

2025 Form 6 - Full and Public Disclosure of Financial Interests

Filed with COE: 05/12/2026

General Information

Name: Hon Traci Koster

PID 287666

AGENCY INFORMATION

Organization	Suborganization	Title
House Of Representatives	Elected Constitutional Officer	
Office of Governor-(Boards)	Children and Youth Cabinet	State Representative

Net Worth

My Net Worth as of December 31, 2025 was \$ 722,008.24.

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 \$ 20,000.00.

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

Description of Asset	Value of Asset
Homestead residence - 16004 Shinnecock Drive, Odessa, FL 33556	\$ 875,000.00
Primary Checking Account: Bank of America	\$ 6,789.38
Primary Savings Account: Bank of America	\$ 5,550.56
Raymond James Roth IRA	\$ 9,029.66
Raymond James IRA	\$ 63,668.00
Raymond James INDV Account	\$ 112,508.55
Traci L. Koster, PLLC dba Koster Legal	\$ 126,937.46
Additional Savings Account: Raymond James	\$ 119,084.58
Raymond James Simple IRA	\$ 77,999.14
Traci L. Koster, PLLC Money Movement Acct: Raymond James	\$ 35,004.44
See Attached	

Liabilities

LIABILITIES IN EXCESS OF \$1,000:

Name of Creditor	Address of Creditor	Amount of Liability
Movement Mortgage (16004 Shinnecock Drive, Odessa, FL)	PO BOX 100077, Duluth, GA 30096-9377	\$ 694,584.00

JOINT AND SEVERAL LIABILITIES NOT REPORTED ABOVE:

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

Income

Identify each separate source and amount of income which exceeded \$1,000 during the year, including secondary sources of income. Or attach a complete copy of your 2025 federal income tax return, including all W2s, schedules, and attachments. Please redact any social security or account numbers before attaching your returns, as the law requires these documents be posted to the Commission's website.

☐ I elect to file a copy of my 2025 federal income tax return and all W2s, schedules, and attachments.

PRIMARY SOURCES OF INCOME:

Name of Source of Income Exceeding \$1,000	Address of Source of Income	Amount
Traci L. Koster, PLLC dba Koster Legal	1646 W. Snow Avenue, Tampa, FL 33606	\$ 526,431.00
FL House of Representatives	400 S Monroe St, Tallahassee, FL 32399	\$ 29,697.00

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

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

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

N/A

Training

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

☐ I certify that I have completed the required training under Section 112.3142, F.S.

☒ Required training under Section 112.3142, F.S., not applicable to filer for this form year.

Signature of Reporting Official or Candidate

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

Traci Koster

Digitally signed: 05/12/2026

Filed with COE: 05/12/2026

JUSTIN GRANIT
Raymond James & Associates**Koster, Traci Simple IRA Account Summary - #**

Advisory

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

		This Statement	Year to Date
Value This Statement			
\$77,999.14			
Last Statement	Prior Year-End	Beginning Balance	\$74,031.55
		Deposits	\$3,980.77
		Income	\$220.03
		Withdrawals	\$0.00
		Expenses	\$0.00
		Change in Value	\$(233.21)
		Ending Balance	\$77,999.14
Time-Weighted Performance*			
YTD	15.83%		
Annualized Since	16.47%		
01/25/2024			

Performance Inception: 01/25/2024

Important Messages

- Your account purpose is Wealth Accumulation, with an aggressive risk tolerance and a time horizon exceeding 20 years.
- Contributions Summary:
 - Employee Contributions received 2025: \$16,500.00
 - Employee Contributions received 2024: \$16,000.00
 - Employer Contributions received 2025: \$8,931.35
 - Employer Contributions received 2025 for 2024: \$628.00
 - Employer Contributions received 2024 for 2024: \$4,347.00
- Your Distribution Standing Withholding Elections
 - Federal Withholding Election (No Election on File)
 - State (FL) Withholding Election (State Withholding not available)Please see Standing Withholding Elections on the Understanding Your Statement page.
- Primary Beneficiaries: The Traci L Koster Revocable (100.00%)
- For your IRA account, the ending balance displayed on this statement represents the year end fair market value that we must furnish to you and the Internal Revenue Service as part of the IRS Form 5498 reporting requirements.

Your Portfolio

For more information,
visit raymondjames.com/clientaccess

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

Raymond James Bank Deposit Program ‡ 0.03% - Selected Sweep Option			\$2,171.80		\$0.65
Raymond James Bank			\$2,171.80		

Your bank priority state: FL

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

Estimated Income Yield for RJBDP was calculated as of 12/31/2025.

Cash & Cash Alternatives Total			\$2,171.80		\$0.65
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Exchange-Traded Products (ETPs)

INVESCO QQQ TR (QQQ)	41.000	\$614.310	\$25,186.71	\$4,833.95	\$114.60
STATE STREET SPDR PORTFOLIO S&P ETF (SPYM)	367.000	\$80.220	\$29,440.74	\$5,452.18	\$332.87
VANGUARD VALUE ETF (VTI)	111.000	\$190.990	\$21,199.89	\$2,654.79	\$433.57

Exchange-Traded Products Total			\$75,827.34	\$12,940.92	\$881.04
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Please see the Exchange-Traded Products on the Understanding Your Statement page.

Portfolio Total			\$77,999.14	\$12,940.92	\$881.69
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° Please see Cost Basis on the Understanding Your Statement page.

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

Values may not reflect all your gains/losses: Accurate gain/loss information is provided wherever possible for most investments however, cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Statement information, including any gain/loss and income activity, should not be used for tax preparation, instead refer to official tax documents.

Your Activity

Date	Activity Type	Description	Quantity/ Price	Amount
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Deposits

12/24/2025	Deposit	Cash *2025 SIMPLE IR CONTRIBUTION ACH TRANSFER		\$3,980.77
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Deposits Total				\$3,980.77
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Your Activity (continued)

Date	Activity Type	Description	Quantity/ Price	Amount
Income				
12/24/2025	Dividend	VANGUARD VALUE ETF (VTV) \$.98621 per share x 103.000 shares		\$101.58
12/30/2025	Dividend	STATE STREET SPDR PORTFOLIO S&P ETF (SPYM) \$.23817 per share x 367.000 shares		\$87.41
12/31/2025	Interest at RJ Bank Deposit Program	Raymond James Bank Deposit Program		\$0.07
12/31/2025	Dividend	INVESCO QQQ TR (QQQ) \$.79410 per share x 39.000 shares		\$30.97
Income Total				\$220.03
Purchases, Sales and Redemptions				
12/24/2025	Purchase	INVESCO QQQ TR (QQQ)	2.000 \$620.475	\$(1,240.95)
12/24/2025	Purchase	STATE STREET SPDR PORTFOLIO S&P ETF (SPYM)	19.000 \$81.01658	\$(1,539.32)
12/24/2025	Purchase	VANGUARD VALUE ETF (VTV)	8.000 \$191.7964	\$(1,534.37)

JUSTIN GRANIT
Raymond James & Associates

Koster, Traci Roth Account Summary -

Advisory

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

		This Statement	Year to Date
Value This Statement	Beginning Balance	\$8,992.10	\$8,077.33
\$9,029.66	Deposits	\$0.00	\$0.00
	Income	\$556.38	\$625.32
	Withdrawals	\$0.00	\$0.00
	Expenses	\$0.00	\$(124.37)
Last Statement	Change in Value	\$(518.82)	\$451.38
Prior Year-End	Ending Balance	\$9,029.66	\$9,029.66
\$8,992.10			
\$8,077.33			
Time-Weighted Performance*			
YTD	11.79%		
Annualized Since 10/10/2023	17.31%		

Performance Inception: 10/10/2023

Important Messages

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

	Year to Date
• Short-term gains	\$0.00
• Short-term losses	\$0.00
• Long-term gains	\$41.64
• Long-term losses	\$0.00
Net Gain/Loss Total	\$41.64

- Your Distribution Standing Withholding Elections

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

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

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

Your Portfolio

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	Quantity	Price	Value	Gain or (Loss) [°]	Estimated Annual Income
Cash & Cash Alternatives					
Raymond James Bank Deposit Program ‡ 0.03% - Selected Sweep Option			\$180.13		\$0.05
Raymond James Bank			\$180.13		
Your bank priority state: FL					
‡ Please see the Raymond James Bank Deposit Program on the Understanding Your Statement page.					
Estimated Income Yield for RJBDP was calculated as of 12/31/2025.					
Cash & Cash Alternatives Total			\$180.13		\$0.05
Mutual Funds					
EATON VANCE ATLANTA CAPITAL SMID CAP FUND CL I N/L (EISMX)	22.886	\$36.860	\$843.58	\$132.76 ^B	\$0.51
AMERICAN FUNDS EUPAC FUND CL F2 N/L (AEPFX)	25.666	\$60.350	\$1,548.94	\$494.00 ^B	\$49.84
MFS RESEARCH FUND CL I N/L (MRFIX)	36.779	\$58.690	\$2,158.56	\$721.72 ^B	\$17.43
VANGUARD 500 INDEX FUND ADMIRAL SHARES N/L (VFIAX)	5.492	\$631.840	\$3,470.07	\$1,603.54 ^B	\$38.80
WASATCH SMALL CAP VALUE FUND INSTL CL N/L (WICVX)	91.131	\$9.090	\$828.38	\$179.01 ^B	\$0.90
Mutual Funds Total			\$8,849.53	\$3,131.03	\$107.48
Portfolio Total			\$9,029.66	\$3,131.03	\$107.53

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

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

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Your Activity

Date	Activity Type	Description	Quantity/ Price	Amount
Income				
12/10/2025	Capital Gain	EATON VANCE ATLANTA CAPITAL SMID CAP FUND CL I N/L (EISMX) <i>Long Term Capital Gain \$2.34496 per share x 21.510 shares</i>		\$50.44
12/10/2025	Dividend	EATON VANCE ATLANTA CAPITAL SMID CAP FUND CL I N/L (EISMX) <i>\$.02233 per share x 21.497 shares</i>		\$0.48
12/10/2025	Capital Gain	MFS RESEARCH FUND CL I N/L (MRFIX) <i>Long Term Capital Gain \$8.64198 per share x 32.054 shares</i>		\$277.01
12/10/2025	Dividend	MFS RESEARCH FUND CL I N/L (MRFIX) <i>\$.47363 per share x 31.797 shares</i>		\$15.06
12/19/2025	Capital Gain	AMERICAN FUNDS EUPAC FUND CL F2 N/L (AEPFX) <i>Long Term Capital Gain \$4.64241 per share x 23.798 shares</i>		\$110.48
12/19/2025	Dividend	AMERICAN FUNDS EUPAC FUND CL F2 N/L (AEPFX) <i>\$1.94219 per share x 23.041 shares</i>		\$44.75
12/19/2025	Capital Gain	WASATCH SMALL CAP VALUE FUND INSTL CL N/L (WICVX) <i>Long Term Capital Gain \$.55345 per share x 85.970 shares</i>		\$47.58
12/19/2025	Capital Gain	WASATCH SMALL CAP VALUE FUND INSTL CL N/L (WICVX) <i>Short Term Capital Gain \$.00035 per share x 85.967 shares</i>		\$0.03
12/19/2025	Dividend	WASATCH SMALL CAP VALUE FUND INSTL CL N/L (WICVX) <i>\$.01001 per share x 85.874 shares</i>		\$0.86
12/23/2025	Dividend	VANGUARD 500 INDEX FUND ADMIRAL SHARES N/L (VFIAX) <i>\$1.76922 per share x 5.477 shares</i>		\$9.69
Income Total				\$556.38

Your Activity (continued)

Date	Activity Type	Description	Quantity/ Price	Amount
Purchases, Sales and Redemptions				
12/10/2025	Reinvest	EATON VANCE ATLANTA CAPITAL SMID CAP FUND CL I N/L (EISMV)	1.376 \$36.65697	\$(50.44)
12/10/2025	Reinvest	EATON VANCE ATLANTA CAPITAL SMID CAP FUND CL I N/L (EISMV) \$.02233 per share x 21.497 shares	0.013 \$36.92307	\$(0.48)
12/10/2025	Reinvest	MFS RESEARCH FUND CL I N/L (MRFIX)	4.725 \$58.62645	\$(277.01)
12/10/2025	Reinvest	MFS RESEARCH FUND CL I N/L (MRFIX) \$.47363 per share x 31.797 shares	0.257 \$58.59922	\$(15.06)
12/19/2025	Reinvest	AMERICAN FUNDS EUPAC FUND CL F2 N/L (AEPFX)	1.868 \$59.14346	\$(110.48)
12/19/2025	Reinvest	AMERICAN FUNDS EUPAC FUND CL F2 N/L (AEPFX) \$1.94219 per share x 23.041 shares	0.757 \$59.11492	\$(44.75)
12/19/2025	Reinvest	WASATCH SMALL CAP VALUE FUND INSTL CL N/L (WICVX)	5.161 \$9.21914	\$(47.58)
12/19/2025	Reinvest	WASATCH SMALL CAP VALUE FUND INSTL CL N/L (WICVX)	0.003 \$10.000	\$(0.03)
12/19/2025	Reinvest	WASATCH SMALL CAP VALUE FUND INSTL CL N/L (WICVX) \$.01001 per share x 85.874 shares	0.093 \$9.24731	\$(0.86)
12/23/2025	Reinvest	VANGUARD 500 INDEX FUND ADMIRAL SHARES N/L (VFIAX) \$1.76922 per share x 5.477 shares	0.015 \$646.000	\$(9.69)

JUSTIN GRANIT
Raymond James & Associates

Koster, Traci IRA Account Summary -

Advisory

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

		This Statement	Year to Date
Value This Statement	Beginning Balance	\$63,650.94	\$57,470.28
\$63,668.00	Deposits	\$0.00	\$0.00
	Income	\$3,082.11	\$3,355.25
	Withdrawals	\$0.00	\$0.00
	Expenses	\$0.00	\$(881.87)
Last Statement	Change in Value	\$(3,065.05)	\$3,724.34
Prior Year-End	Ending Balance	\$63,668.00	\$63,668.00
\$63,650.94			
\$57,470.28			
Time-Weighted Performance*			
YTD	10.78%		
Annualized Since 07/25/2022	12.78%		

Performance Inception: 07/25/2022

Important Messages

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

	Year to Date
• Short-term gains	\$4.77
• Short-term losses	\$0.00
• Long-term gains	\$1,827.06
• Long-term losses	\$(121.79)
Net Gain/Loss Total	\$1,710.04

- Your Distribution Standing Withholding Elections

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

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

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

Your Portfolio

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

Raymond James Bank Deposit Program ‡ 0.03% - Selected Sweep Option			\$1,545.37		\$0.46
Raymond James Bank			\$1,545.37		

Your bank priority state: FL

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

Estimated Income Yield for RJBDP was calculated as of 12/31/2025.

Cash & Cash Alternatives Total			\$1,545.37		\$0.46
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Mutual Funds

AMERICAN FUNDS AMERICAN MUTUAL FUND CL F2 N/L (AMRFX)	85.885	\$59.450	\$5,105.86	\$1,543.49 ^B	\$85.63
DIAMOND HILL LARGE CAP FUND CL I N/L (DHLRX)	120.746	\$32.100	\$3,875.95	\$924.91 ^B	\$19.56
HARTFORD MID CAP VALUE FUND CL I N/L (HNVJX)	203.482	\$15.740	\$3,202.81	\$70.48 ^B	\$34.39
JANUS HENDERSON FORTY FUND CL I N/L (JCAPX)	62.470	\$60.340	\$3,769.44	\$1,963.57 ^B	
JANUS HENDERSON ENTERPRISE FUND CL I N/L (JMGRX)	31.334	\$142.890	\$4,477.32	\$1,002.74 ^B	\$9.06
LOOMIS SAYLES GROWTH FUND CL Y N/L - NATIXIS ADVISOR (LSGRX)	170.430	\$33.220	\$5,661.68	\$3,382.62 ^B	
PARNASSUS CORE EQUITY FUND INSTL CL N/L (PRILX)	134.927	\$56.140	\$7,574.80	\$3,009.46 ^B	\$19.29
T. ROWE PRICE SMALL CAP VALUE FUND INVESTOR CL N/L (PRSVX)	50.018	\$51.250	\$2,563.42	\$945.12 ^B	\$22.41
Mutual Funds Total			\$36,231.28	\$12,842.39	\$190.34

Exchange-Traded Products (ETPs)

ISHARES TR CORE S&P SCP ETF (IJR)	18.000	\$120.180	\$2,163.24	\$268.84	\$31.09
ISHARES TR MSCI USA MIN VOL (USMV)	47.000	\$94.160	\$4,425.52	\$973.31	\$65.89

Your Portfolio (continued)

	Quantity	Price	Value	Gain or (Loss) ^o	Estimated Annual Income
Exchange-Traded Products (ETPs) (continued)					
VANGUARD INDEX FUNDS S&P 500 ETF SHS NEW (VOO)	23.000	\$627.130	\$14,423.99	\$5,564.93	\$162.56
VANGUARD GROWTH ETF (VUG)	10.000	\$487.860	\$4,878.60	\$367.89	\$20.10
Exchange-Traded Products Total			\$25,891.35	\$7,174.97	\$279.64

Please see the Exchange-Traded Products on the Understanding Your Statement page.

Portfolio Total **\$63,668.00** **\$20,017.36** **\$470.44**

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

^o Please see Cost Basis on the Understanding Your Statement page.

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Your Activity

Date	Activity Type	Description	Quantity/ Price	Amount
Income				
12/08/2025	Capital Gain	JANUS HENDERSON FORTY FUND CL I N/L (JCAPX) <i>Long Term Capital Gain \$6.96690 per share x 56.035 shares</i>		\$390.39
12/08/2025	Capital Gain	JANUS HENDERSON ENTERPRISE FUND CL I N/L (JMGRX) <i>Long Term Capital Gain \$10.06557 per share x 29.281 shares</i>		\$294.73
12/08/2025	Dividend	JANUS HENDERSON ENTERPRISE FUND CL I N/L (JMGRX) <i>\$.55333 per share x 29.169 shares</i>		\$16.14
12/08/2025	Capital Gain	PARNASSUS CORE EQUITY FUND INSTL CL N/L (PRILX) <i>Long Term Capital Gain \$10.17557 per share x 113.575 shares</i>		\$1,155.69
12/12/2025	Capital Gain	HARTFORD MID CAP VALUE FUND CL I N/L (HMOVJX) <i>Long Term Capital Gain \$.39817 per share x 196.547 shares</i>		\$78.26

Your Activity (continued)

Date	Activity Type	Description	Quantity/ Price	Amount
Income (continued)				
12/12/2025	Capital Gain	HARTFORD MID CAP VALUE FUND CL I N/L (HNVJX) <i>Short Term Capital Gain \$.21115 per share x 194.035 shares</i>		\$40.97
12/12/2025	Capital Gain	T. ROWE PRICE SMALL CAP VALUE FUND INVESTOR CL N/L (PRSVX) <i>Long Term Capital Gain \$5.51165 per share x 45.295 shares</i>		\$249.65
12/12/2025	Capital Gain	T. ROWE PRICE SMALL CAP VALUE FUND INVESTOR CL N/L (PRSVX) <i>Short Term Capital Gain \$.05061 per share x 45.252 shares</i>		\$2.29
12/12/2025	Dividend	T. ROWE PRICE SMALL CAP VALUE FUND INVESTOR CL N/L (PRSVX) <i>\$.44816 per share x 44.872 shares</i>		\$20.11
12/15/2025	Capital Gain	DIAMOND HILL LARGE CAP FUND CL I N/L (DHLRX) <i>Long Term Capital Gain \$1.87291 per share x 113.588 shares</i>		\$212.74
12/15/2025	Capital Gain	DIAMOND HILL LARGE CAP FUND CL I N/L (DHLRX) <i>Short Term Capital Gain \$.00150 per share x 113.583 shares</i>		\$0.17
12/17/2025	Capital Gain	AMERICAN FUNDS AMERICAN MUTUAL FUND CL F2 N/L (AMRFX) <i>Long Term Capital Gain \$3.48335 per share x 81.100 shares</i>		\$282.50
12/17/2025	Dividend	AMERICAN FUNDS AMERICAN MUTUAL FUND CL F2 N/L (AMRFX) <i>\$.35727 per share x 80.612 shares</i>		\$28.80
12/19/2025	Dividend	ISHARES TR MSCI USA MIN VOL (USMV) <i>\$.39064 per share x 47.000 shares</i>		\$18.36
12/19/2025	Dividend	ISHARES TR CORE S&P SCP ETF (IJR) <i>\$.57167 per share x 18.000 shares</i>		\$10.29
12/19/2025	Capital Gain	LOOMIS SAYLES GROWTH FUND CL Y N/L - NATIXIS ADVISOR (LSGRX) <i>Long Term Capital Gain \$.73701 per share x 166.688 shares</i>		\$122.85

Your Activity (continued)

Date	Activity Type	Description	Quantity/ Price	Amount
Income (continued)				
12/22/2025	Capital Gain	PARNASSUS CORE EQUITY FUND INSTL CL N/L (PRILX) <i>Short Term Capital Gain \$.43990 per share x 133.872 shares</i>		\$58.89
12/24/2025	Dividend	VANGUARD GROWTH ETF (VUG) <i>\$.49900 per share x 10.000 shares</i>		\$4.99
12/24/2025	Dividend	VANGUARD INDEX FUNDS S&P 500 ETF SHS NEW (VOO) <i>\$1.77087 per share x 23.000 shares</i>		\$40.73
12/30/2025	Dividend	HARTFORD MID CAP VALUE FUND CL I N/L (HMOVJX) <i>\$.16941 per share x 201.345 shares</i>		\$34.11
12/31/2025	Dividend	DIAMOND HILL LARGE CAP FUND CL I N/L (DHLRX) <i>\$.16147 per share x 120.146 shares</i>		\$19.40
12/31/2025	Interest at RJ Bank Deposit Program	Raymond James Bank Deposit Program		\$0.05
Income Total				\$3,082.11

Purchases, Sales and Redemptions

12/08/2025	Reinvest	JANUS HENDERSON FORTY FUND CL I N/L (JCAPX)	6.435 \$60.66666	\$(390.39)
12/08/2025	Reinvest	JANUS HENDERSON ENTERPRISE FUND CL I N/L (JMGRX)	2.053 \$143.56064	\$(294.73)
12/08/2025	Reinvest	JANUS HENDERSON ENTERPRISE FUND CL I N/L (JMGRX) <i>\$.55333 per share x 29.169 shares</i>	0.112 \$144.10714	\$(16.14)
12/08/2025	Reinvest	PARNASSUS CORE EQUITY FUND INSTL CL N/L (PRILX)	20.297 \$56.93895	\$(1,155.69)
12/12/2025	Reinvest	HARTFORD MID CAP VALUE FUND CL I N/L (HMOVJX)	4.798 \$16.31096	\$(78.26)
12/12/2025	Reinvest	HARTFORD MID CAP VALUE FUND CL I N/L (HMOVJX)	2.512 \$16.30971	\$(40.97)
12/12/2025	Reinvest	T. ROWE PRICE SMALL CAP VALUE FUND INVESTOR CL N/L (PRSVX)	4.723 \$52.85835	\$(249.65)
12/12/2025	Reinvest	T. ROWE PRICE SMALL CAP VALUE FUND INVESTOR CL N/L (PRSVX)	0.043 \$53.25581	\$(2.29)

Your Activity (continued)

Date	Activity Type	Description	Quantity/ Price	Amount
Purchases, Sales and Redemptions (continued)				
12/12/2025	Reinvest	T. ROWE PRICE SMALL CAP VALUE FUND INVESTOR CL N/L (PRSVX) \$.44816 per share x 44.872 shares	0.380 \$52.92105	\$(20.11)
12/15/2025	Reinvest	DIAMOND HILL LARGE CAP FUND CL I N/L (DHLRX)	6.558 \$32.43976	\$(212.74)
12/15/2025	Reinvest	DIAMOND HILL LARGE CAP FUND CL I N/L (DHLRX)	0.005 \$34.000	\$(0.17)
12/17/2025	Reinvest	AMERICAN FUNDS AMERICAN MUTUAL FUND CL F2 N/L (AMRFX)	4.785 \$59.03866	\$(282.50)
12/17/2025	Reinvest	AMERICAN FUNDS AMERICAN MUTUAL FUND CL F2 N/L (AMRFX) \$.35727 per share x 80.612 shares	0.488 \$59.01639	\$(28.80)
12/19/2025	Reinvest	LOOMIS SAYLES GROWTH FUND CL Y N/L - NATIXIS ADVISOR (LSGRX)	3.742 \$32.83003	\$(122.85)
12/22/2025	Reinvest	PARNASSUS CORE EQUITY FUND INSTL CL N/L (PRILX)	1.055 \$55.8199	\$(58.89)
12/30/2025	Reinvest	HARTFORD MID CAP VALUE FUND CL I N/L (HMOVJX) \$.16941 per share x 201.345 shares	2.137 \$15.96162	\$(34.11)
12/31/2025	Reinvest	DIAMOND HILL LARGE CAP FUND CL I N/L (DHLRX) \$.16147 per share x 120.146 shares	0.600 \$32.33333	\$(19.40)

JUSTIN GRANIT
Raymond James & Associates**Koster, Traci INDV Account Summary - #**

Advisory

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

		This Statement	Year to Date
Value This Statement	Beginning Balance	\$111,522.65	\$95,357.35
\$112,508.55	Deposits	\$500.00	\$6,000.00
	Income	\$6,901.24	\$7,687.39
	Withdrawals	\$0.00	\$0.00
	Expenses	\$0.00	\$(1,502.30)
Last Statement	Change in Value	\$(6,415.34)	\$4,966.11
Prior Year-End	Ending Balance	\$112,508.55	\$112,508.55
\$111,522.65			
\$95,357.35			
Time-Weighted Performance*			
YTD	11.22%		
Annualized Since 10/11/2023	16.99%		

Performance Inception: 10/11/2023

Important Messages

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

	Year to Date
• Short-term gains	\$0.00
• Short-term losses	\$0.00
• Long-term gains	\$956.03
• Long-term losses	\$0.00
Net Gain/Loss Total	\$956.03

Your PortfolioFor more information,
visit raymondjames.com/clientaccess

	Quantity	Price	Value	Gain or (Loss) ^o	Estimated Annual Income
Cash & Cash Alternatives					
Raymond James Bank Deposit Program ‡ 0.03% - Selected Sweep Option			\$2,242.63		\$0.67
Raymond James Bank			\$2,242.63		
Your bank priority state: FL					
‡ Please see the Raymond James Bank Deposit Program on the Understanding Your Statement page.					
Estimated Income Yield for RJBDP was calculated as of 12/31/2025.					
Cash & Cash Alternatives Total			\$2,242.63		\$0.67

Your Portfolio (continued)

	Quantity	Price	Value	Gain or (Loss) [°]	Estimated Annual Income
Mutual Funds					
EATON VANCE ATLANTA CAPITAL SMID CAP FUND CL I N/L (EISMX)	279.389	\$36.860	\$10,298.28	\$511.00 ^B	\$6.29
AMERICAN FUNDS EUPAC FUND CL F2 N/L (AEPFX)	321.138	\$60.350	\$19,380.68	\$4,985.53 ^B	\$623.65
MFS RESEARCH FUND CL I N/L (MRFIX)	461.508	\$58.690	\$27,085.90	\$7,014.40 ^B	\$218.75
VANGUARD 500 INDEX FUND ADMIRAL SHARES N/L (VFIAX)	68.636	\$631.840	\$43,366.97	\$13,236.11 ^B	\$484.84
WASATCH SMALL CAP VALUE FUND INSTL CL N/L (WICVX)	1,114.861	\$9.090	\$10,134.09	\$940.45 ^B	\$11.04
Mutual Funds Total			\$110,265.92	\$26,687.49	\$1,344.57
Portfolio Total			\$112,508.55	\$26,687.49	\$1,345.24

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

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

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

Values may not reflect all your gains/losses: Accurate gain/loss information is provided wherever possible for most investments however, cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Statement information, including any gain/loss and income activity, should not be used for tax preparation, instead refer to official tax documents.

Your Activity

Date	Activity Type	Description	Quantity/ Price	Amount
Deposits				
12/15/2025	Deposit	Cash PERIODIC INVESTMENT TRX		\$500.00
Deposits Total				\$500.00
Income				
12/10/2025	Capital Gain	EATON VANCE ATLANTA CAPITAL SMID CAP FUND CL I N/L (EISMX) Long Term Capital Gain \$2.34475 per share x 265.465 shares		\$622.45
12/10/2025	Dividend - Taxable	EATON VANCE ATLANTA CAPITAL SMID CAP FUND CL I N/L (EISMX) \$.02250 per share x 265.302 shares		\$5.97

Your Activity (continued)

Date	Activity Type	Description	Quantity/ Price	Amount
Income (continued)				
12/10/2025	Capital Gain	MFS RESEARCH FUND CL I N/L (MRFIX) <i>Long Term Capital Gain \$8.64216 per share x 396.894 shares</i>		\$3,430.02
12/10/2025	Dividend - Taxable	MFS RESEARCH FUND CL I N/L (MRFIX) <i>\$.47359 per share x 393.714 shares</i>		\$186.46
12/19/2025	Capital Gain	AMERICAN FUNDS EUPAC FUND CL F2 N/L (AEPFX) <i>Long Term Capital Gain \$4.64247 per share x 297.764 shares</i>		\$1,382.36
12/19/2025	Dividend - Taxable	AMERICAN FUNDS EUPAC FUND CL F2 N/L (AEPFX) <i>\$1.94199 per share x 288.297 shares</i>		\$559.87
12/19/2025	Capital Gain	WASATCH SMALL CAP VALUE FUND INSTL CL N/L (WICVX) <i>Long Term Capital Gain \$.55346 per share x 1,051.728 shares</i>		\$582.09
12/19/2025	Capital Gain	WASATCH SMALL CAP VALUE FUND INSTL CL N/L (WICVX) <i>Short Term Capital Gain \$.00035 per share x 1,051.688 shares</i>		\$0.37
12/19/2025	Dividend - Taxable	WASATCH SMALL CAP VALUE FUND INSTL CL N/L (WICVX) <i>\$.00996 per share x 1,050.554 shares</i>		\$10.46
12/23/2025	Dividend - Taxable	VANGUARD 500 INDEX FUND ADMIRAL SHARES N/L (VFIAX) <i>\$1.76960 per share x 68.445 shares</i>		\$121.12
12/31/2025	Interest at RJ Bank Deposit Program	Raymond James Bank Deposit Program		\$0.07
Income Total				\$6,901.24

Purchases, Sales and Redemptions

12/10/2025	Reinvest	EATON VANCE ATLANTA CAPITAL SMID CAP FUND CL I N/L (EISMX)	16.984 \$36.64919	\$(622.45)
12/10/2025	Reinvest	EATON VANCE ATLANTA CAPITAL SMID CAP FUND CL I N/L (EISMX) <i>\$.02250 per share x 265.302 shares</i>	0.163 \$36.62576	\$(5.97)
12/10/2025	Reinvest	MFS RESEARCH FUND CL I N/L (MRFIX)	58.503 \$58.62981	\$(3,430.02)

Your Activity (continued)

Date	Activity Type	Description	Quantity/ Price	Amount
Purchases, Sales and Redemptions (continued)				
12/10/2025	Reinvest	MFS RESEARCH FUND CL I N/L (MRFIX) \$.47359 per share x 393.714 shares	3.180 \$58.63522	\$(186.46)
12/17/2025	Sale	EATON VANCE ATLANTA CAPITAL SMID CAP FUND CL I N/L (EISMX)	(3.060) \$36.99346	\$113.20
12/17/2025	Sale	WASATCH SMALL CAP VALUE FUND INSTL CL N/L (WICVX)	(46.816) \$9.81993	\$459.73
12/17/2025	Purchase	MFS RESEARCH FUND CL I N/L (MRFIX)	6.111 \$58.11814	\$(355.16)
12/17/2025	Purchase	AMERICAN FUNDS EUPAC FUND CL F2 N/L (AEPFX)	3.551 \$65.72233	\$(233.38)
12/17/2025	Purchase	VANGUARD 500 INDEX FUND ADMIRAL SHARES N/L (VFIAX)	0.665 \$628.90225	\$(418.22)
12/19/2025	Reinvest	AMERICAN FUNDS EUPAC FUND CL F2 N/L (AEPFX)	23.374 \$59.14092	\$(1,382.36)
12/19/2025	Reinvest	AMERICAN FUNDS EUPAC FUND CL F2 N/L (AEPFX) \$1.94199 per share x 288.297 shares	9.467 \$59.13911	\$(559.87)
12/19/2025	Reinvest	WASATCH SMALL CAP VALUE FUND INSTL CL N/L (WICVX)	63.133 \$9.22005	\$(582.09)
12/19/2025	Reinvest	WASATCH SMALL CAP VALUE FUND INSTL CL N/L (WICVX)	0.040 \$9.250	\$(0.37)
12/19/2025	Reinvest	WASATCH SMALL CAP VALUE FUND INSTL CL N/L (WICVX) \$.00996 per share x 1,050.554 shares	1.134 \$9.22398	\$(10.46)
12/23/2025	Reinvest	VANGUARD 500 INDEX FUND ADMIRAL SHARES N/L (VFIAX) \$1.76960 per share x 68.445 shares	0.191 \$634.13612	\$(121.12)