSON
Rollover IRA

Investment Advisory Account

Investment Objectives (in order of priority): Capital Appreciation, Speculation, Income
Inform us if your investment objectives, as defined in the Expanded Disclosures, change.
Account Holder Votes Proxy: No
The account holder has delegated the authority to vote proxies for the account to Institutional Shareholder Services or a third-party or Morgan Stanley-affiliated portfolio manager, as applicable.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income (a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value		7-Day		Est Ann Income		APY %	
	Market Value	Current Yield %	Market Value	Current Yield %	Est Ann Income	APY %	Market Value	Current Yield %
MORGAN STANLEY PRIVATE BANK NA								
	\$8,350.75	—	\$0.84	0.010				
CASH, BDP, AND MMFS								
	1.78%		\$8,350.75		\$0.84			
STOCKS								
COMMON STOCKS								
Security Description	Quantity	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %	
3M CO (MMM)	2.149	\$160.100	\$281.88	\$344.05	\$62.17	\$6.28	1.83	
Next Dividend Payable (03/2026): Asset Class: Equities								
ABBOTT LABORATORIES (ABT)	14.778	125.290	1,678.39	1,851.54	173.14	37.24	2.01	
Next Dividend Payable (02/2026): Asset Class: Equities								
ABBVIE INC COM (ABBV)	15.403	228.490	2,823.85	3,519.43	695.58	106.58	3.03	

Account Detail

Select UMA Retirement Account LINDA LOU FOREMAN THOMSON
Rollover IRA

Security Description	Quantity	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Next Dividend Payable 02/2026; Asset Class: Equities							
ACCENTURE PLC IRELAND CL A (ACN)	6.991	268.300	1,749.63	1,875.69	126.06	45.58	2.43
Next Dividend Payable 02/2026; Asset Class: Equities							
ADVANCED DRAIN SYS INC (WMS)	6.156	144.830	713.14	891.57	178.43	4.43	0.50
Next Dividend Payable 03/2026; Asset Class: Equities							
ADVANCED MICRO DEVICES (AMD)	14.864	214.160	1,981.00	3,183.27	1,202.27	—	—
Asset Class: Equities							
AAA GROUP LTD SPON ADR (AAGV)	24.559	41.061	981.99	1,008.42	26.43	21.07	2.09
Next Dividend Payable 04/2026; Asset Class: Equities							
AIR LIQUIDE ADR (AIRVY)	36.219	37.644	1,363.46	1,363.43	(0.03)	19.63	1.44
Next Dividend Payable 06/2026; Asset Class: Equities							
ALCOA CORP (AA)	18.222	53.140	806.79	968.32	161.53	7.29	0.75
Next Dividend Payable 02/2026; Asset Class: Equities							
ALBABA GROUP HLDG LTD (BABA)	1.763	146.580	185.90	258.42	72.52	1.82	0.70
Next Dividend Payable 07/2026; Asset Class: Equities							
ALIGN TECHNOLOGY (ALGN)	4.384	156.150	937.04	684.56	(252.47)	—	—
Asset Class: Equities							
ALLEGION PUB LTD CO (ALLE)	4.052	159.220	558.42	645.16	86.74	8.27	1.28
Next Dividend Payable 03/2026; Asset Class: Equities							
ALVIAN PHARMACEUTICALS INC (ALVY)	0.318	397.650	123.48	126.45	2.97	—	—
Asset Class: Equities							
ALPHABET INC CL A (GOOGL)	51.347	313.000	6,484.07	16,071.61	9,587.53	43.13	0.27
Next Dividend Payable 03/2026; Asset Class: Equities							
ALPHABET INC CL C (GOOG)	5.264	313.800	633.41	1,651.84	1,018.44	4.42	0.27
Next Dividend Payable 03/2026; Asset Class: Equities							
AMADEUS IT GROUP SA ADR (AMADY)	11.257	73.803	798.19	830.80	32.61	13.61	1.64
Next Dividend Payable 01/2026; Asset Class: Equities							
AMAZON COM INC (AMZN)	45.762	230.820	6,383.12	10,562.78	4,179.67	—	—
Asset Class: Equities							
AMERICAN ELEC PMR CO INC (AEP)	25.049	115.310	2,305.78	2,888.40	582.62	95.19	3.30
Next Dividend Payable 03/2026; Asset Class: Equities							
AMERICAN EXPRESS CO (AXP)	12.469	369.950	2,463.57	4,612.91	2,149.34	40.90	0.89
Next Dividend Payable 02/10/26; Asset Class: Equities							
AMERICAN WATER WORKS CO (AWK)	9.503	130.500	1,217.29	1,240.14	22.85	31.45	2.54

Account Detail

Select UMA Retirement Account
LINDA LOU FOREMAN THOMSON
Rollover IRA

Security Description	Quantity	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Next Dividend Payable 03/2026; Asset Class: Equities							
AMERIPRISE FINCL INC (AMP)	5.025	490.340	1,258.20	2,463.96	1,205.76	32.16	1.31
Next Dividend Payable 02/2026; Asset Class: Equities							
AMETEK INC NEW (AME)	10.206	205.310	736.70	2,095.39	1,358.69	12.66	0.61
Next Dividend Payable 03/2026; Asset Class: Equities							
AMGEN INC (AMGN)	5.798	327.310	1,452.69	1,897.74	445.06	58.44	3.08
Next Dividend Payable 03/2026; Asset Class: Equities							
AMPHENOL CORP NEW CL A (APH)	12.221	135.140	912.77	1,651.55	738.76	12.22	0.74
Next Dividend Payable 01/07/26; Asset Class: Equities							
ANALOG DEVICES INC (ADI)	8.259	271.200	1,868.42	2,239.84	371.42	32.71	1.46
Next Dividend Payable 03/2026; Asset Class: Equities							
APPLE INC (AAPL)	57.917	271.860	8,615.21	15,745.32	7,130.12	60.23	0.38
Next Dividend Payable 02/2026; Asset Class: Equities							
APPLIED MATERIALS INC (AMAT)	7.789	256.990	1,267.57	2,001.70	734.13	14.33	0.72
Next Dividend Payable 03/2026; Asset Class: Equities							
APPLONIN CORP (APP)	0.468	673.820	180.86	313.35	134.50	—	—
Asset Class: Equities							
ARISTA NETWORKS INC (ANET)	7.464	131.030	886.74	978.01	91.27	—	—
Asset Class: Equities							
ASSURANT INC (AIZ)	3.804	240.850	687.01	916.19	229.18	13.39	1.46
Next Dividend Payable 03/2026; Asset Class: Equities							
AUTOZONE INC (AZO)	0.024	3,391.500	79.87	81.40	1.53	—	—
Asset Class: Equities							
AKCELS TECHNOLOGIES INC (ACLS)	7.685	80.340	710.88	617.41	(93.47)	—	—
Asset Class: Equities							
BANK OF AMERICA CORP (BAC)	68.688	55.000	2,273.85	3,777.84	1,504.01	76.93	2.04
Next Dividend Payable 03/2026; Asset Class: Equities							
BEERSDORF AG UNSPONS ADR (BDRF)	25.065	22.005	514.33	551.56	37.23	3.06	0.55
Next Dividend Payable 05/2026; Asset Class: Equities							
BENTLEY SYS INC COM CL B (BSY)	11.989	38.165	574.44	457.56	(116.88)	3.36	0.73
Next Dividend Payable 03/2026; Asset Class: Equities							
BERKLEY W R CORP (WRB)	21.329	70.120	980.16	1,495.59	515.43	7.68	0.51
Next Dividend Payable 03/2026; Asset Class: Equities							
BERKSHIRE HATHAWAY CL-B NEW (BRK.B)	0.189	502.650	86.10	95.00	8.90	—	—

Account Detail

Select UMA Retirement Account
 Rollover IRA
 LINDA LOU FOREMAN THOMSON

Security Description	Quantity	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
BIS WHSL CLUB HLDGS INC (BI) Asset Class: Equities	8.281	90.030	634.31	745.54	111.23	—	—
Asset Class: Equities							
BLACKROCK INC (BLK) Next Dividend Payable 03/2026; Asset Class: Equities	1.185	1,070.340	921.57	1,268.35	346.78	24.70	1.95
Asset Class: Equities							
BLACKSTONE INC (BX) Next Dividend Payable 02/2026; Asset Class: Equities	3.404	154.140	509.77	524.69	14.93	9.16	1.75
Asset Class: Equities							
BNP PARIBAS SP ADR REPTS (BNPQY) Next Dividend Payable 10/2026; Asset Class: Equities	21.060	47.442	940.71	999.13	58.42	74.30	7.44
Asset Class: Equities							
BOEING CO (BA) Asset Class: Equities	1.373	217.120	237.82	298.11	60.29	—	—
Asset Class: Equities							
BOOKING HOLDINGS INC (BKNG) Next Dividend Payable 03/2026; Asset Class: Equities	0.049	5,355.330	243.81	262.41	18.60	1.88	0.72
Asset Class: Equities							
BOSTON SCIENTIFIC CORP (BSX) Asset Class: Equities	22.354	95.350	1,566.40	2,131.45	565.04	—	—
Asset Class: Equities							
BRISTOL MYERS SQUIBB CO (BMY) Next Dividend Payable 02/02/26; Asset Class: Equities	17.057	53.940	906.10	920.05	13.95	42.98	4.67
Asset Class: Equities							
BRITISH AMER TOB SPON ADR (BTI) Next Dividend Payable 02/09/26; Asset Class: Equities	17.219	56.620	987.14	974.94	(12.20)	50.90	5.22
Asset Class: Equities							
BROADCOM INC (AVGO) Next Dividend Payable 03/2026; Asset Class: Equities	18.594	346.100	4,751.01	6,435.38	1,684.36	48.34	0.75
Asset Class: Equities							
BROADRIDGE FIN SOLU LLC (BR) Next Dividend Payable 01/05/26; Asset Class: Equities	3.243	223.170	475.34	723.74	248.40	12.65	1.75
Asset Class: Equities							
BROWN & BROWN INC (BRO) Next Dividend Payable 02/2026; Asset Class: Equities	6.504	79.700	663.09	518.37	(144.72)	4.29	0.83
Asset Class: Equities							
BRP INC (BRP) Next Dividend Payable 01/29/26; Asset Class: Alt	11.611	67.480	782.40	783.51	1.12	32.51	4.15
Asset Class: Alt							
CADENCE DESIGN SYSTEM (CDNS) Asset Class: Equities	6.223	312.580	1,318.98	1,945.19	626.21	—	—
Asset Class: Equities							
CARGEMINI S E UNSPONSORED ADR (CGEMV) Next Dividend Payable 06/2026; Asset Class: Equities	24.917	33.300	842.32	829.74	(12.58)	14.43	1.74
Asset Class: Equities							
CAPITAL ONE FINANCIAL CORP (COF) Next Dividend Payable 03/2026; Asset Class: Equities	6.246	242.360	1,430.81	1,513.78	82.97	19.99	1.32
Asset Class: Equities							
CARDINAL HEALTH INC (CAH)	13.204	205.500	1,877.85	2,713.42	835.57	26.98	0.99

Account Detail

Select UMA Retirement Account
Rollover IRA
LINDA LOU FOREMAN THOMSON

Security Description	Quantity	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Next Dividend Payable 01/15/26; Asset Class: Equities							
CARLSBERG AS (CABG)	24.422	26.266	605.85	641.47	35.62	12.80	2.00
Next Dividend Payable 03/20/26; Asset Class: Equities							
CARVANA CO CL A (CVNA)	0.515	422.020	169.05	217.34	48.29	—	—
Asset Class: Equities							
CATERPILLAR INC (CAT)	10.089	572.870	3,389.64	5,779.69	2,390.05	60.94	1.05
Next Dividend Payable 02/20/26; Asset Class: Equities							
CBRE GROUP INC - A (CBRE)	2.367	160.790	312.52	360.59	68.07	—	—
Asset Class: Equities							
CELESTICA INC (CLS)	0.452	295.610	94.03	133.62	39.59	—	—
Asset Class: Equities							
CHARLES SCHWAB NEW (SCHW)	5.008	99.910	350.20	500.35	150.16	5.41	1.08
Next Dividend Payable 02/20/26; Asset Class: Equities							
CHECK POINT SOFTWARE TECH LTD (CHKP)	3.717	185.560	700.96	699.73	(11.23)	—	—
Asset Class: Equities							
CHEVRON CORP (CVX)	19.152	152.410	2,976.27	2,918.96	(57.32)	131.00	4.49
Next Dividend Payable 03/20/26; Asset Class: Equities							
CHUBB LTD (CB)	1.432	312.120	393.61	446.96	53.35	5.56	1.24
Next Dividend Payable 01/02/26; Asset Class: Equities							
CIENA CORP NEW (CIEN)	0.649	233.870	130.28	151.78	21.50	—	—
Asset Class: Equities							
CINTAS CORP (CTAS)	13.211	188.070	1,743.69	2,484.59	740.90	23.78	0.96
Next Dividend Payable 03/20/26; Asset Class: Equities							
CISCO SYS INC (CSCO)	27.213	77.030	1,812.21	2,096.22	284.01	44.63	2.13
Next Dividend Payable 01/21/26; Asset Class: Equities							
CLOUDFLARE INC CL A (NET)	1.177	197.150	223.48	232.05	8.58	—	—
Asset Class: Equities							
COCA COLA CO (KO)	8.697	69.910	549.41	608.00	58.59	17.74	2.92
Next Dividend Payable 03/20/26; Asset Class: Equities							
COMPAGNIE DE ST GOBAIN UNSP (COOH)	37.875	20.426	750.45	773.63	23.18	13.14	1.70
Next Dividend Payable 06/20/26; Asset Class: Equities							
COMPAGNIE FIN RICHEMONTAG ADR (CFRUT)	63.846	21.717	1,357.37	1,366.54	29.17	11.17	0.81
Next Dividend Payable 10/20/26; Asset Class: Equities							
COMPASS GROUP PLC SPD ADR (CMPGY)	39.085	31.797	1,222.44	1,242.79	20.35	24.19	1.95

Account Detail

Select UMA Retirement Account Rollover IRA LINDA LOU FOREMAN THOMSON

Security Description	Quantity	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
CONOCOPHILIPS (COP)							
Next Dividend Payable 02/2026; Asset Class: Equities							
	24.960	93.610	2,677.41	2,336.51	(340.91)	83.87	3.59
CORNING INC (GLW)							
Next Dividend Payable 03/2026; Asset Class: Equities							
	21.054	87.560	1,362.38	1,843.49	481.10	23.58	1.28
CROWDSTRIKE HOLDINGS INC CL A (CRWD)							
Next Dividend Payable 03/2026; Asset Class: Equities							
	0.362	468.760	174.28	169.69	(4.58)	—	—
D R HORTON INC (DHI)							
Next Dividend Payable 02/2026; Asset Class: Equities							
	0.906	144.030	133.45	130.49	(2.96)	1.63	1.25
DAIKIN INDS LTD UNSPON ADR (DKLX)							
Next Dividend Payable 02/2026; Asset Class: Equities							
	52.121	12.811	655.16	667.72	12.56	7.92	1.19
DANAHER CORPORATION (DHR)							
Next Dividend Payable 01/30/26; Asset Class: Equities							
	1.871	228.920	228.26	428.31	200.05	2.39	0.56
DBS GROUP HOLDINGS LTD SP (DBSD)							
Next Dividend Payable 03/2026; Asset Class: Equities							
	4.232	175.303	703.49	741.88	38.48	30.39	4.10
DEERE & CO (DE)							
Next Dividend Payable 02/09/26; Asset Class: Equities							
	0.674	465.570	307.51	313.79	6.28	4.37	1.39
DENSO CORP LTD ADR (DNZNY)							
Next Dividend Payable 06/2026; Asset Class: Equities							
	39.999	13.768	514.39	550.71	36.32	11.44	2.08
DEUTSCHE BOERSE AG UNSPON ADR (DBOEF)							
Next Dividend Payable 06/2026; Asset Class: Equities							
	32.436	26.273	842.20	852.19	9.99	8.47	0.99
DOMINOS PIZZA INC (DPZ)							
Next Dividend Payable 03/2026; Asset Class: Equities							
	2.075	416.820	933.04	864.90	(68.15)	14.44	1.67
DOORDASH INC CL A (DASH)							
Next Dividend Payable 03/2026; Asset Class: Equities							
	0.616	226.480	110.31	139.51	29.20	—	—
ELLIELY & CO (LLY)							
Next Dividend Payable 03/2026; Asset Class: Equities							
	5.348	1,074.680	2,635.07	5,747.39	3,112.31	37.01	0.64
EMCOR GROUP INC (EME)							
Next Dividend Payable 01/2026; Asset Class: Equities							
	7.461	611.790	2,282.62	4,564.56	2,281.94	7.46	0.16
EMERSON ELECTRIC CO (EMR)							
Next Dividend Payable 03/2026; Asset Class: Equities							
	11.614	132.720	1,509.05	1,541.41	32.36	23.78	1.67
ENGIE SPONS ADR (ENGV)							
Next Dividend Payable 03/2026; Asset Class: Equities							
	40.887	26.320	1,036.73	1,076.15	39.42	56.10	5.21
ENI SPA AMER DEP RCPT (E)							
Next Dividend Payable 03/2026; Asset Class: Equities							
	18.818	37.940	703.41	713.95	10.54	30.11	4.22

Account Detail

Select UMA Retirement Account
 Rollover IRA
 LINDA LOU FOREMAN THOMSON

Security Description	Quantity	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Next Dividend Payable 03/2026; Asset Class: Equities							
EQUIFAX INC (EFX)	5.738	216.980	1,504.39	1,245.04	(259.36)	11.47	0.92
Next Dividend Payable 03/2026; Asset Class: Equities							
ESTEE LAUDER CO INC CL A (EL)	7.480	104.720	804.87	783.31	(21.56)	10.47	1.34
Next Dividend Payable 03/2026; Asset Class: Equities							
EXPERIAN GP LTD ADR (EXPG)	20.364	45.234	887.06	921.15	34.09	12.38	1.34
Next Dividend Payable 01/2026; Asset Class: Equities							
EXPONENT INC (EXP0)	8.216	69.460	763.04	570.68	(192.36)	9.86	1.73
Next Dividend Payable 03/2026; Asset Class: Equities							
EXXON MOBIL CORP (XOM)	22.088	120.340	2,332.79	2,658.07	325.29	91.00	3.42
Next Dividend Payable 03/2026; Asset Class: Equities							
FABRINET (FN)	3.565	455.280	909.35	1,623.07	713.72	—	—
Asset Class: Equities							
FASTENAL CO (FAST)	15.900	40.130	725.71	638.07	(87.64)	13.99	2.19
Next Dividend Payable 02/2026; Asset Class: Equities							
FUJIFILM HLDGS CORP ADR (FJTY)	40.329	10.667	420.43	430.19	9.76	5.57	1.29
Asset Class: Equities							
GALLAGHER ARTHUR J & CO (AG)	0.549	258.790	140.75	142.08	1.33	1.43	1.01
Next Dividend Payable 03/2026; Asset Class: Equities							
GE AEROSPACE (GE)	2.501	308.030	491.11	770.38	279.27	3.60	0.47
Next Dividend Payable 01/26/26; Asset Class: Equities							
GE VERNOVA INC (GEV)	0.669	653.570	418.09	437.24	19.15	0.84	0.19
Next Dividend Payable 02/02/26; Asset Class: Equities							
GENL DYNAMICS CORP (GD)	4.329	336.660	1,142.47	1,457.40	314.93	25.97	1.78
Next Dividend Payable 02/2026; Asset Class: Equities							
GILEAD SCIENCE (GILD)	17.304	122.740	1,949.76	2,123.90	174.14	54.68	2.58
Next Dividend Payable 03/2026; Asset Class: Equities							
GOLDMAN SACHS GRP INC (GS)	1.002	879.000	562.91	880.76	317.84	16.03	1.82
Next Dividend Payable 03/2026; Asset Class: Equities							
HAMILTON LANE CL A (HLNE)	8.118	134.310	1,201.34	1,090.33	(111.01)	17.53	1.61
Next Dividend Payable 01/07/26; Asset Class: Equities							
HARTFORD INSURANCE GROUP INC (HIG)	22.481	137.800	2,039.35	3,097.88	1,058.53	53.95	1.74
Next Dividend Payable 01/05/26; Asset Class: Equities							
HEICO CORP CLASS A (HEIA)	4.595	252.430	938.87	1,159.92	221.05	1.10	0.09

Account Detail

Select UMA Retirement Account
LINDA LOU FOREMAN THOMSON
Rollover IRA

Security Description	Quantity	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
HERSHEY COMPANY (HSY)							
Next Dividend Payable 01/20/26; Asset Class: Equities							
10.156	181.980	2,266.46	1,848.19	(418.27)	55.65	3.01	
HIMS & HERS HEALTH INC COM CL (HIMS)							
Next Dividend Payable 03/20/26; Asset Class: Equities							
2.767	32.470	158.40	89.84	(68.56)	—	—	
HITACHI 10 COM NEW ADR (HTHM)							
Asset Class: Equities							
50.737	31.274	1,590.60	1,586.75	(3.85)	10.35	0.65	
HOME DEPOT INC (HD)							
Next Dividend Payable 03/20/26; Asset Class: Equities							
10.397	344.100	3,396.76	3,577.61	180.85	95.65	2.67	
HOUJIAN LOKEY INC CL A (HLD)							
Next Dividend Payable 03/20/26; Asset Class: Equities							
8.216	174.190	1,459.97	1,431.15	(28.82)	19.72	1.38	
HOMMET AEROSPACE INC (HMM)							
Next Dividend Payable 02/20/26; Asset Class: Equities							
6.760	205.020	736.22	1,385.94	649.72	3.24	0.23	
HOYA CORP SPONS ADR (HOCPP)							
Asset Class: Equities							
4.288	151.105	655.12	647.94	(7.18)	5.64	0.87	
ING GROEP NV ADR (ING)							
Next Dividend Payable 02/20/26; Asset Class: Equities							
38.649	28.000	1,028.09	1,082.17	54.08	39.65	3.66	
INGERSOLL RAND INC (IR)							
Next Dividend Payable 03/20/26; Asset Class: Equities							
2.967	79.220	235.15	235.05	(0.10)	0.24	0.10	
INSMED INC (INSM)							
Asset Class: Equities							
2.529	174.040	275.54	440.15	164.61	—	—	
INTEL CORP (INTC)							
Asset Class: Equities							
33.865	36.900	1,341.16	1,249.62	(91.54)	—	—	
INTERCONTINENTAL EXCHANGE INC (ICE)							
Next Dividend Payable 03/20/26; Asset Class: Equities							
4.781	161.960	733.31	774.33	41.02	9.18	1.19	
INTESA SANPAOLO S.P.A. ADR (ISNP)							
Next Dividend Payable 06/20/26; Asset Class: Equities							
20.342	41.724	800.02	848.75	48.73	36.07	4.25	
INTL BUSINESS MACHINES CORP (IBM)							
Next Dividend Payable 03/20/26; Asset Class: Equities							
6.791	296.210	1,538.37	2,011.56	473.20	45.64	2.27	
INTUIT INC (INTU)							
Next Dividend Payable 01/20/26; Asset Class: Equities							
3.108	662.420	1,473.87	2,058.80	584.93	14.92	0.73	
INTUITIVE SURGICAL INC (ISRG)							
Asset Class: Equities							
0.166	566.360	94.42	94.02	(0.40)	—	—	
JACK HENRY & ASSOC INC (JHMY)							
Asset Class: Equities							
3.880	182.480	703.76	708.02	4.26	9.00	1.27	

Account Detail

Select UMA Retirement Account
 ROLLIVER IRA
 LINDA LOU FOREMAN THOMSON

Security Description	Quantity	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Next Dividend Payable 03/2026; Asset Class: Equities							
JACOBS SOLUTIONS INC (J)	2.978	132.460	384.64	394.47	9.84	3.81	0.97
Next Dividend Payable 03/2026; Asset Class: Equities							
JOHNSON & JOHNSON (JNJ)	13.819	206.950	2,325.06	2,859.84	534.76	71.86	2.51
Next Dividend Payable 03/2026; Asset Class: Equities							
JPMORGAN CHASE & CO (JPM)	16.201	322.220	2,954.18	5,220.29	2,266.10	97.21	1.86
Next Dividend Payable 01/2026; Asset Class: Equities							
KLA CORPORATION (KLAC)	0.229	1,215.080	279.41	278.25	(1.16)	1.74	0.63
Next Dividend Payable 03/2026; Asset Class: Equities							
LABCORP HOLDINGS INC (LH)	4.527	250.880	1,012.72	1,135.73	123.02	13.04	1.15
Next Dividend Payable 03/2026; Asset Class: Equities							
LAM RESEARCH CORPORATION NEW (LRCH)	8.635	171.180	973.32	1,478.14	504.82	8.98	0.61
Next Dividend Payable 01/07/26; Asset Class: Equities							
LEIDOS HOLDINGS INC (LDOS)	6.561	180.400	1,075.84	1,183.60	107.76	11.28	0.95
Next Dividend Payable 03/2026; Asset Class: Equities							
LENNOX INTL INC (LII)	1.286	485.560	840.37	624.46	(215.91)	6.69	1.07
Next Dividend Payable 01/15/26; Asset Class: Equities							
LINDE PLC (LIN)	1.127	426.390	506.19	480.54	(25.67)	6.76	1.41
Next Dividend Payable 03/2026; Asset Class: Equities							
LONDON STOCK EXCHANGE GRP ADR (LSEG)	16.510	30.102	469.21	496.98	27.77	6.04	1.22
Asset Class: Equities							
LPL FINL HLDGS INC COM (LPLA)	2.487	357.170	821.39	888.28	66.89	2.98	0.34
Next Dividend Payable 03/2026; Asset Class: Equities							
LYMAH MOET HENNESSY LOUIS VUITT (LYMDV)	3.238	151.505	472.43	490.57	18.14	7.67	1.56
Next Dividend Payable 06/2026; Asset Class: Equities							
MARRIOTT INTL INC NEW CL A (MAR)	7.400	310.240	1,510.56	2,295.78	785.22	19.83	0.86
Next Dividend Payable 03/2026; Asset Class: Equities							
MARSH & MCLENNAN COS INC (MMC)	15.626	185.520	2,705.19	2,898.94	193.76	56.26	1.94
Next Dividend Payable 02/2026; Asset Class: Equities							
MARVELL TECHNOLOGY INC (MRVL)	3.129	84.980	255.86	265.90	10.04	0.75	0.28
Next Dividend Payable 01/2026; Asset Class: Equities							
MASTERCARD INC CL A (MA)	1.520	570.880	804.71	867.74	63.03	5.29	0.61
Next Dividend Payable 02/2026; Asset Class: Equities							
MC DONALDS CORP (MCD)	6.943	305.630	1,909.15	2,121.99	212.85	51.65	2.43

Account Detail

Select UMA Retirement Account
 Rollover IRA
 LINDA LOU FOREMAN THOMPSON

Security Description	Quantity	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Security Description Next Dividend Payable 03/2026; Asset Class: Equities							
MCKESSON CORP (MCK) Next Dividend Payable 01/02/26; Asset Class: Equities	0.214	820.290	144.88	175.54	30.66	0.70	0.40
MEDTRONIC PLC SHS (MDT) Next Dividend Payable 01/16/26; Asset Class: Equities	4.603	96.060	375.82	442.16	66.34	13.07	2.96
MERADOLBRE INC (MEL) Asset Class: Equities	0.071	2,014.260	128.02	143.01	14.99	—	—
MERCK & CO INC NEW COM (MRK) Next Dividend Payable 01/08/26; Asset Class: Equities	20.976	105.260	1,936.48	2,207.93	271.45	71.32	3.23
MERCK KGAA SPD ADR (MRKG) Next Dividend Payable 05/2026; Asset Class: Equities	23.579	28.798	653.26	679.03	25.77	7.97	1.17
MEIA PLATFORMS INC CL A (META) Next Dividend Payable 03/2026; Asset Class: Equities	14.816	660.090	4,281.10	9,779.89	5,498.80	31.11	0.32
METLIFE INCORPORATED (MET) Next Dividend Payable 03/2026; Asset Class: Equities	25.152	78.940	1,856.29	1,985.50	119.21	57.10	2.88
MICHELIN COMPAGNIE GENERALE DE (MGDOY) Next Dividend Payable 06/2026; Asset Class: Equities	26.007	16.624	423.91	432.94	8.43	15.08	3.49
MICROSOFT CORP (MSFT) Next Dividend Payable 03/2026; Asset Class: Equities	29.773	483.620	6,716.62	14,398.82	7,682.20	108.37	0.75
MID AMER APART COMM INC (MAA) Next Dividend Payable 01/2026; Asset Class: Alt	7.018	138.910	1,079.87	974.87	(105.00)	42.95	4.41
MIRION TECHNOLOGIES INC CL A (MIR) Asset Class: Equities	31.495	23.420	679.69	737.61	57.92	—	—
MITSUBISHI ELECTRIC ADR (MIELY) Asset Class: Equities	17.438	58.503	1,028.14	1,020.18	(7.96)	9.61	0.94
MONDELEZ INTL INC COM (MDLZ) Next Dividend Payable 01/14/26; Asset Class: Equities	5.946	53.830	347.94	320.07	(27.87)	11.89	3.71
MONOLITHIC PWR SYSTEMS INC (MPWR) Next Dividend Payable 01/15/26; Asset Class: Equities	1.327	906.360	839.10	1,202.74	363.64	8.28	0.69
MOODY'S CORP (MCO) Next Dividend Payable 03/2026; Asset Class: Equities	4.211	510.850	1,431.47	2,151.19	719.72	15.83	0.74
MSCI INC COM (MSCI) Next Dividend Payable 02/2026; Asset Class: Equities	1.455	573.730	867.87	834.78	(33.09)	10.48	1.26
MTU AERO ENGINES AG (MTUAY)	1.582	208.642	326.33	330.07	3.74	1.31	0.40

Account Detail

Select UMA Retirement Account
 Rollover IRA
 LINDA EDU FOREMAN THOMSON

Security Description	Quantity	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Next Dividend Payable 05/2026; Asset Class: Equities							
MUELLER WATER PROD INC SER A (MWA)	35.867	23.820	957.70	854.35	(103.35)	10.04	1.18
Next Dividend Payable 02/2026; Asset Class: Equities							
MASDAQ INC COM (MDAQ)	15.112	97.130	1,310.07	1,467.83	157.75	16.32	1.11
Next Dividend Payable 03/2026; Asset Class: Equities							
MATERA INC COM (MTRA)	1.362	229.090	246.12	312.02	65.90	—	—
Asset Class: Equities							
MATWEST GROUP PLC ADR (MWG)	62.420	17.500	1,033.03	1,092.35	59.32	39.64	3.63
Next Dividend Payable 03/2026; Asset Class: Equities							
NESTLE SPON ADR REP REG SHR (NSRGY)	6.228	99.388	603.00	618.99	15.99	19.31	3.12
Asset Class: Equities							
NETEASE COM INC ADS (NTES)	3.749	137.620	514.29	515.94	1.65	11.34	2.20
Next Dividend Payable 03/2026; Asset Class: Equities							
NETELIX INC (NFLX)	21.495	93.760	902.91	2,577.93	1,675.02	—	—
Asset Class: Equities							
NIKE INC B (NKE)	4.023	63.710	257.31	256.31	(1.00)	6.60	2.58
Next Dividend Payable 01/02/26; Asset Class: Equities							
MISOURCE INC (MI)	18.066	41.760	741.37	754.44	13.07	20.23	2.68
Next Dividend Payable 02/2026; Asset Class: Equities							
NORDSON CP (NDSN)	2.513	240.430	529.11	604.20	75.09	8.24	1.36
Next Dividend Payable 01/02/26; Asset Class: Equities							
NOVARTIS AG ADR (NVS)	7.460	137.870	860.51	1,028.51	168.00	25.24	2.45
Asset Class: Equities							
NOVO NORDISK A/S ADR (NVO)	7.057	50.880	331.61	359.06	27.45	8.69	2.42
Next Dividend Payable 02/2026; Asset Class: Equities							
VIDIA CORPORATION (NVDA)	115.000	186.500	6,904.34	21,447.50	14,543.16	4.60	0.02
Next Dividend Payable 03/2026; Asset Class: Equities							
OKTA, INC CL A (OKTA)	5.901	86.470	625.76	510.26	(115.50)	—	—
Asset Class: Equities							
OLD DOMINION FREIGHT LINE (ODFL)	6.943	156.800	1,221.01	1,088.66	(132.34)	7.78	0.71
Next Dividend Payable 03/2026; Asset Class: Equities							
OMNICOM GROUP (OMC)	10.099	80.750	807.33	815.49	8.16	32.32	3.96
Next Dividend Payable 01/09/26; Asset Class: Equities							
ORACLE CORP (ORCL)	7.035	194.910	703.06	1,371.19	668.13	14.07	1.03

Account Detail

Select UMA Retirement Account
 Rollover IRA
 LINDA LOU FOREMAN THOMSON

Security Description	Quantity	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Next Dividend Payable 01/2026; Asset Class: Equities							
PALANTIR TECHNOLOGIES INC CL A (PLTR)	8,733	177.750	856.24	1,552.29	696.06	—	—
Asset Class: Equities							
PALO ALTO NETWORKS INC (PANW)	10,110	184.200	1,174.00	1,862.26	688.29	—	—
Asset Class: Equities							
PENTAIR PLC (PMR)	9,682	104.140	1,024.21	1,008.28	(15.93)	10.46	1.04
Next Dividend Payable 02/2026; Asset Class: Equities							
PEPSICO INC NC (PEP)	15,112	143.520	2,619.42	2,168.87	(450.55)	85.99	3.96
Next Dividend Payable 01/06/26; Asset Class: Equities							
PERNOD RICARD SA ADR (PRNDY)	32,177	17.171	555.67	552.51	(3.16)	27.54	4.98
Next Dividend Payable 06/2026; Asset Class: Equities							
PFIZER INC (PFE)	35,383	24.900	926.59	881.04	(45.55)	60.86	6.91
Next Dividend Payable 03/2026; Asset Class: Equities							
PHILIP MORRIS INTL INC (PM)	1,867	160.400	236.16	299.47	64.31	10.98	3.67
Next Dividend Payable 01/14/26; Asset Class: Equities							
PNC FINL SVCS GP (PNC)	8,460	208.730	1,276.73	1,770.03	493.30	57.66	3.26
Next Dividend Payable 02/2026; Asset Class: Equities							
POOL CORP (POOL)	2,724	228.750	972.37	623.12	(349.25)	13.62	2.19
Next Dividend Payable 02/2026; Asset Class: Equities							
PROCTER & GAMBLE (PG)	26,861	143.310	3,816.97	3,849.45	32.48	113.54	2.95
Next Dividend Payable 02/2026; Asset Class: Equities							
PROGRESSIVE CORP OHIO (PGR)	0,815	227.720	182.77	185.59	2.82	0.33	0.18
Next Dividend Payable 01/08/26; Asset Class: Equities							
PROLOGIS INC COM (PLD)	8,094	127.660	926.33	1,033.28	106.95	32.70	3.16
Next Dividend Payable 03/2026; Asset Class: All							
PULTE GROUP INC (PHM)	14,222	117.260	982.83	1,667.67	684.84	14.79	0.89
Next Dividend Payable 01/06/26; Asset Class: Equities							
PURE STORAGE INC CLASS A (PSTG)	9,858	67.010	289.43	660.58	371.15	—	—
Asset Class: Equities							
QUIAGEN NV (QGEN)	8,073	44.970	372.85	363.04	(9.81)	2.02	0.56
Next Dividend Payable 07/2026; Asset Class: Equities							
QUALCOMM INC (QCOM)	1,878	171.050	305.01	321.23	16.22	6.69	2.08
Next Dividend Payable 03/2026; Asset Class: Equities							
QUANTA SERVICES INC (PWR)	0,316	422.060	106.87	133.37	26.50	0.14	0.11

Account Detail

Select UMA Retirement Account
 Reflector IRA
 LINDA LOU FOREMAN THOMSON

Security Description	Quantity	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Next Dividend Payable 01/12/26; Asset Class: Equities							
REIX PLC SPONSORED ADR (REIX)	17,508	40.420	696.22	707.67	11.45	15.16	2.14
Next Dividend Payable 03/2026; Asset Class: Equities							
REPUBLIC SERVICES INC (RS6)	11,390	211.930	1,747.18	2,413.88	666.70	28.48	1.18
Next Dividend Payable 01/15/26; Asset Class: Equities							
RIO TINTO PLC SPON ADR (RIO)	7,663	80.030	558.96	613.27	54.31	28.39	4.63
Next Dividend Payable 03/2026; Asset Class: Equities							
ROBINHOOD MKTS INC CL A (HOOD)	17,153	113.100	1,200.63	1,940.00	739.38	—	—
Asset Class: Equities							
ROBLOX CORP CL A (RBLX)	1,734	81.030	214.19	140.51	(73.68)	—	—
Asset Class: Equities							
ROCHE HOLDINGS ADR (RHHBY)	29,550	51.570	1,451.05	1,523.89	72.84	25.80	1.69
Asset Class: Equities							
ROLLS ROYCE HOLDINGS PLC (RYCEY)	66,284	15.468	986.97	1,025.28	38.31	9.48	0.92
Next Dividend Payable 03/2026; Asset Class: Equities							
ROSS STORES INC (ROST)	5,366	180.140	508.86	966.63	457.77	8.69	0.90
Next Dividend Payable 03/2026; Asset Class: Equities							
ROYAL CARIBBEAN GROUP COM (RCL)	5,349	278.920	628.64	1,491.94	863.30	18.72	1.25
Next Dividend Payable 01/14/26; Asset Class: Equities							
RTX CORPORATION (RTX)	17,163	183.400	2,245.31	3,147.69	902.38	46.69	1.49
Next Dividend Payable 03/2026; Asset Class: Equities							
RYANAIR HLDS PLC ADR (RYAAY)	14,673	72.190	974.21	1,059.24	85.03	11.87	1.12
Next Dividend Payable 03/2026; Asset Class: Equities							
SALESFORCE INC (CRM)	6,760	264.910	1,722.26	1,790.79	68.52	11.25	0.63
Next Dividend Payable 01/08/26; Asset Class: Equities							
SAP AG (SAP)	4,786	242.910	1,170.42	1,162.57	(7.85)	9.12	0.78
Next Dividend Payable 03/2026; Asset Class: Equities							
SCHNEIDER ELEC SA UNSP ADR (SBGSY)	27,172	55.176	1,509.17	1,499.24	(9.93)	9.81	0.65
Next Dividend Payable 06/2026; Asset Class: Equities							
SEA LIMITED ADR (SE)	1,158	121.570	191.88	147.73	(44.15)	—	—
Asset Class: Equities							
SERVICENOW INC (NOW)	0.180	153.190	32.71	27.57	(5.14)	—	—
Asset Class: Equities							
SEVEN & I HLDS CO LTD ADR (SVNDY)	51,283	14.358	681.70	736.32	54.62	10.92	1.48

Account Detail

Select UMA Retirement Account
 Rollover IRA
 LINDA LOU FOREMAN THOMPSON

Security Description	Quantity	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
SHIN ETSU CHEM CO LTD ADR (SHECV)							
Asset Class: Equities							
39,645	15.544	606.96	616.24	9.28	10.39	1.69	
SHOPIFY INC CL A (SHOP)							
Asset Class: Equities							
2,338	160.970	287.85	316.35	88.50	—	—	
SNOWFLAKE INC CL A (SNOW)							
Asset Class: Equities							
0.411	219.360	79.63	90.16	10.53	—	—	
SOFT TECHNOLOGIES INC (SOFT)							
Asset Class: Equities							
8,483	26.180	200.42	222.08	21.66	—	—	
SONY GROUP CORPORATION ADR (SONY)							
Asset Class: Equities							
31,748	25.600	874.95	812.75	(62.20)	3.49	0.43	
SOUTHERN CO (SO)							
Asset Class: Equities							
16,948	87.200	1,247.62	1,477.87	230.25	50.17	3.39	
SPOTIFY TECHNOLOGY SA (SPOT)							
Asset Class: Equities							
4,798	580.710	1,829.40	2,786.25	956.86	—	—	
STARBUCKS CORP WASHINGTON (SBUX)							
Asset Class: Equities							
2,260	84.210	192.76	190.31	(2.44)	5.60	2.94	
STRYKER CORP (SYK)							
Asset Class: Equities							
4,043	351.470	1,096.96	1,420.99	324.03	14.23	1.00	
SUNTOMO MITSUBI FINL GROUP INC (SMFG)							
Asset Class: Equities							
50,023	19.330	936.68	966.94	30.26	22.81	2.36	
SUZUKI MTR CORP ADR (SZKMY)							
Asset Class: Equities							
9,339	59.575	562.39	556.37	(6.02)	8.21	1.48	
T-MOBILE US INC COM (TMUS)							
Asset Class: Equities							
10,692	203.040	1,701.76	2,170.90	469.15	40.63	1.87	
TAIWAN SMCINDCTR MFG CO LTD ADR (TSM)							
Asset Class: Equities							
5,785	303.890	1,644.56	1,758.01	113.45	15.39	0.88	
TELEPHONE TECH INC (TDY)							
Asset Class: Equities							
2,501	510.730	1,183.52	1,277.34	93.82	—	—	
TENCENT HLDGS LTD UNSPON ADR (TCEHY)							
Asset Class: Equities							
7,845	76.550	606.85	600.53	(6.32)	3.95	0.66	
TERUMO CORP ADR UNSPONS ADR (TRUMY)							
Asset Class: Equities							
30,999	14.482	467.62	448.93	(18.69)	4.25	0.95	
TESCO PLC ADR (TSCDY)							
Asset Class: Equities							
31,092	17.827	562.14	554.28	(7.86)	17.91	3.23	

Account Detail

Select UMA Retirement Account
 Rollover IRA
 LINDA LOU FOREMAN THOMPSON

Security Description	Quantity	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Next Dividend Payable 06/2026; Asset Class: Equities							
TESLA INC (TSLA)	8.327	449.720	2,178.61	3,744.82	1,566.17	—	—
Asset Class: Equities							
THE COOPER COMPANIES INC (COO)	11.541	81.960	1,085.84	945.90	(139.94)	—	—
Asset Class: Equities							
THERMO FISHER SCIENTIFIC (TMO)	3.029	579.450	640.19	1,755.15	1,114.95	5.21	0.30
Next Dividend Payable 01/15/26; Asset Class: Equities							
TIX COS INC NEW (TIX)	16.451	153.610	1,591.88	2,527.04	935.16	27.97	1.11
Next Dividend Payable 03/2026; Asset Class: Equities							
TOAST INC CL A (TOST)	23.920	35.510	716.21	849.40	133.19	—	—
Asset Class: Equities							
TORONTO DOM BK NEW (TD)	7.934	94.200	701.52	747.38	45.86	24.14	3.23
Next Dividend Payable 01/2026; Asset Class: Equities							
TOTALENERGIES SE ACT (TTE)	10.085	65.241	663.03	657.96	(5.07)	39.53	6.01
Next Dividend Payable 01/23/26; Asset Class: Equities							
TRANE TECHNOLOGIES PLC (TT)	0.936	389.200	308.62	364.29	55.68	3.52	0.97
Next Dividend Payable 03/2026; Asset Class: Equities							
TRUIST FNL CORP (TRF)	43.281	49.210	1,678.86	2,129.56	451.00	90.02	4.23
Next Dividend Payable 03/2026; Asset Class: Equities							
TWILLO INC CL A (TWLO)	6.969	142.240	920.05	991.27	71.22	—	—
Asset Class: Equities							
U S BANCORP COM NEW (USB)	3.630	53.360	176.61	193.70	17.09	7.55	3.90
Next Dividend Payable 01/15/26; Asset Class: Equities							
UBER TECHNOLOGIES INC (UBER)	17.924	81.710	799.55	1,464.57	665.02	—	—
Asset Class: Equities							
UBS GROUP AG SHS (UBS)	28.510	46.310	1,165.74	1,320.30	154.56	12.83	0.97
Next Dividend Payable 04/2026; Asset Class: Equities							
UPPATH INC CL A (UPATH)	59.394	16.390	906.66	973.47	66.81	—	—
Asset Class: Equities							
UNITED RENTALS INC (URI)	0.287	809.320	214.14	232.27	18.13	2.05	0.88
Next Dividend Payable 02/2026; Asset Class: Equities							
UNITEDHEALTH GP INC (UNH)	6.938	330.110	2,268.73	2,290.30	21.57	61.33	2.68
Next Dividend Payable 03/2026; Asset Class: Equities							
UNITY SOFTWARE INC (U)	14.670	44.170	670.80	647.97	(22.83)	—	—

Account Detail

Select UMA Retirement Account **LINDA LOU FOREMAN THOMSON**
Rollover IRA

Security Description	Quantity	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
UNIVERSAL DISPLAY CORP (OLED) Asset Class: Equities							
Next Dividend Payable 03/2026; Asset Class: Equities	4.495	116.780	699.30	524.93	(174.37)	8.09	1.54
VERISK ANALYTICS INC COM (VRSK) Asset Class: Equities							
Next Dividend Payable 03/2026; Asset Class: Equities	4.243	223.690	798.63	949.12	150.49	7.64	0.81
VERTEX PHARMACEUTICALS (VRTX) Asset Class: Equities							
Next Dividend Payable 03/2026; Asset Class: Equities	4.615	453.360	1,945.07	2,092.25	147.17	—	—
VERTIV HOLDINGS LLC CL A (VRT) Asset Class: Equities							
Next Dividend Payable 03/2026; Asset Class: Equities	7.768	162.010	593.26	1,258.49	665.23	1.94	0.15
VISA INC CL A (V) Asset Class: Equities							
Next Dividend Payable 03/2026; Asset Class: Equities	1.995	350.710	244.03	699.67	455.63	5.35	0.77
VISTRA CORP (VST) Asset Class: Equities							
Next Dividend Payable 03/2026; Asset Class: Equities	0.563	161.330	107.16	90.83	(16.33)	0.51	0.56
WABTEC CORP (WAB) Asset Class: Equities							
Next Dividend Payable 02/2026; Asset Class: Equities	6.007	213.450	1,201.49	1,282.19	80.70	6.61	0.47
WALMART INC (WMT) Asset Class: Equities							
Next Dividend Payable 01/05/26; Asset Class: Equities	46.637	111.410	3,214.21	5,193.83	1,981.62	43.84	0.84
WASTE MGMT INC (DELA) (WM) Asset Class: Equities							
Next Dividend Payable 03/2026; Asset Class: Equities	2.434	219.710	500.47	534.77	34.30	8.03	1.50
WEST PHARMACEUTICAL SVCS INC (WST) Asset Class: Equities							
Next Dividend Payable 02/2026; Asset Class: Equities	4.150	275.140	1,257.57	1,141.83	(115.74)	3.65	0.32
WESTERN DIGITAL CORPORATION (WDC) Asset Class: Equities							
Next Dividend Payable 03/2026; Asset Class: Equities	0.796	172.270	139.18	137.13	(2.05)	0.40	0.29
WINTRUST FIN CORP (WTF) Asset Class: Equities							
Next Dividend Payable 02/2026; Asset Class: Equities	7.149	139.820	727.42	999.57	272.15	14.30	1.43
ZOOM COMMUNICATIONS INC CL A (ZM) Asset Class: Equities							
Next Dividend Payable 02/2026; Asset Class: Equities	8.970	86.290	619.84	774.02	154.18	—	—
ZSCALER, INC (ZS) Asset Class: Equities							
Next Dividend Payable 03/2026; Asset Class: Equities	5.317	224.920	1,095.55	1,195.90	100.35	—	—
ZURICH INSURANCE GRP LTD ADR (ZURV) Asset Class: Equities							
Next Dividend Payable 03/2026; Asset Class: Equities	24.938	37.980	890.16	947.15	56.99	35.21	3.72

Account Detail

Select UMA Retirement Account

LINDA LOU FOREMAN THOMSON

Rollover IRA

STOCKS	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	83.36%	\$284,897.08	\$391,798.51	\$106,901.46	\$4,826.49	1.23%

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Global Investment Manager Analysis (GIMA) status codes (FL, AL or NL), may be shown for certain funds and are not guarantees of performance. Refer to "GIMA Status in Investment Advisory Programs" in the June or December statement for a description of these status codes.

June or December statement for a description of these status codes.							
Security Description	Quantity	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
INVESCO SHORT TERM TREASURY (TBL)	661.000	\$105.650	\$69,884.23	\$69,834.65	\$(49.58)	\$3,562.79	5.10
GIMA Status: AL, Next Dividend Payable 01/2026; Asset Class: FI & Pref							
	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %	
EXCHANGE-TRADED & CLOSED-END FUNDS	14.85%	\$69,884.23	\$69,834.65	\$(49.58)	\$3,562.79	5.10%	

TOTAL VALUE	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	100.00%	\$354,781.31	\$469,983.91	\$106,951.88	\$8,390.12	1.79%

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating "Please Provide" or "Pending Corporate Actions" are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	\$8,350.75	—	—	—	—	—
Stocks	—	\$389,006.85	—	\$2,791.66	—	—
ETFS & CEFs	—	—	\$69,834.65	—	—	—
TOTAL ALLOCATION OF ASSETS	\$8,350.75	\$389,006.85	\$69,834.65	\$2,791.66	—	—

Account Detail

Select UMA Retirement Account
LINDA LOU FOREMAN THOMSON
Rollover IRA

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/Debits
12/1		Qualified Dividend	ENBRIDGE INC				\$50.86
12/1		Qualified Dividend	KROGER CO				21.47
12/1		Qualified Dividend	TRUIST FINL CORP				15.29
12/1		Qualified Dividend	CONOCOPHILLIPS				13.44
12/1		Qualified Dividend	PFIZER INC				11.19
12/1		Qualified Dividend	VISA INC CL A				6.39
12/1		Qualified Dividend	CONOCOPHILLIPS				5.10
12/1		Qualified Dividend	CAPITAL ONE FINANCIAL CORP				3.44
12/1		Qualified Dividend	VISA INC CL A				2.68
12/1		Qualified Dividend	LPL FINL HLDS INC COM				0.73
12/1		Qualified Dividend	VISA INC CL A				0.67
12/1	12/2	Bought	WESTERN DIGITAL CORPORATION	ACTED AS AGENT UNSOLICITED TRADE	0.044	163.6010	(7.20)
12/2		Qualified Dividend	AMERICAN WATER WORKS CO				23.44
12/2		Qualified Dividend	AMERICAN WATER WORKS CO				4.97
12/2		Qualified Dividend	ZOETIS INC CLASS A				1.37
12/2		Qualified Dividend	KLA CORPORATION				1.02
12/2	12/3	Sold	EXXON MOBIL CORP	ACTED AS AGENT UNSOLICITED TRADE VSP BY DATE 20251114 PRC 118.81580QTY 3.893	3.893	115.2432	448.64
12/2	12/3	Sold	EXXON MOBIL CORP	ACTED AS AGENT UNSOLICITED TRADE VSP DATES IN REALIZED G/L OR ONLINE	3.563	115.2432	410.61
12/2	12/3	Sold	META PLATFORMS INC CL A	ACTED AS AGENT UNSOLICITED TRADE	0.130	642.3861	83.51
12/2	12/3	Bought	PROCTER & GAMBLE	ACTED AS AGENT UNSOLICITED TRADE	6.275	145.4843	(912.91)
12/2	12/3	Bought	RENAISSANCE RE HOLDINGS LTD	ACTED AS AGENT UNSOLICITED TRADE	3.403	263.8949	(898.03)
12/3	12/4	Sold	FACTSET RESEARCH SYSTEMS INC	ACTED AS AGENT UNSOLICITED TRADE	1.592	278.2555	442.98
12/3	12/4	Sold	DOORDASH INC CL A	ACTED AS AGENT UNSOLICITED TRADE	0.163	217.1159	35.39
12/4		Qualified Dividend	DIAGEO PLC SPON ADR NEW				20.97
12/4		Qualified Dividend	TJX COS INC NEW				5.17
12/4		Qualified Dividend	INGERSOLL RAND INC				0.08
12/4	12/5	Sold	APPLE INC	ACTED AS AGENT UNSOLICITED TRADE VSP DATES IN REALIZED G/L OR ONLINE	1.702	282.6923	481.14

Account Summary

Portfolio Management Active Assets Account
LINDA L FOREMAN THOMSON TTEE
LINDA LOU FOREMAN THOMSON LIVING TR

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (12/1/25-12/31/25)	This Year (1/1/25-12/31/25)
TOTAL BEGINNING VALUE	\$542,653.57	\$488,207.58
Credits	100,000.00	100,000.00
Debits	(416.80)	(4,651.73)
Security Transfers		
Net Credits/Debits/Transfers	\$99,583.20	\$95,348.27
Change in Value	(1,210.30)	57,470.62
TOTAL ENDING VALUE	\$641,026.47	\$641,026.47

Net Credits / Debits include investment advisory fees as applicable. See Activity section for details.

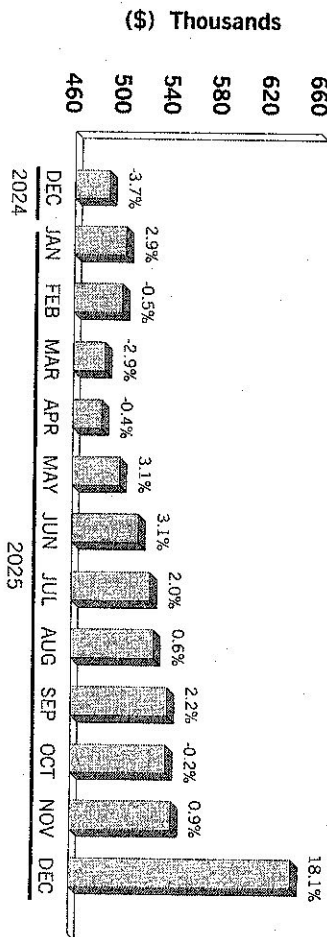
ASSET ALLOCATION (includes accrued interest)

	Market Value	Percentage
Cash	\$129,616.77	20.22
Equities	315,431.24	49.21
Fixed Income & Preferreds	179,351.68	27.98
Alternatives	16,626.78	2.59
TOTAL VALUE	\$641,026.47	100.00%

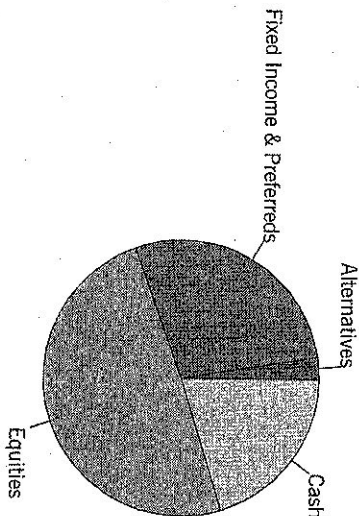
FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures. Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.



The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.



This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

Account Summary

Portfolio Management Active Assets Account

LINDA L FOREMAN THOMSON TTEE
LINDA LOU FOREMAN THOMSON LIVING TR

BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 11/30/25)	This Period (as of 12/31/25)
Cash, BDP, MMFs	\$8,743.07	\$7,195.76
Stocks	336,958.79	309,925.66
ETFs & CEFS	20,828.83	22,132.36
Municipal Bonds ^	—	115,798.61
Corporate Fixed Income ^	98,956.35	63,553.07
Mutual Funds	77,166.53	122,421.01
Total Assets	\$542,653.57	\$641,026.47
Total Liabilities (outstanding balance)	—	—
TOTAL VALUE	\$542,653.57	\$641,026.47

INCOME AND DISTRIBUTION SUMMARY

	This Period (12/1/25-12/31/25)	This Year (1/1/25-12/31/25)
Qualified Dividends	\$841.21	\$5,484.29
Other Dividends	293.27	3,412.08
Interest	1,221.94	6,320.19
Return of Capital/Principal	—	20,199.80
Income And Distributions	\$2,356.42	\$35,416.36
Tax-Exempt Income	—	—
TOTAL INCOME AND DISTRIBUTIONS	\$2,356.42	\$35,416.36

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

CASH FLOW

	This Period (12/1/25-12/31/25)	This Year (1/1/25-12/31/25)
OPENING CASH, BDP, MMFs	\$8,743.07	\$994.45
Purchases	(159,630.08)	(266,115.32)
Dividend Reinvestments	(254.48)	(3,170.04)
Sales and Redemptions	56,397.63	144,542.27
Income and Distributions	2,356.42	35,596.13
Total Investment Related Activity	\$(101,130.51)	\$(89,146.96)
Electronic Transfers-Credits	100,000.00	100,000.00
Other Debits	(416.80)	(4,651.73)
Total Cash Related Activity	\$99,583.20	\$95,348.27
Total Card/Check Activity	—	—
CLOSING CASH, BDP, MMFs	\$7,195.76	\$7,195.76

GAIN/(LOSS) SUMMARY

	Realized This Period (12/1/25-12/31/25)	Realized This Year (1/1/25-12/31/25)	Unrealized Inception to Date (as of 12/31/25)
Short-Term Gain	—	\$454.33	\$16,446.32
Short-Term (Loss)	(1,167.52)	(3,863.50)	(1,801.80)
Total Short-Term	\$(1,167.52)	\$(3,409.17)	\$14,644.52
Long-Term Gain	2,664.16	4,014.93	131,722.01
Long-Term (Loss)	(1,099.91)	(1,099.91)	(455.90)
Total Long-Term	\$1,564.25	\$2,915.02	\$131,266.11
TOTAL GAIN/(LOSS)	\$396.73	\$(494.15)	\$145,910.63

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

Account Summary

Portfolio Management Active Assets Account
LINDA L FOREMAN THOMSON TTEE
LINDA LOU FOREMAN THOMSON LIVING TR

ADDITIONAL ACCOUNT INFORMATION

Category	This Period (12/1/25-12/31/25)	This Year (1/1/25-12/31/25)	Category	This Period (12/1/25-12/31/25)	This Year (1/1/25-12/31/25)
Municipal Accrued Interest Paid	\$752.78	\$752.78	U.S. Treasury Bill Interest	—	31.87

Amounts received upon maturity or sale of a U.S. Treasury bill include accrued but unpaid interest. If the maturity or sale took place on the last business day of the month, the interest portion will appear on your next statement.

Morgan Stanley

Account Detail

Portfolio Management Active Assets Account

LINDA L FOREMAN THOMSON TTEE
LINDA LOU FOREMAN THOMSON LIVING TR

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation
Inform us if your investment objectives, as defined in the Expanded Disclosures, change.
Account Holder Votes Proxy: No
The account holder has delegated the authority to vote proxies for the account to Institutional Shareholder Services or a third-party or Morgan Stanley-affiliated portfolio manager, as applicable.

Investment Advisory Account

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %
MORGAN STANLEY PRIVATE BANK NA	\$7,195.76	—	\$0.72	0.010
Percentage of Holdings				
CASH, BDP, AND MMFS	1.12%		\$7,195.76	\$0.72
Market Value				
				Est Ann Income

STOCKS

COMMON STOCKS

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ABBVIE INC COM (ABBY)	5/1/20	100.000	\$82.830	\$228.490	\$8,283.01	\$22,849.00	\$14,565.99 LT	\$692.00	3.03
Next Dividend Payable 02/2026, Asset Class: Equities									
ALPHABET INC CL A (GOOGL)	6/27/25	29.000	174.160	313.000	5,050.64	9,077.00	4,026.36 ST	24.36	0.27
Next Dividend Payable 03/2026, Asset Class: Equities									
AMAZON COM INC (AMZN)	6/21/24	12.000	187.143	230.820	2,245.72	2,769.84	524.12 LT	—	—

Account Detail

Portfolio Management Active Assets Account

LINDA L FOREMAN THOMSON TTEE
LINDA LOU FOREMAN THOMSON LIVING TR

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Asset Class: Equities									
AMERICAN ELEC PWR CO INC (AEP)	6/21/24	13.000	87.529	115.310	1,137.88	1,499.03	361.15 LT	49.40	3.30
Next Dividend Payable 03/2026; Asset Class: Equities									
AMERICAN EXPRESS CO (AXP)	6/21/24	5.000	230.226	369.950	1,151.13	1,849.75	698.62 LT	16.40	0.89
Next Dividend Payable 02/10/26; Asset Class: Equities									
APPLE INC (AAPL)	2/12/20	28.000	81.228	271.860	2,274.37	7,612.08	5,337.71 LT		
	7/14/20	12.000	94.875	271.860	1,138.50	3,262.32	2,123.82 LT		
Total		40.000			3,412.87	10,874.40	7,461.53 LT	41.60	0.38
Next Dividend Payable 02/2026; Asset Class: Equities									
BEKSHIRE HATHAWAY CL-B NEW (BRKB)	6/21/24	5.000	408.412	502.650	2,042.06	2,513.25	471.19 LT	—	—
Asset Class: Equities									
BLACKSTONE INC (BX)	2/12/20	38.000	54.670	154.140	2,077.46	5,857.32	3,779.86 LT R		
	5/28/20	30.000	48.788	154.140	1,463.65	4,624.20	3,160.55 LT R		
	7/14/20	32.000	44.732	154.140	1,431.42	4,932.48	3,501.06 LT R		
Total		100.000			4,972.53	15,414.00	10,441.47 LT	269.20	1.75
Next Dividend Payable 02/2026; Asset Class: Equities									
BP PLC ADS (BP)	5/28/20	100.000	23.547	34.730	2,364.69	3,473.00	1,118.31 LT	197.70	5.69
Next Dividend Payable 03/2026; Asset Class: Equities									
BROADCOM INC (AVGO)	10/7/24	13.000	177.372	346.100	2,305.83	4,499.30	2,193.47 LT	33.80	0.75
Next Dividend Payable 03/2026; Asset Class: Equities									
CHEVRON CORP (CVX)	2/12/20	22.000	111.945	152.410	2,462.79	3,353.02	890.23 LT		
	5/28/20	20.000	92.339	152.410	1,846.78	3,048.20	1,201.42 LT		
	7/14/20	8.000	85.390	152.410	683.12	1,219.28	536.16 LT		
Total		50.000			4,992.69	7,620.50	2,627.81 LT	342.00	4.49
Next Dividend Payable 03/2026; Asset Class: Equities									
CISCO SYS INC (CSCO)	1/25/21	47.000	45.087	77.030	2,119.10	3,620.41	1,501.31 LT	77.08	2.13
Next Dividend Payable 01/21/26; Asset Class: Equities									
CITIGROUP INC NEW (C)	6/21/24	19.000	59.720	116.690	1,134.68	2,217.11	1,082.43 LT	45.60	2.06
Next Dividend Payable 02/2026; Asset Class: Equities									
CME GROUP INC (CME)	10/7/24	10.000	226.015	273.080	2,260.15	2,730.80	470.65 LT	50.00	1.83
Next Dividend Payable 03/2026; Asset Class: Equities									
CONSTELLATION ENERGY CORP (CEG)	8/7/25	15.000	335.562	353.270	5,033.43	5,299.05	265.62 ST	23.27	0.44
Next Dividend Payable 03/2026; Asset Class: Equities									
CORNING INC (GLW)	6/21/24	28.000	40.285	87.560	1,127.98	2,451.68	1,323.70 LT		
	10/29/25	12.000	91.715	87.560	1,100.58	1,050.72	(49.86) ST		

Morgan Stanley

Account Detail

Portfolio Management Active Assets Account
 LINDA L FOREMAN THOMSON TTEE
 LINDA LOU FOREMAN THOMSON LIVING TR

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
COSTCO WHOLESALE CORP NEW (COST)									
Next Dividend Payable 03/2026; Asset Class: Equities									
	1/25/21	5,000	358.856	862.340	1,794.28	4,311.70	2,517.42 LT		
	4/26/22	2,000	562.360	862.340	1,124.72	1,724.68	599.96 LT		
Total		7,000			2,919.00	6,036.38	3,117.38 LT	36.40	0.60
DOMINION ENERGY INC (D)									
Next Dividend Payable 03/2026; Asset Class: Equities									
	12/11/23	30,000	47.498	58.590	1,424.93	1,757.70	332.77 LT	80.10	4.56
EMERSON ELECTRIC CO (EMR)									
Next Dividend Payable 03/2026; Asset Class: Equities									
	5/28/20	64,000	61.337	132.720	3,925.59	8,494.08	4,568.49 LT	142.08	1.67
EXXON MOBIL CORP (XOM)									
Next Dividend Payable 03/2026; Asset Class: Equities									
	4/26/22	25,000	83.873	120.340	2,096.82	3,008.50	911.68 LT		
	4/26/22	41,089	100.153	120.340	4,115.20	4,944.65	829.45 LT		
	12/8/22	20,911	96.420	120.340	2,016.24	2,516.43	500.19 LT		
Total		87,000			8,228.26	10,469.58	2,241.32 LT	358.44	3.42
GILEAD SCIENCE (GILD)									
Next Dividend Payable 03/2026; Asset Class: Equities									
	7/31/25	42,000	115.055	122.740	4,832.31	5,155.08	322.77 ST	132.72	2.57
JP MORGAN CHASE & CO (JPM)									
Next Dividend Payable 03/2026; Asset Class: Equities									
	2/12/20	18,000	137.994	322.220	2,483.89	5,799.96	3,316.07 LT		
	5/28/20	12,000	100.330	322.220	1,203.96	3,866.64	2,662.68 LT		
	7/14/20	10,000	98.170	322.220	981.70	3,222.20	2,240.50 LT		
Total		40,000			4,669.55	12,888.80	8,219.25 LT	240.00	1.86
LAM RESEARCH CORPORATION NEW (LRCA)									
Next Dividend Payable 01/07/26; Asset Class: Equities									
	8/15/25	52,000	99.809	171.180	5,190.06	8,901.36	3,711.30 ST	54.08	0.61
MERCK & CO INC NEW COM (MRK)									
Next Dividend Payable 01/07/26; Asset Class: Equities									
	2/12/20	29,000	79.335	105.260	2,300.72	3,052.54	751.82 LT		
	2/28/20	12,000	71.987	105.260	863.84	1,263.12	399.28 LT		
	5/28/20	8,000	75.353	105.260	602.82	842.08	239.26 LT		
	7/14/20	51,000	73.843	105.260	3,766.01	5,368.26	1,602.25 LT		
Total		100,000			7,533.39	10,526.00	2,992.61 LT	340.00	3.23
META PLATFORMS INC CL A (META)									
Next Dividend Payable 03/2026; Asset Class: Equities									
	6/21/24	2,000	494.570	660.090	989.14	1,320.18	331.04 LT	4.20	0.32
MICROSOFT CORP (MSFT)									
Next Dividend Payable 03/2026; Asset Class: Equities									
	5/4/20	45,000	177.007	483.620	7,965.32	21,762.90	13,797.58 LT	163.80	0.75

Account Detail

Portfolio Management Active Assets Account

LINDA L FOREMAN THOMSON TTEE
LINDA LOU FOREMAN THOMSON LIVING TR

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
NETFLIX INC (NFLX)									
Next Dividend Payable 03/2026; Asset Class: Equities	6/21/24	10.000	68.645	93.760	686.45	937.60	251.15 LT		
	10/31/25	90.000	112.766	93.760	10,148.94	8,438.40	(1,710.54) ST		
	Total	100.000			10,835.39	9,376.00	251.15 LT (1,710.54) ST		
Asset Class: Equities									
NETERA ENERGY INC (NEE)									
Next Dividend Payable 03/2026; Asset Class: Equities	6/21/24	15.000	72.746	80.280	1,091.19	1,204.20	113.01 LT	33.99	2.82
NRG ENERGY INC (NRG)									
Next Dividend Payable 02/2026; Asset Class: Equities	6/21/24	57.000	80.055	159.240	4,563.14	9,076.68	4,513.54 LT	100.32	1.11
NUCOR CORPORATION (NUE)									
Next Dividend Payable 02/11/26; Asset Class: Equities	6/4/21	37.000	108.325	163.110	4,008.02	6,035.07	2,027.05 LT	82.88	1.37
VIDIA CORPORATION (NVDA)									
Next Dividend Payable 03/2026; Asset Class: Equities	6/21/24	9.000	126.660	186.500	1,139.94	1,678.50	538.56 LT	0.36	0.02
PFIZER INC (PFE)									
Next Dividend Payable 03/2026; Asset Class: Equities	6/21/24	166.000	27.646	24.900	4,589.30	4,133.40	(455.90) LT	285.52	6.91
REPUBLIC SERVICES INC (RSG)									
Next Dividend Payable 01/15/26; Asset Class: Equities	6/21/24	6.000	191.850	211.930	1,151.10	1,271.58	120.48 LT	15.00	1.18
SERVICENOW INC (NOW)									
Asset Class: Equities	6/21/24	5.000	149.224	153.190	746.12	765.95	19.83 LT		
SOUTHERN CO (SO)									
Next Dividend Payable 03/2026; Asset Class: Equities	2/12/20	36.000	68.757	87.200	2,475.25	3,139.20	663.95 LT		
	2/28/20	23.000	60.353	87.200	1,388.13	2,005.60	617.47 LT		
	3/12/20	89.000	52.879	87.200	4,706.27	7,760.80	3,054.53 LT		
	Total	148.000			8,569.65	12,905.60	4,335.95 LT	438.08	3.39
STRYKER CORP (SYK)									
Next Dividend Payable 01/30/26; Asset Class: Equities	1/25/21	17.000	238.831	351.470	4,060.13	5,974.99	1,914.86 LT	59.84	1.00
TIX COS INC NEW (TIX)									
Next Dividend Payable 03/2026; Asset Class: Equities	4/21/25	129.000	122.800	153.610	15,841.15	19,815.69	3,974.54 ST	219.30	1.11
TRUIST FINL CORP (TFC)									
Next Dividend Payable 03/2026; Asset Class: Equities	7/31/25	113.000	44.075	49.210	4,980.53	5,560.73	580.20 ST	235.04	4.23
VERIZON COMMUNICATIONS (VZ)									
Next Dividend Payable 02/2026; Asset Class: Equities	6/21/24	28.000	40.060	40.730	1,121.67	1,140.44	18.77 LT	77.28	6.78
VISA INC CL A (V)									
Next Dividend Payable 03/2026; Asset Class: Equities	12/11/23	5.000	256.690	350.710	1,283.45	1,753.55	470.10 LT	13.40	0.76
VISTRA CORP (VST)									
Next Dividend Payable 03/2026; Asset Class: Equities	1/25/21	190.000	20.151	161.330	3,828.69	30,652.70	26,824.01 LT	172.52	0.56

LINDA L FOREMAN THOMSON TTEE
LINDA LOU FOREMAN THOMSON LIVING TR

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Next Dividend Payable 03/2026, Asset Class: Equities									
WALMART INC (WMT)	2/12/20	63,000	38.712	111.410	2,438.88	7,018.83	4,579.95 LT		
	5/28/20	30,000	41.197	111.410	1,235.92	3,342.30	2,106.38 LT		
	Total	93,000			3,674.80	10,361.13	6,686.33 LT	87.42	0.84
	Next Dividend Payable 01/05/26, Asset Class: Equities								
WASTE MGMT INC (DELA) (WM)	6/21/24	5,000	208.680	219.710	1,043.40	1,096.55	55.15 LT	16.50	1.50
Next Dividend Payable 03/2026, Asset Class: Equities									
STOCKS	48.35%				Total Cost \$170,930.19	Market Value \$308,925.66	Unrealized Gain/(Loss) \$127,875.08 LT \$11,120.39 ST	Est Ann Income \$5,296.48	Current Yield % 1.71%

EXCHANGE-TRADED & CLOSED-END FUNDS

Estimated Annual Income for Exchange Traded Funds, is based upon historical distributions over the preceding 12-month period, while Estimated Annual Income for Closed End Funds may be based upon either (a) the most recent dividend or (b) sum of prior 12 months (depending upon whether there is an announced fixed rate). Current Yield is calculated by dividing the total Estimated Annual Income by the current Market Value of the position, and it is for informational purposes only. Distributions may consist of income, capital gains or the returns of capital distributions. EAI is based upon information provided by an outside vendor and is not verified by us. Depending upon market conditions, Current Yield may differ materially from published yields. Investors should refer to the Fund website for the most recent yield information.

Global Investment Manager Analysis (GIMA) status codes (F/L, AL or NL), may be shown for certain funds and are not guarantees of performance. Refer to "GIMA Status in Investment Advisory Programs" in the June or December statement for a description of these status codes.

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
INVENCO S&P MIDCAP MOMENTUM (XMMO)	6/21/24	20,000	\$113.555	\$138.460	\$2,271.10	\$2,769.20	\$498.10 LT	\$21.52	0.78
GIMA Status: AL, Next Dividend Payable 03/2026; Asset Class: Equities									
INVENCO S&P SMALLCAP MOMENTU (XSMO)	6/21/24	38,000	59.419	72.010	2,257.91	2,736.38	478.47 LT	20.60	0.75
GIMA Status: AL, Next Dividend Payable 03/2026; Asset Class: Equities									
ISHARES SILVER SHARES (SLV)	4/2/25	17,000	30.800	64.420	523.60	1,055.14	571.54 ST		
	10/13/25	23,000	46.989	64.420	1,080.74	1,481.66	400.92 ST		
	10/27/25	60,000	42.149	64.420	2,528.96	3,865.20	1,336.24 ST		
	Total	100,000			4,133.30	6,442.00	2,308.70 ST	—	—
GIMA Status: AL, Asset Class: Alt									
JPMORGAN EQUITY PREMIUM INCO (JEPI)	6/21/24	81,000	56.638	57.240	4,587.65	4,636.44	48.79 LT	382.32	8.25
GIMA Status: AL, Next Dividend Payable 01/05/26; Asset Class: Alt									
SPDR GOLD TR GOLD SHS (GLD)	4/2/25	1,000	288.540	396.310	288.54	396.31	107.77 ST		
	10/13/25	13,000	378.252	396.310	4,917.28	5,152.03	234.75 ST		

Account Detail

Portfolio Management Active Assets Account
LINDA L FOREMAN THOMPSON TTEE
LINDA LOU FOREMAN THOMPSON LIVING TR

	Percentage of Holdings	Face Value	Orig Total Cost Adj Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
MUNICIPAL BONDS		115,000.000	\$113,877.30 \$113,853.19	\$114,726.10	\$872.91 ST	\$5,087.50 \$1,072.51	4.43%

TOTAL MUNICIPAL BONDS
(includes accrued interest) **18.06%**

CORPORATE FIXED INCOME
CORPORATE BONDS

Security Description	Trade Date	Face Value	Orig Unit Cost Adj Unit Cost	Unit Price	Orig Total Cost Adj Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
JEFFERIES FINANCIAL GROUP INC									
Coupon Rate 4.850%; Matures 01/15/2027; CUSIP 47233JAC3	12/8/22	16,000.000	\$98.401 \$98.401	\$100.659	\$15,744.16 \$15,744.16	\$16,105.44	\$361.28 LT	\$776.00 \$357.82	4.82%
Interest Paid Semi-Annually Jan/Jul; Yield to Maturity 4.193%; Moody BAA2			S&P BBB; Issued 01/17/17; Asset Class: FI & Pref						
JACKSON FINANCIAL INC									
Coupon Rate 5.170%; Matures 06/08/2027; CUSIP 46811MAR8	12/8/22	16,000.000	99.093 99.093	101.292	15,854.88 15,854.88	16,206.64	351.76 LT	827.20 52.85	5.10%
Interest Paid Semi-Annually Jun/Dec; Callable \$100.00 on 05/08/27; Yield to Call 4.174%; Moody BAA3			S&P BBB; Issued 06/08/22; Asset Class: FI & Pref						
ARCELORMITAL SA									
Coupon Rate 6.550%; Matures 11/29/2027; CUSIP 03938LBE3	12/8/22	15,000.000	101.775 100.744	104.113	15,266.40 15,111.67	15,616.95	505.28 LT	982.50 87.33	6.29%
Interest Paid Semi-Annually May/Nov; Callable \$100.00 on 10/29/27; Yield to Call 4.185%; Moody BAA2			S&P BBB; Issued 11/29/22; Asset Class: FI & Pref						
GENERAL MOTORS FINANCIAL CO INC									
Coupon Rate 4.300%; Matures 04/06/2029; CUSIP 37045XDV5	12/8/22	15,000.000	92.176 92.176	99.825	13,826.40 13,826.40	14,973.75	1,147.35 LT	645.00 152.29	4.31%
Interest Paid Semi-Annually Apr/Oct; Callable \$100.00 on 02/06/29; Yield to Maturity 4.356%; Moody BAA2			S&P BBB; Issued 04/07/22; Asset Class: FI & Pref						

	Percentage of Holdings	Face Value	Orig Total Cost Adj Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
CORPORATE FIXED INCOME		62,000.000	\$60,691.84 \$60,537.11	\$62,902.78	\$2,365.67 LT	\$3,230.70 \$650.29	5.14%

TOTAL CORPORATE FIXED INCOME
(includes accrued interest) **9.91%**

Account Detail

Portfolio Management Active Assets Account
LINDA L FOREMAN THOMSON TTEE
LINDA LOU FOREMAN THOMSON LIVING TR

MUTUAL FUNDS

OPEN-END NON-SWEEP MONEY MARKET FUNDS

The Current Yield is an estimate for informational purposes only and, depending upon market conditions, may differ materially from published Money Market Fund yields. Current Yield is calculated by dividing the total estimated annual income (in most cases, as of the prior month-end) by the current market value of the entire position. Investors should refer to the fund website for the most recent yield information. For holders of money market fund shares with a floating net asset value, we will provide information which may be relevant to holders who have elected to use the NAV method of tax accounting pursuant to Treasury Regulation section 1.446-7. However, since this is supplemental data, it will not be furnished to the Internal Revenue Service.

Global Investment Manager Analysis (GIMA) status codes (FL, AL or NL), may be shown for certain mutual funds and are not guarantees of performance. Refer to "GIMA Status in Investment Advisory Programs" in the June or December statement for a description of these codes.

Security Description	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Current Yield %
INVESCO PREMIER INST (IPPKX)	122,421.010	N/A	\$1.0000	N/A	\$122,421.01	3.96
GIMA Status: AL; Enrolled in Dividend Reinvestment; Capital Gains Reinvest; Asset Class: Cash						

MUTUAL FUNDS	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	19.10%	—	\$122,421.01	N/A	\$4,844.20	3.96%

TOTAL VALUE	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
		\$363,776.27	\$639,303.67	\$131,266.11 LT	\$18,884.04	2.95%
TOTAL VALUE (includes accrued interest)	100.00%		\$641,026.47	\$14,544.52 ST	\$1,722.80	

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

R - The cost basis was adjusted due to either a return of capital payment and/or a reclassification of income. A return of capital reduces your basis in the security.

CLIENT STATEMENT | For the Period December 1-31, 2025

Account Detail

Active Assets Account
LINDA L THOMSON TTEE
LINDA LOU FOREMAN THOMSON TR U/A

Brokerage Account

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation
Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

Description	Market Value	Current Yield %	7-Day	Est Ann Income	APY %
MORGAN STANLEY BANK N.A.	\$28,955.43	---		\$2.90	0.010
CASH, BDP, AND MMFS	\$28,955.43			\$2.90	
					28.23%

Percentage of Holdings

Market Value

Est Ann Income

Account Detail

Active Assets Account

LINDA L THOMSON TTEE
LINDA LOU FOREMAN THOMSON TR U/A

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Estimated Annual Income and Accrued Interest are not available for USD Time Deposits that require advance notice for withdrawal. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

Description	Value	Est Ann Income	APY %
MSBNA PREFERRED SAVINGS-QC	\$25,473.48	\$833.36	3.35
Asset Class: Cash			

Percentage of Holdings	Value	Est Ann Income	Accrued Interest
24.84%	\$25,473.48	\$833.36	—

SAVINGS AND TIME DEPOSITS

CERTIFICATES OF DEPOSIT

Security Description	Trade Date	Face Value	Orig Unit Cost	Adj Unit Cost	Unit Price	Orig Total Cost	Adj Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Accrued Interest	Current Yield %
BMO BK CD CHICAGO IL CD	8/30/24	50,000.000	\$100.000	\$100.000	\$96.042	\$50,000.00	\$50,000.00	\$48,021.00	\$(1,979.00) LT	\$2,275.00	\$120.07	4.74
Coupon Rate: 4.550%; Matures 09/12/2034; CUSIP 05610LND2												
Interest Paid Quarterly Dec; Callable \$100.00 on 03/12/26; Yield to Maturity 5.119%; Issued 09/12/24; Maturity Value = \$50,000.00; Asset Class: FI & Pref												

Percentage of Holdings	Face Value	Orig Total Cost	Adj Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Accrued Interest	Current Yield %
	50,000.000	\$50,000.00	\$50,000.00	\$48,021.00	\$(1,979.00) LT	\$2,275.00	\$120.07	4.74%

CERTIFICATES OF DEPOSIT

TOTAL CERTIFICATES OF DEPOSIT 46.93%
(includes accrued interest)

\$48,141.07

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	LT	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE		\$50,000.00	\$102,449.91	\$11,979.00		\$3,131.26 \$120.07	3.05%

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS (^ includes accrued interest)

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFS	\$28,955.43	—	—	—	—	—
Savings and Time Deposits	25,473.48	—	—	—	—	—
Certificates of Deposit ^	—	—	\$48,141.07	—	—	—
TOTAL ALLOCATION OF ASSETS ^	\$54,428.91	—	\$48,141.07	—	—	—

ACTIVITY

CASH FLOW ACTIVITY BY DATE

[illegible]

BMW Financial Services NA, LLC Motor Vehicle Retail Installment Contract - Florida

1. PARTIES	
BUYER(S) Name LINDA LOUFOREMAN THOMSON Address (include County and Zip Code) 415 N OCEAN GRANDE DR PH6 PONTE VEDRA BEACH, FL 32082 SAINT JOHNS Billing Address (if different) SAME	SELLER Name TOM BUSH REGENCY MOTORS Address 9850 Atlantic Blvd Jacksonville, FL 32225
Month of Buyer's Birth <u>AUGUST</u> Month of Co-Buyer's Birth (if two buyers) <u>N/A</u>	DATE OF CONTRACT 12/11/2025

This Motor Vehicle Retail Installment Contract ("Contract") is entered into between the buyer(s) ("Buyer") and the seller ("Seller") named above. Unless otherwise specified or required by context, "I", "me" and "my" refer to the Buyer and "you" and "your" refer to the Seller or Seller's assignee. "Vehicle" refers to the vehicle described below. I promise to pay the Seller the Amount Financed plus the Finance Charge calculated at the Annual Percentage Rate shown below according to the Payment Schedule shown below. I acknowledge that I am purchasing the Vehicle from the Seller on an installment basis and accept the Vehicle in its present condition, including all its equipment, parts and accessories.

2. VEHICLE						
☒ New	Year	Make	Model	Vehicle Identification Number	Odometer Reading	☒ Personal Use
☐ Used	2026	BMW	X5		9	☐ Business Use
☐ CD Player	☐ N/A	(specify)	☐ N/A	(specify)	☐ N/A	(specify)

3. CREDIT DISCLOSURES				e=estimate	
ANNUAL PERCENTAGE RATE The cost of my credit as a yearly rate. 2.99 %	FINANCE CHARGE The dollar amount the credit will cost me. \$ 8,494.88 e	Amount Financed The amount of credit provided to me or on my behalf. \$ 107,258.32	Total of Payments The amount I will have paid after I have made all payments as scheduled. \$ 115,753.20 e	Total Sale Price The total cost of my purchase on credit, including my down payment of \$ 500.00 \$ 116,253.20 e	

PAYMENT SCHEDULE		
Number of Payments	Amount of Payments	When Payments Are Due
60	1,929.22	Monthly, beginning 01/25/2026
1 Balloon Payment (if applicable)	N/A	N/A

SECURITY. I am giving a security interest in the Vehicle. LATE CHARGE. If all or any portion of a payment is more than 10 days late, I will be charged 5% of the entire payment. PREPAYMENT. If I pay off early, I will not have to pay a penalty.	Please read this Contract, including all pages for additional information on security interests, nonpayment, default, and the right to require repayment in full before the scheduled maturity date.
---	--

4. RESERVED

This is a Billing Statement**SERVICE FINANCE COMPANY, LLC**
A subsidiary of TruistSERVICE FINANCE COMPANY, LLC
PO BOX 791604
BALTIMORE MD 21279-1604

Statement Date: 03/11/2026
 Account Number: [REDACTED]
 Name: THOMSON LINDA
 Dealer: JLM Windows LLC dba Rene
 Product Type: DOORS
 Maturity Date: 08/26/2033
 Current Rate: 0.00000
 Current Principal Balance: 51,000.00
 Interest Accrued: 0.00
 Total Past Due: 0.00
 Total Current Due: 0.00
 ACH Frequency: Unknown
 ACH Next Date:
 ACH Scheduled Amount: 0.00

LINDA THOMSON
 415 N OCEAN GRANDE DR # PH6
 PONTE VEDRA FL 32082

Transactions:

Date	Amount	Description	Principal	Interest	Other	Principal Balance
02/11/2026		Beginning Balance				51,000.00
03/11/2026		Ending Balance				51,000.00

Payments Due:

Due Date	Payment Number	Description	Total Due
		Total Payment Due	0.00
		Total Amount Due	0.00

Statement Balance does not reflect Payoff. Office Hrs M – F 8am – 11pm, Sat 9am - 8pm EST, Closed Sunday

Promotion Purchase Summary

YOU ARE NOT REQUIRED TO MAKE PAYMENTS AND FINANCE CHARGES (INTEREST) WILL NOT ACCRUE DURING THE "NO INTEREST NO PAYMENT" (NINP) PROMOTIONAL PERIOD. IF PAYMENTS ARE MADE DURING THE PROMOTIONAL PERIOD, THEY WILL BE APPLIED TO YOUR PRINCIPAL BALANCE. IF YOU PAY THE AMOUNT FINANCED IN FULL DURING THE PROMOTIONAL PERIOD, THEN YOU WILL NOT HAVE TO PAY INTEREST. HOWEVER, IF YOU DO NOT PAY THE ENTIRE AMOUNT FINANCED DURING THE PROMOTIONAL PERIOD, INTEREST WILL ACCRUE BEGINNING ON THE FIRST CALENDAR DAY FOLLOWING THE PROMOTIONAL EXPIRATION DATE. YOUR FIRST PAYMENT OF PRINCIPAL AND INTEREST WILL BE DUE APPROXIMATELY THIRTY (30) CALENDAR DAYS AFTER THE PROMOTIONAL EXPIRATION DATE. LATE CHARGES WILL APPLY AS SET FORTH IN THE AGREEMENT.

Promotional Start Date	Promo Expiration Date	Current Principal Balance	Promotion Type	Amount Financed	Status Code
08/26/2025	08/26/2026	51,000.00	No Interest No Pay - 12 Mo	51,095.50	1

Status Definition: 1= Active=Within Promotional Period, 3= Expired Due to Expiration of Promotional Period

309241-2638-167

03122026

11102025 SFPeriodicStatement.dl

REMITTANCE COPY

Name: THOMSON LINDA
 Account Number: [REDACTED]
 Statement Date: 03/11/2026

Total Past Due: 0.00

Total Current Due: 0.00

Amount Enclosed: \$ _____

SERVICE FINANCE COMPANY, LLC
 PO BOX 791604
 BALTIMORE MD 21279-1604

This is a Billing Statement

SERVICE FINANCE COMPANY, LLC
A subsidiary of Truist

SERVICE FINANCE COMPANY, LLC
PO BOX 791604
BALTIMORE MD 21279-1604

Statement Date: 03/12/2026
Account Number: [REDACTED]
Name: THOMSON LINDA
Dealer: JLM Windows LLC dba Rene
Product Type: WINDOWS
Maturity Date: 09/25/2033
Current Rate: 0.00000
Current Principal Balance: 39,000.00
Interest Accrued: 0.00
Total Past Due: 0.00
Total Current Due: 0.00
ACH Frequency: Unknown
ACH Next Date:
ACH Scheduled Amount: 0.00

LINDA THOMSON
415 N OCEAN GRANDE DR # PH6
PONTE VEDRA FL 32082

Transactions:

Date	Amount	Description	Principal	Interest	Other	Principal Balance
02/12/2026		Beginning Balance				39,000.00
03/12/2026		Ending Balance				39,000.00

Payments Due:

Due Date	Payment Number	Description	Total Due
		Total Payment Due	0.00
		Total Amount Due	0.00

Statement Balance does not reflect Payoff. Office Hrs M - F 8am - 11pm, Sat 9am - 8pm EST, Closed Sunday

Promotion Purchase Summary

YOU ARE NOT REQUIRED TO MAKE PAYMENTS AND FINANCE CHARGES (INTEREST) WILL NOT ACCRUE DURING THE "NO INTEREST NO PAYMENT" (NINP) PROMOTIONAL PERIOD. IF PAYMENTS ARE MADE DURING THE PROMOTIONAL PERIOD, THEY WILL BE APPLIED TO YOUR PRINCIPAL BALANCE. IF YOU PAY THE AMOUNT FINANCED IN FULL DURING THE PROMOTIONAL PERIOD, THEN YOU WILL NOT HAVE TO PAY INTEREST. HOWEVER, IF YOU DO NOT PAY THE ENTIRE AMOUNT FINANCED DURING THE PROMOTIONAL PERIOD, INTEREST WILL ACCRUE BEGINNING ON THE FIRST CALENDAR DAY FOLLOWING THE PROMOTIONAL EXPIRATION DATE. YOUR FIRST PAYMENT OF PRINCIPAL AND INTEREST WILL BE DUE APPROXIMATELY THIRTY (30) CALENDAR DAYS AFTER THE PROMOTIONAL EXPIRATION DATE. LATE CHARGES WILL APPLY AS SET FORTH IN THE AGREEMENT.

Promotional Start Date	Promo Expiration Date	Current Principal Balance	Promotion Type	Amount Financed	Status Code
09/25/2025	09/25/2026	39,000.00	No Interest No Pay - 12 Mo	39,949.65	1

Status Definition: 1= Active=Within Promotional Period, 3= Expired Due to Expiration of Promotional Period

300332-2364-107

03132026

11192025 SFPeriodicStatement.dbl

REMITTANCE COPY

Name: THOMSON LINDA
Account Number: [REDACTED]
Statement Date: 03/12/2026

Total Past Due: 0.00
Total Current Due: 0.00
Amount Enclosed: \$ _____

SERVICE FINANCE COMPANY, LLC
PO BOX 791604
BALTIMORE MD 21279-1604



Account Summary

Account Number [REDACTED]

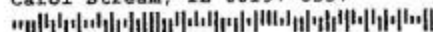
New Balance	Minimum Payment Due	Payment Due Date	Amount Enclosed
\$7,655.28	\$0.00	01/13/26	\$

To ensure proper credit, please return this portion with your Check or Money Order payment made payable to USAA Federal Savings Bank. DO NOT SEND CASH.

USAA Credit Card Payments

PO BOX 8337

Carol Stream, IL 60197-8337



Need to change your mailing address?

Call a Member Service Representative or please visit us at www.usaa.com.

Simply log on, then:

1. Click on your profile, in the upper right-hand corner containing your initials or photo.
2. Select "Contact Information".
3. Complete changes to your address, email or phone.

LINDA L THOMSON
415 N OCEAN GRANDE DR PH 6
PONTE VEDRA FL 32082-6521



Statement Closing Date

12/19/25

USAA Documents Online

Get statements faster, save paper, and reduce your risk of identity theft with USAA Documents Online. It's free, convenient, and helps us save you money. Log on to usaa.com and sign up today.

Account Number [REDACTED]

Credit limit \$32,500.00
Available credit \$24,800.00

Questions?

Visit us at www.usaa.com

Questions? Call Customer Service

Lost or Stolen Card

(800) 531-9762

(800) 531-9762

Or write us at:

PO BOX 65020, SAN ANTONIO, TX 78265-5020

Remit payment to: USAA Credit Card Payments
PO BOX 8337
Carol Stream, IL 60197-8337

Summary of Account Activity

Previous Balance	\$2,497.57
Payments	\$2,497.57
Other Credits	\$84.00
New Purchases	\$7,739.28
New Cash Advances	\$0.00
New Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00

New Balance	\$7,655.28
Credit Limit	\$32,500.00
Available Credit	\$24,800.00
Days in Billing Cycle	31

Important Reminder: The variable Annual Percentage Rates (APRs) on your Account are determined each billing period based on the Prime Rate plus a margin. Due to the recent change in the Prime Rate, your variable APRs decreased this billing period by 0.25%. Your new variable APRs are shown in the 'Interest Charge Calculation' section below. Variable rates are identified on the statement with a '(v)' next to the name of the balance type.

Payment Information

New Balance	\$7,655.28
Minimum Payment Due	\$0.00
Payment Due Date	01/13/26

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.00.

Minimum Payment Warning: If you make only the regular minimum payment* each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay ...	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	25 years	\$13,483.00
\$245.00	3 years	\$8,861.00 (Savings = \$4,622.00)

If you would like information about credit counseling services, call 1-800-531-1291.

*See Important Account Information at end of statement. You may repay the total balance at any time.

Rewards Summary

USAA PREFERRED CASH REWARDS 1.5%

FOR MORE INFORMATION ABOUT YOUR USAA PREFERRED CASH REWARDS 1.5%, GO TO YOUR ACCOUNT SUMMARY PAGE ON USAA.COM OR CALL (800) 531-USAA (8722) MONDAY-FRIDAY 7 AM - 7 PM (CT), SATURDAY & SUNDAY 7 AM - 4 PM (CT)

Transactions

Payments and Credits

Trans Date	Post Date	Reference Number	Description	Amount
11/25	11/25	[REDACTED]	USAA CREDIT CARD PAYMENT SAN ANTONIO TX	\$2,497.57-
12/14	12/16	[REDACTED]	NAVY EXCHANGE 060110 JACKSONVILLE CREDIT	\$84.00-
Total Payments And Credits For This Period				\$2,581.57-

2025
9

Costco Anywhere Visa® Card by Citi



LINDA L THOMSON

Member Since 2000 Account number ending in [REDACTED]

Billing Period: 11/25/25-12/22/25

Billing Inquiries and Customer Service

PO Box 790046 ST. LOUIS, MO 63179-0046

1-855-378-6467, (TTY: 711)

www.citicards.com

DECEMBER STATEMENT

Minimum payment due: **\$55.00**
 New balance as of 12/22/25: **\$5,525.08**
 Payment due date: **01/20/26**

Late Payment Warning: If we do not receive your Minimum Payment by the date listed above, you may have to pay a late fee of up to \$41 and your APRs may be increased up to the Penalty APR of 29.99%.

For information about credit counseling services, call 1-877-337-8187 (TTY: 711).

Account Summary

Previous balance \$1,956.69
 Payments -\$1,956.69
 Credits -\$29.82
 Purchases +\$5,554.90
 Cash advances +\$0.00
 Fees +\$0.00
 Interest +\$0.00

New balance \$5,525.08

Credit Limit

Credit Limit \$7,600

Includes \$400.00 cash advance limit

Available Credit Limit \$2,074

Includes \$400 available for cash advance

You're still getting a paper statement.
Why not try Paperless?

With these digital tools available to you, you won't be missing anything!

- **Instant access** to statements and most legal notices digitally
- **Customizable** statement ready and payment due **notifications**
- Ability to **request historical statements** online and on the app

[Click here to sign up for Paperless](#)

**Costco Cash Back
 Rewards Summary**

as of 12/22/25

\$654.01

» See page 3 for more information
 about your rewards

For Payments, send check to: Citi Cards, PO BOX 658234, Dallas TX, 75265-8234



Costco Anywhere Visa® Card

PO Box 790057
 Saint Louis, MO 63179-0057

Your Monthly Statement
 is Enclosed

Pay your bill from virtually anywhere with the
Citi Mobile® App and Citi® Online



To download:
 Text 'App15' to MyCiti (692484)
 or go to your device's app store.
 Or visit www.citicards.com

Minimum payment due

\$55.00

New balance

\$5,525.08

Payment due date

01/20/26

Amount enclosed: \$

Account number ending in [REDACTED]

Please make check payable to Citi Cards.

LINDA L THOMSON
 415 N OCEAN GRANDE DR
 # 306
 PONTE VEDRA BEACH FL 32082-6518

Citi Cards
 PO BOX 658234
 Dallas TX 75265-8234