2025 Form 6 - Full and Public Disclosure of Financial Interests

Filed with COE: 06/24/2026

General Information

Name: Hon David Alan Demers

CONFIDENTIAL

PID 12895

AGENCY INFORMATION

Organization	Suborganization	Title
Judicial Senior Judges	Consent to be Assigned	Senior / Retired Judge

Net Worth

My Net Worth as of December 31, 2025 was $ 5,483,710.44.

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 $ 150,000.00.

ASSETS INDIVIDUALLY VALUED AT OVER $1,000:

Filed with COE: 06/24/2026

Description of Asset	Value of Asset
Home (Joint with spouse)(Address is protected)(It is located in {REDACTED})	$ 1,264,983.00
Truist IRA	$ 6,044.15
American General Life Insurance	$ 5,556.77
TIAA Cref (SPC Retirement Annuity)	$ 4,349.25
Truist Investor Account (Joint with spouse)	$ 476,801.13
Met Life Insurance (Cash Surrender Value as of May 29,2026))	$ 74,208.74
EMC Nation Life Insurance (Cash Surrender Value)	$ 34,600.00
Stocks (Truist Account)(Joint with spouse)(see attached statement)	$ 2,097,691.39
Stocks (Charles Schwab Account)(Joint with spouse)(see attached statement)	$ 34,037.26
2024 Honda Accord EX-L (Joint with spouse)(estimated value June, 2026)	$ 27,000.00
2025 Honda Accord EX-L (Joint with spouse)(estimated value June 2026)	$ 30,000.00
Truist checking (Joint with spouse)	$ 224,860.81
Steinway Piano (Joint with spouse)(estimate)	$ 32,000.00
Nationwide Retirement Solutions (Deferred Compensation)	$ 949,791.99
Atlantic Postal Union (Joint with spouse)	$ 36,802.17
Met Life (Total Control Account)	$ 15,287.62
Met Life (Total Control Account)(Second account)	$ 20,481.79
Met Life Trust Stock	$ 12,989.26
Prudential Financial, Inc. (stock)	$ 3,314.88
Household and personal reported earlier was an estimate	$ 150,000.00
See Attached	

Filed with COE: 06/24/2026

Liabilities

LIABILITIES IN EXCESS OF $1,000:

Name of Creditor	Address of Creditor	Amount of Liability
Honda Financial Service	PO Box 7829 Philadelphia, PA	$ 3,233.27

JOINT AND SEVERAL LIABILITIES NOT REPORTED ABOVE:

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

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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
Florida Retirement	Division of Retirement, P.O. Box 9000, Tallahassee, Fl 32315	$ 172,703.16
Florida Court System- Sixth Judicial Circuit	State of Florida, CFO, 200 E. Gaines Street, Tallahassee, Fl 323999	$ 2,900.00
Stetson College of Law	Stetson University, 421 No. Woodland Blvd, DeLand, Fl. 32720	$ 14,250.00
Thomson Reuters (West Publishing Co.)	2900 Ames Crossing Road Eagan MN 55121	$ 32,502.50
Apple, Inc. (joint with spouse)	Total dividends reported by Truist Investment Service at PO Box 596, Richmond, Va. 23286 was $10,407.49. Apple was one of two stocks that paid over $1000.00.	$ 7,312.31
HP Inc.com (joint with spouse)	Total dividends reported by Truist Investment Service at PO Box 596, Richmond, Va. 23286 was $10,407.49. HP Inc. com was one of two stocks that paid over $1000.00.	$ 1,366.39
Social Security Benefits	Social Security Administration	$ 41,806.80
Atlanta Postal Credit Union (joint with spouse)	3900 Crown Road Atlanta, Ga. 30380	$ 1,523.48
Truist Bank (joint with spouse)	P.O. Box 819 Wilson, NC 27894	$ 12,965.25
Truist Investment Securities, Inc. (Sale of Tesla Stock Jointly owned with spouse)	P.O. Box 596 Richmond, Va. 23286	$ 456,457.45

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			

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Interests in Specified Businesses

Business Entity # 1
N/A

Training

Based on the office or position you hold, the certification of training required under Section 112.3142, F.S., is not applicable to you for this form year.

Signature of Reporting Official or Candidate

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

David Alan Demers

Digitally signed: **06/24/2026**

Filed with COE: 06/24/2026

charles SCHWAB

Schwab One® Account of

DAVID ALAN DEMERS &
[redacted] DEMERS JT TEN

[redacted]

Statement Period
December 1-31, 2025

Account Summary

Ending Account Value as of 12/31	Beginning Account Value as of 12/01
$34,037.26	$35,159.96

	This Statement	YTD
Beginning Account Value	**$35,159.96**	$23,930.58
Deposits	**0.00**	0.00
Withdrawals	**0.00**	0.00
Dividends and Interest	**66.78**	716.49
Transfer of Securities	**0.00**	0.00
Market Appreciation/(Depreciation)	**(1,189.48)**	9,393.03
Expenses	**0.00**	(2.84)
Ending Account Value	**$34,037.26**	**$34,037.26**
Pending Dividends and Accrued Interest [d]	**16.68**	
Total Estimated Value [d]	**$34,053.94**	

Ending Account Value reflects the market value of your cash and investments. It does not include pending transactions, accrued interest, unpriced securities or assets held outside Schwab's custody.

Gain or (Loss) Summary

	Short-Term (ST)			Long-Term (LT)		
	Gain	(Loss)	Net	Gain	(Loss)	Net
This Period	0.00	0.00	0.00	0.00	0.00	0.00
YTD			0.00			0.00
Unrealized						**$10,754.40**

Values may not reflect all of your gains/losses and may be rounded up to the nearest dollar; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Please login to your account at Schwab.com for real-time gain/loss information. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Manage Your Account

Customer Service and Trading:
Call your Schwab Representative
[redacted]

For the most current records on your account visit schwab.com/login. Statements are archived up to 10 years online.

Commitment to Transparency

Client Relationship Summaries and Best Interest disclosures are at schwab.com/transparency.
Charles Schwab & Co., Inc. Member SIPC.

Online Assistance

Visit us online at schwab.com

Visit schwab.com/stmt to explore the features and benefits of this statement.

Time to go digital

Sign up for paperless at schwab.com/ez

[redacted]

DAVID ALAN DEMERS &
[redacted] DEMERS JT TEN

Schwab One® Account of

DAVID ALAN DEMERS &
[redacted] DEMERS JT TEN

Statement Period
December 1-31, 2025

Asset Allocation

	This Period	Current Allocation
Cash and Cash Investments	1,299.91	4%
Equities	27,089.03	80%
Other Assets	5,648.32	17%
Total	**$34,037.26**	100%

Income Summary

	This Period		YTD	
Federal Tax Status	Tax-Exempt	Taxable	Tax-Exempt	Taxable
Bank Sweep Interest	0.00	0.05	0.00	0.62
Cash Dividends	0.00	66.73	0.00	715.87
Total Income	**$0.00**	**$66.78**	**$0.00**	**$716.49**

Top Account Holdings This Period

SYMBOL CUSIP	Description	Market Value	% of Accounts
NRG	NRG ENERGY INC	18,338.67	54%
CCI	CROWN CASTLE INC REIT R...	5,648.32	17%
T	AT&T INC	3,368.64	10%
GSK	GSK PLC ADR FS...	1,961.60	6%
	CHARLES SCHWAB BANK	1,299.91	4%

A Message About Your Account

CALIFORNIA RESIDENTS

If your total payments of interest and interest dividends on federally tax-exempt non-California municipal bonds were $10 or greater and you or your Partnership had a California address as of 12/31, Schwab will report this information to the California Franchise Tax Board each tax year, per state statute. (1223-3LZ0)

Positions - Summary

Beginning Value as of 12/01	+ Transfer of Securities(In/Out)	+ Dividends Reinvested	+ Cash Activity	+ Change in Market Value	= **Ending Value as of 12/31**	Cost Basis	Unrealized Gain/(Loss)
$35,159.96	$0.00	($66.73)	$66.78	($1,122.75)	**$34,037.26**	$21,982.95	$10,754.40

Values may not reflect all of your gains/losses; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Cash and Cash Investments

Type	Symbol	Description	Quantity	Price($)	Beginning Balance($)	Ending Balance($)	Change in Period Balance($)	Pending/Unsettled Cash($)	Interest/ Yield Rate	% of Acct
Bank Sweep		CHARLES SCHWAB BANK [X,Z]			1,299.86	1,299.91	0.05		0.01%	4%
Total Cash and Cash Investments					**$1,299.86**	**$1,299.91**	**$0.05**			**4%**

Positions - Equities

Symbol	Description	Quantity	Price($)	Market Value($)	Cost Basis($)	Unrealized Gain/(Loss)($)	Est. Yield	Est. Annual Income($)	% of Acct
ADTN	ADTRAN HLDGS INC [+]	107.1552	8.69000	931.18	1,310.63	(379.45)	N/A	N/A	3%
T	AT&T INC [+]	135.6136	24.84000	3,368.64	2,931.80	436.84	4.46%	150.53	10%
CLNE	CLEAN ENERGY FUELS CORP [+]	100.0000	2.10000	210.00	1,017.00	(807.00)	N/A	N/A	<1%
GSK	GSK PLC ADR F SPONSORED ADR 1 ADR REPS 2 ORD SHS	40.0000	49.04000	1,961.60	1,554.96	406.64	3.5%	68.79	6%
HLN	HALEON PLC F SPONSORED ADR 1 ADR REPS 2 ORD SHS	50.0000	10.11000	505.50	345.04	160.46	1.18%	5.98	1%
NRG	NRG ENERGY INC [*]	115.1637	159.24000	18,338.67	4,532.02	13,806.65	1.1%	202.69	54%
TTWO	TAKE-TWO INTERACTIVE SOF [+]	4.0000	256.03000	1,024.12	464.48	559.64	N/A	N/A	3%
WBD	WARNER BROS DISCOVERY IN [+]	26.0000	28.82000	749.32	727.23	22.09	N/A	N/A	2%
Total Equities				**$27,089.03**	**$12,883.16**	**$14,205.87**		**$427.99**	**80%**

Bank Sweep Activity (continued)

Date	Description	Amount
12/15	BANK INTEREST - CHARLES SCHWAB BANK X,Z	0.05

Date	Description	Amount
12/31	**Interest Rate** * Z	**0.01%**

* Your interest period was 11/16/25 - 12/15/25. Z

Pending / Open Activity

Activity Type	Date	Action	Symbol/ CUSIP	Description		Quantity	Market Price/ Rate per Share($)	Limit Price($)	Settle/ Payable Date	Expiration Date	Amount($)
Pending	11/14	Qual Div	GSK	GSK PLC ADR	F	40.0000	0.4170		01/08		16.68
Total Pending Transactions											**$16.68**

Pending transactions are not included in account value. Pending dividends are projected and based on a security you held on the dividend record date but the dividend has not been received into your account.

Endnotes For Your Account

+ Dividends paid on this security will be automatically reinvested.

d Pending dividends and accrued interest reflects the sum of the total pending dividends and/or accrued interest on positions held in your account, but the dividends and/or interest have not been received into your account. Schwab makes no representation the amounts shown will be received. These amounts are not covered by SIPC account protection until received and held in the account.

X Bank Sweep deposits are held at one or more FDIC-insured Program Banks. Charles Schwab & Co., Inc. is not an FDIC-insured bank and deposit insurance covers the failure of an insured bank. Certain conditions must be satisfied for FDIC insurance coverage to apply. Please review the Cash Features Program Disclosure Statement for a list of the Program Banks at schwab.com/cashfeaturesdisclosure.

Z For the Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Program Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.

Terms and Conditions

GENERAL INFORMATION AND KEY TERMS: This Account statement is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your Account at Schwab ("Account"). Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab (including balances held at a Depository Institution) you should verify its content with this statement. **Accrued Income:** Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your Account, but the interest and/or dividends have not been received into your Account. Schwab makes no representation that the amounts shown (or any other amount) will be received. Accrued amounts are not covered by SIPC account protection until actually received and held in the Account. **AIP (Automatic Investment Plan) Customers:** Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request. **Average Daily Balance:** Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest. **Bank Sweep and Bank Sweep for Benefit Plans Features:** Schwab acts as your agent and custodian in establishing and maintaining your Deposit Account(s) as a feature of your brokerage Account(s). Deposit accounts held through these bank sweep features constitute direct obligations of one or more FDIC insured banks ("Program Banks") that are not obligations of Schwab. Funds swept to Program Banks are eligible for deposit insurance from the FDIC up to the applicable limits for each bank for funds held in the same insurable capacity. The balance in the Deposit Accounts can be withdrawn on your order and the proceeds returned to your brokerage Account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the bank sweep feature(s) in your Account(s), please refer to the Cash Features Disclosure Statement available online or from a Schwab representative. **Cash:** Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business. **Dividend Reinvestment Customers:** Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. Further information on these transactions will be furnished upon written request. **Gain (or**

Terms and Conditions (continued)

Loss): Unrealized Gain or (Loss) and Realized Gain or (Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information has been provided on this statement at the request of your Advisor, if applicable. This information is not a solicitation or a recommendation to buy or sell. **Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS. Interest**: For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that may differ from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Program Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the Bank Sweep and Bank Sweep for Benefit Plans features, interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month. If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage Account is less than $.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than $.005. **Margin Account Customers:** This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection. Securities purchased on margin are Schwab's collateral for the loan to you. It is important that you fully understand the risks involved in trading securities on margin. These risks include: 1) You can lose more funds than you deposit in the margin account; 2) Schwab can force the sale of securities or other assets in any of your account(s) to maintain the required account equity without contacting you; 3) You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call; 4) Schwab can increase its "house" maintenance margin requirements at any time without advance written notice to you. **Market Price:** The most recent price evaluation available to Schwab on the last business day of the report period, normally the last trade price or bid as of market close. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Assets Not Held at Schwab are not held in your Account or covered by the Account's SIPC account protection and are not otherwise in Schwab's custody and are being provided as a courtesy to you. Information on Assets Not Held at Schwab, including but not limited to valuations, is reported solely based on information you provide to Schwab. Schwab can neither validate nor certify the existence of Assets Not Held at Schwab or the accuracy, completeness or timeliness of the information about Assets Not Held at Schwab, whether provided by you or otherwise. Descriptions of Assets Not Held at Schwab may be abbreviated or truncated. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as Stale Priced. Certain Limited Partnerships (direct participation programs) and unlisted Real Estate Investment Trust (REIT) securities, for which you may see a value on your monthly Account statement that reflects the issuer's appraised estimated value, are not listed on a national securities exchange, and are generally illiquid. Even if you are able to sell such securities, the price received may be less than the per share appraised estimated value provided in the account statement. **Market Value:** The Market Value is computed by multiplying the Market Price by the Quantity of Shares. This is the dollar value of your present holdings in your specified Schwab Account or a summary of the Market Value summed over multiple accounts. **Non-Publicly Traded Securities:** All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party as provided by Schwab's Account Agreement. Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests. **Schwab Sweep Money Funds:** Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary. If on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than ½ of 1 cent ($0.005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of $0.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower. **Securities Products and Services:** Securities products and services are offered by Charles Schwab & Co., Inc., **Member SIPC. Securities products and services, including unswept intraday funds and net credit balances held in brokerage accounts are not deposits or other obligations of, or guaranteed by, any bank, are not FDIC insured, and are subject to investment risk and may lose value. SIPC does not cover balances held at Program Banks in the Bank Sweep and Bank Sweep for Benefit Plans features**. Please see your Cash Feature Disclosure Statement for more information on insurance coverage. **Yield to Maturity:** This is the actual average annual return on a note if held to maturity. **IN CASE OF ERRORS OR DISCREPANCIES: If you find an error or discrepancy relating to your brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately. You may call us at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) If you're a client of an independent investment advisor, call us at 800-515-2157. Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions. IN CASE OF COMPLAINTS:** If you have a complaint regarding your Schwab statement, products or services, please write to Client Service & Support at Charles Schwab & Co., Inc., P.O. Box 982603 El Paso, TX 79998-2603, or call customer service at **800-435-4000**. (Outside the U.S., call **+1-415-667-8400**.) If you're a client of an independent investment advisor, call us at 800-515-2157. **Address Changes:** If you fail to notify Schwab in writing of any change of address or phone number, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account. **Additional Information:** We are required by law to report to the Internal Revenue Service adjusted cost basis information (if applicable), certain payments to you and credits to your Account during the calendar year. Retain this statement for income tax purposes. A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request. Any third-party trademarks appearing herein are the property of their respective owners. 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[redacted]
TRUIST INVESTMENT SERVICES INC
P.O. BOX 596
RICHMOND, VA 23286

DAVID A DEMERS
[redacted]

TRUIST

Truist Investment Services, Inc.

Securities, brokerage accounts and insurance (including annuities) are offered by Truist Investment Services, Inc., a SEC registered broker-dealer, member FINRA, SIPC, and a licensed insurance agency. Investment advisory services are offered by Truist Advisory Services, Inc., a SEC registered investment adviser.

STATEMENT FOR THE PERIOD DECEMBER 1, 2025 TO DECEMBER 31, 2025

DAVID A DEMERS & [redacted] DEMERS - Joint WROS
[redacted]

YOUR FINANCIAL ADVISOR IS:
DISCOUNT BROKERAGE
RR#: 500

For questions about your accounts:
[redacted]

BEGINNING VALUE OF YOUR PORTFOLIO	**$2,145,862.47**
TOTAL VALUE OF YOUR PORTFOLIO	**$2,097,691.43**

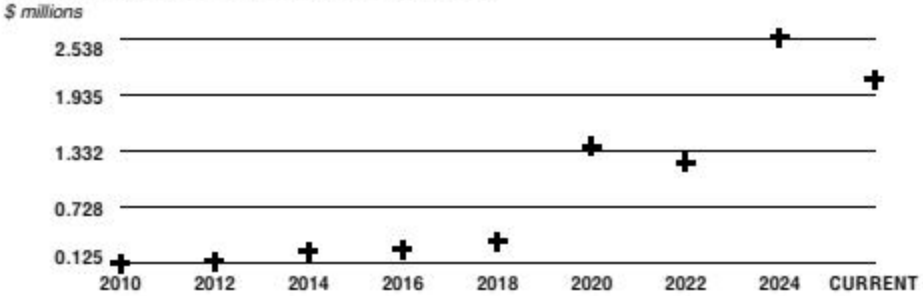
Your portfolio contains unpriced positions. Refer to Holdings in this statement for more information.

FOR YOUR INFORMATION

Visit www.truist.com/wealth/tis-disclosure for Truist Investment Services clear, easy-to-understand information related to its products, accounts, and services, including disclosures relating to Client Agreements, SEC Regulation Best Interest and Volatile Markets.

Should you have any questions about your account statement, please contact your representative at the phone number above or cal[redacted]

CHANGE IN VALUE OF YOUR PORTFOLIO



Change In Value Of Your Portfolio *information can be found in Miscellaneous Footnotes at the end of this statement.*

TRUIST

Truist Investment Services, Inc.

Securities, brokerage accounts and insurance (including annuities) are offered by Truist Investment Services, Inc., a SEC registered broker-dealer, member FINRA, SIPC, and a licensed insurance agency. Investment advisory services are offered by Truist Advisory Services, Inc., a SEC registered investment adviser.

Account Overview

CHANGE IN ACCOUNT VALUE	*Current Period*	*Year-to-Date*
BEGINNING VALUE	$2,145,862.47	$2,538,266.03
Additions and Withdrawals	($202.79)	($457,270.75)
Misc. & Corporate Actions	$0.00	$0.00
Income	$312.35	$10,891.60
Taxes, Fees and Expenses	($13.18)	($73.68)
Change in Value	($48,267.42)	$5,878.23
ENDING VALUE (AS OF 12/31/25)	$2,097,691.43	$2,097,691.43
Total Pending Accrued Dividends	$696.23	
Ending Value with Accrued Dividends	**$2,098,387.66**	

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

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

ACCOUNT ALLOCATION



Equity 100.0%

	Percent	*Prior Period*	*Current Period*
Equity	100.0 %	$2,145,862.47	$2,097,691.43
TOTAL	**100.0 %**	**$2,145,862.47**	**$2,097,691.43**

Account Allocation *shows the percentage that each asset class represents of your total account value. Account Allocation for equities, fixed income, and other categories may include mutual funds and may be net of short positions. NFS has made assumptions concerning how certain mutual funds are allocated. Closed-end mutual funds and Exchange Traded Products (ETPs) listed on an exchange may be included in the equity allocation. The chart may not reflect your actual portfolio allocation. Consult your broker/dealer prior to making investment decisions.*

INCOME

TAXABLE	*Current Period*	*Year-to-Date*
Taxable Dividends	$312.35	$10,891.60
TOTAL TAXABLE	$312.35	$10,891.60
TOTAL INCOME	**$312.35**	**$10,891.60**

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

TAXES, FEES AND EXPENSES	*Current Period*	*Year-to-Date*
Account Fees	($2.80)	($9.31)
Foreign Tax Paid	($10.38)	($64.37)
TOTAL TAXES, FEES AND EXPENSES	**($13.18)**	**($73.68)**

TRUIST

Truist Investment Services, Inc.

Securities, brokerage accounts and insurance (including annuities) are offered by Truist Investment Services, Inc., a SEC registered broker-dealer, member FINRA, SIPC, and a licensed insurance agency. Investment advisory services are offered by Truist Advisory Services, Inc., a SEC registered investment adviser.

Account Overview *continued*

REALIZED GAIN (LOSS)	*Current Period*	*Year-to-Date*
Short Term Gain	$0.00	$0.00
Short Term Loss	$0.00	$0.00
Disallowed Short Term Loss	$0.00	$0.00
TOTAL SHORT TERM GAIN (LOSS)	**$0.00**	**$0.00**
Long Term Gain	$0.00	$453,420.30
Long Term Loss	$0.00	$0.00
Disallowed Long Term Loss	$0.00	$0.00
TOTAL LONG TERM GAIN (LOSS)	**$0.00**	**$453,420.30**

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

MESSAGES AND ALERTS

*NOT FDIC INSURED*NO BANK GUARANTEE*MAY LOSE VALUE Services provided by the following affiliates of Truist Financial Corporation. Securities, brokerage accounts and insurance- including annuities-are offered by Truist Investment Services, Inc., a SEC registered broker-dealer, member FINRA, SIPC, and a licensed insurance agency. Investment advisory services are offered by Truist Advisory Services, Inc., a SEC registered investment adviser.

Please consult with your financial advisor prior to making investment decisions and promptly inform your financial advisor of any changes to your financial situation or investment objectives or if you wish to impose or modify reasonable restrictions with regard to the management of your account.

Effective on or after January 1, 2026, Pinnacle Bank will replace Synovus Bank on the Bank Deposit Sweep Program, BDSP, Bank list, as a result of the expected merger of Synovus Financial Corp. and Pinnacle Financial Partners. Effective on or after January 16, 2026, The Huntington National Bank will replace Cadence Bank on the BDSP Bank list, as a result of its expected acquisition of Cadence Bank. No action is required. If you would like to opt out of any one or more of the Program Banks, or have questions regarding the Program, please contact your financial professional.

TRUIST

Truist Investment Services, Inc.

Securities, brokerage accounts and insurance (including annuities) are offered by Truist Investment Services, Inc., a SEC registered broker-dealer, member FINRA, SIPC, and a licensed insurance agency. Investment advisory services are offered by Truist Advisory Services, Inc., a SEC registered investment adviser.

Holdings

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

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

Client Investment - Reflects the amount from share purchases, transfers and conversions that have customer or third party provided cost basis. The amount does not reflect all account activity, including, but not limited to shares acquired via certain corporate actions, gifted/inherited, date of death step-up, or dividend reinvestments. The amount may fluctuate over time based on activity within the account due to buying, transferring or converting additional shares or selling all or part of a security. Transfers or conversions that do not have cost basis will not be reflected in the Client Investment amount. The reflected Client Investment amount does not represent your cost basis reported on IRS Form 1099-B, as it is a separate calculation.

EQUITIES - 100.00% of Total Account Value

Description	Symbol/Cusip Account Type	Quantity	Price on 12/31/25	Current Market Value	Estimated Annual Income	Original/Adjusted Cost Basis	Unrealized Gain (Loss)
Equity							
AMAZON.COM INC Dividend Option Cash Capital Gain Option Cash Average Unit Cost $125.71 Client Investment $12,570.95	AMZN CASH	100	$230.82	$23,082.00		$12,570.95	$10,511.05
APPLE INC Estimated Yield 0.38% Dividend Option Reinvest Capital Gain Option Reinvest	AAPL CASH	7,118.158	$271.86	$1,935,142.43	$7,402.88		
DISNEY WALT CO COM Estimated Yield 1.31% Dividend Option Reinvest Capital Gain Option Reinvest Next Dividend Payable: 01/15/26 Average Unit Cost $86.30 Client Investment $8,510.60	DIS CASH	103.782	$113.77	$11,807.28	$155.67	$8,956.34	$2,850.94
DXC TECHNOLOGY CO COM Estimated Yield 5.73% Dividend Option Reinvest Capital Gain Option Reinvest	DXC CASH	84.099	$14.65	$1,232.05	$70.64		

EQUITIES *continued*

Description	Symbol/Cusip Account Type	Quantity	Price on 12/31/25	Current Market Value	Estimated Annual Income	Original/Adjusted Cost Basis	Unrealized Gain (Loss)
GE AEROSPACE COM NEW Estimated Yield 0.46% Dividend Option Cash Capital Gain Option Cash Next Dividend Payable: 01/26/26 Average Unit Cost $125.67 Client Investment $1,590.52	GE CASH	12	$308.03	$3,696.36	$17.28	$1,507.99	$2,188.37
GE HEALTHCARE TECHNOLOGIES INC COMMON STOCK Estimated Yield 0.17% Dividend Option Cash Capital Gain Option Cash Next Dividend Payable: 02/13/26 Average Unit Cost $136.05 Client Investment $574.00	GEHC CASH	4	$82.02	$328.08	$0.56	$544.18	($216.10)
GE VERNOVA INC COM Estimated Yield 0.30% Dividend Option Cash Capital Gain Option Cash Next Dividend Payable: 02/02/26 Average Unit Cost $128.91 Client Investment $407.92	GEV CASH	3	$653.57	$1,960.71	$6.00	$386.73	$1,573.98
GSK PLC SPON ADS EACH REP 2 ORD SHS Estimated Yield 3.39% Dividend Option Cash Capital Gain Option Cash Average Unit Cost $41.19 Client Investment $1,647.56	GSK CASH	40	$49.04	$1,961.60	$66.66	$1,647.56	$314.04
HALEON PLC SPON ADS EACH REP 2 ORD SHS Estimated Yield 1.79% Dividend Option Cash Capital Gain Option Cash Average Unit Cost $5.85 Client Investment $292.39	HLN CASH	50	$10.11	$505.50	$9.07	$292.39	$213.11

EQUITIES *continued*

Description	Symbol/Cusip Account Type	Quantity	Price on 12/31/25	Current Market Value	Estimated Annual Income	Original/Adjusted Cost Basis	Unrealized Gain (Loss)
HEWLETT PACKARD ENTERPRISE CO COM Estimated Yield 2.37% Dividend Option Reinvest Capital Gain Option Reinvest Next Dividend Payable: 01/16/26	HPE CASH	1,194.649	$24.02	$28,695.47	$680.95		
HONDA MOTOR CO ADR-EACH CNV INTO 3 ORD Estimated Yield 4.82% Dividend Option Cash Capital Gain Option Cash Average Unit Cost $25.14 Client Investment $2,513.90	HMC CASH	100	$29.48	$2,948.00	$142.12	$2,513.90	$434.10
HP INC COM Estimated Yield 5.38% Dividend Option Reinvest Capital Gain Option Reinvest Next Dividend Payable: 01/02/26	HPQ CASH	1,212.119	$22.28	$27,006.01	$1,454.54		
LIVE NATION ENTERTAINMENT INC COM USD0.01 Dividend Option Reinvest Capital Gain Option Reinvest	LYV CASH	2	$142.50	$285.00			
NEXTERA ENERGY INC COM USD0.01 Estimated Yield 2.82% Dividend Option Cash Capital Gain Option Cash Average Unit Cost $76.40 Client Investment $7,639.90	NEE CASH	100	$80.28	$8,028.00	$226.60	$7,639.90	$388.10
NOKIA OYJ ADR EACH REPR 1 ORD NPV Estimated Yield 2.42% Dividend Option Cash Capital Gain Option Cash Average Unit Cost $4.75 Client Investment $474.90	NOK CASH	100	$6.47	$647.00	$15.68	$474.90	$172.10

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EQUITIES *continued*

Description	Symbol/Cusip Account Type	Quantity	Price on 12/31/25	Current Market Value	Estimated Annual Income	Original/Adjusted Cost Basis	Unrealized Gain (Loss)
NVIDIA CORPORATION COM Estimated Yield 0.02% Dividend Option Cash Capital Gain Option Cash Average Unit Cost $120.86 Client Investment $12,086.00	NVDA CASH	100	$186.50	$18,650.00	$4.00	$12,086.00	$6,564.00
PFIZER INC Estimated Yield 6.90% Dividend Option Reinvest Capital Gain Option Reinvest Next Dividend Payable: 03/06/26 Average Unit Cost $30.87 Client Investment $2,970.28	PFE CASH	138.823	$24.90	$3,456.69	$238.78	$4,285.31	($828.62)
QUALCOMM INC Estimated Yield 2.08% Dividend Option Cash Capital Gain Option Cash Average Unit Cost $129.13 Client Investment $12,913.40	QCOM CASH	100	$171.05	$17,105.00	$356.00	$12,913.40	$4,191.60
RESTAURANT BRANDS INTERNATIONAL INC COM NPV ISIN #CA76131D1033 SEDOL #BTF8CF0 Estimated Yield 3.63% Dividend Option Reinvest Capital Gain Option Reinvest	QSR CASH	65.587	$68.23	$4,475.00	$162.66		
SEFE INC COM Average Unit Cost $1.74 Client Investment $872.08	815787106 CASH	500	unavailable	unavailable		$872.08	
SOUTH BOW CORPORATION COM NPV ISIN #CA83671M1059 SEDOL #BMZMBC3 Estimated Yield 7.28% Dividend Option Cash Capital Gain Option Cash	SOBO CASH	6	$27.47	$164.82	$12.00		

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EQUITIES *continued*

Description	Symbol/Cusip Account Type	Quantity	Price on 12/31/25	Current Market Value	Estimated Annual Income	Original/Adjusted Cost Basis	Unrealized Gain (Loss)
TAKE-TWO INTERACTIVE SOFTWARE INC Dividend Option Cash Capital Gain Option Cash Average Unit Cost $108.46 Client Investment $880.69	TTWO CASH	8	$256.03	$2,048.24		$867.67	$1,180.57
TC ENERGY CORPORATION COM NPV ISIN #CA87807B1076 SEDOL #BJMY6G0 Dividend Option Reinvest Capital Gain Option Reinvest	TRP CASH	36.844	$55.01	$2,026.79			
VIATRIS INC COM Estimated Yield 3.85% Dividend Option Cash Capital Gain Option Cash Average Unit Cost $13.70 Client Investment $167.09	VTRS CASH	13	$12.45	$161.85	$6.24	$178.04	($16.19)
WENDYS COMPANY COM USD0.10 Estimated Yield 6.72% Dividend Option Reinvest Capital Gain Option Reinvest	WEN CASH	273.415	$8.33	$2,277.55	$153.11		
Total Equity				$2,097,691.43	$11,181.44	$67,737.34	$29,521.05
Total Equities				$2,097,691.43	$11,181.44	$67,737.34	$29,521.05
Total Equities Client Investment	**$66,112.18**						
Total Securities				$2,097,691.43	$11,181.44	$67,737.34	$29,521.05
TOTAL PORTFOLIO VALUE				$2,097,691.43	$11,181.44	$67,737.34	$29,521.05
TOTAL CLIENT INVESTMENT	**$66,112.18**						

ACTIVITY> ADDITIONS AND WITHDRAWALS > OTHER ADDITIONS AND WITHDRAWALS *continued*

Date	Account Type	Transaction	Description	Quantity	Amount
Total Other Additions and Withdrawals					**($202.79)**
TOTAL ADDITIONS AND WITHDRAWALS					**($202.79)**

ACTIVITY >INCOME > TAXABLE INCOME

Settlement Date	Account Type	Transaction	Description	Quantity	Amount
Taxable Dividends					
12/01/25	CASH	DIVIDEND RECEIVED	PFIZER INC		$58.71
12/12/25	CASH	DIVIDEND RECEIVED	HONDA MOTOR CO ADR-EACH CNV INTO 3 ORD		$67.76
12/15/25	CASH	DIVIDEND RECEIVED	NEXTERA ENERGY INC COM USD0.01		$56.65
12/15/25	CASH	DIVIDEND RECEIVED	VIATRIS INC COM		$1.56
12/15/25	CASH	DIVIDEND RECEIVED	WENDYS COMPANY COM USD0.10		$37.67
12/18/25	CASH	DIVIDEND RECEIVED	QUALCOMM INC		$89.00
12/26/25	CASH	DIVIDEND RECEIVED	NVIDIA CORPORATION COM		$1.00
Total Taxable Dividends					**$312.35**
Total Taxable Income					**$312.35**
TOTAL INCOME					**$312.35**

ACTIVITY >TAXES, FEES AND EXPENSES

Settlement Date	Account Type	Transaction	Description	Quantity	Amount
Account Fees					

ACTIVITY> TAXES, FEES AND EXPENSES *continued*

Settlement Date	Account Type	Transaction	Description	Quantity	Amount
12/12/25	CASH	FEE PAID	HONDA MOTOR CO ADR-EACH CNV INTO 3 ORD		($2.80)
Total Account Fees					**($2.80)**
Foreign Tax Paid					
12/12/25	CASH	FOREIGN TAX PAID	HONDA MOTOR CO ADR-EACH CNV INTO 3 ORD		($10.38)
Total Foreign Tax Paid					**($10.38)**
TOTAL TAXES, FEES AND EXPENSES					**($13.18)**

ACTIVITY >PENDING DISTRIBUTIONS

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

Symbol/Cusip	Security Description	Eligible Quantity	Rate	Payment Amount
Pending Accrued Dividends				
DIS	DISNEY WALT CO COM	103.782	$0.75	$77.84
GE	GE AEROSPACE COM NEW	12	$0.36	$4.32
GSK	GSK PLC SPON ADS EACH REP 2 ORD SHS	40	$0.42	$16.68
HPE	HEWLETT PACKARD ENTERPRISE CO COM	1,194.649	$0.14	$170.24
HPQ	HP INC COM	1,212.119	$0.30	$363.64
QSR	RESTAURANT BRANDS INTERNATIONAL INC COM NPV ISIN #CA76131D1033 SEDOL #BTF8CF0	65.587	$0.62	$40.66
TRP	TC ENERGY CORPORATION COM NPV ISIN #CA87807B1076 SEDOL #BJMY6G0	36.844	$0.62	$22.85

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ACTIVITY> PENDING DISTRIBUTIONS *continued*

Symbol/Cusip	Security Description	Eligible Quantity	Rate	Payment Amount
Total Pending Accrued Dividends				**$696.23**

Footnotes and Cost Basis Information

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

NFS is required to report certain cost basis and related information to the IRS on the Form 1099-B. Your official 1099-B forms for certain transactions will reflect which lots have been sold for tax purposes. To apply a specific identification cost basis method to 1099-B reporting, appropriate instructions must be on file with NFS or be received by NFS before the trade has settled. Absent such instructions, NFS determines cost basis at the time of sale based on its default methods of average cost for open-end mutual funds and first-in, first-out (FIFO) for all other (including ETFs) unless your broker dealer has elected to use another default method. NFS applies FIFO (or other disposal method, if applicable) based on its records, which may be different from yours. For transactions that are not subject to 1099-B cost basis reporting, you should refer to your trade confirmations and other applicable records to determine which lots were considered sold for tax purposes.

While NFS must meet IRS requirements with respect to certain information required to be reported to the IRS, NFS-provided cost basis, realized gain and loss, and holding period information may not reflect all adjustments necessary for your tax reporting purposes. NFS makes no warranties with respect to and specifically disclaims any liability arising out of a customer's use of, or any tax position taken in reliance upon, such information.

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

Consult your tax advisor for further information.

Miscellaneous Footnotes

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

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

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Miscellaneous Footnotes *continued*

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

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

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

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

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

FRACTIONAL SHARE TRADING - National Financial Services ("NFS") will execute the fractional component of a customer order in a principal or riskless principal capacity. This includes fractional shares liquidations as a result of an ACATS transfer of whole shares or a dividend reinvestment that created a residual fractional position in a customer account.

PAYMENT FOR ORDER FLOW - NFS receives remuneration, compensation, or consideration for directing orders particular broker/dealers or market centers for execution. The source and nature of any compensation received in connection with your particular transaction, the name of the other party, and the time of execution will be disclosed upon written request.

GLOSSARY **Short Account Balances** - If you have sold securities under the short sale rule, we have, in accordance with regulations, segregated the proceeds from such transactions in your Short Account. Any market increases or decreases from the original sale price will be marked to the market and will be transferred to your Margin Account on a weekly basis. **Market Value** - The Total Market Value has been calculated out to 9 decimal places but the individual unit price is displayed in 5 decimal places. The Total Market Value represents prices obtained from various sources, may be impacted by the frequency in which such prices are reported and such prices are not guaranteed. Prices received from pricing vendors are generally based on current market quotes, but when such quotes are not available the pricing vendors use a variety of techniques to estimate value. These estimates, particularly for **fixed income securities,** may be based on certain minimum principal amounts (e.g. $1 million) and may not reflect all of the factors that affect the value of the security, including liquidity risk. In certain situations, a price may be derived from a single broker quote. The prices provided are not firm bids or offers. Certain securities may reflect "N/A" or "unavailable" where the price for such security is generally not available from a pricing source. The Market Value of a security, including those priced at par value, may differ from its purchase price and may not closely reflect the value at which the security may be sold or purchased based on various market factors. Investment decisions should be made only after consulting your broker-dealer.

Estimated Annual Income (EAI) & Estimated Yield (EY) - EAI for fixed income is calculated using the coupon rate. For all other securities, EAI is calculated using an indicated annual dividend (IAD). The IAD is an estimate of a security's dividend payments for the next 12 months calculated based on prior and/or declared dividends for that security. EY reflects only the income generated by an investment and not changes in its price which may fluctuate. Interest and dividend rates are subject to change at any time and may be affected by current and future economic, political and business conditions. EAI and EY are estimates only and may include return of principal and/or capital gains, which would render them overstated. EAI and EY are provided for informational purposes only and should not be used or relied on for making investment, trading or tax decisions. EAI and EY are based on data obtained from information providers believed to be reliable, but no assurance can be made as to accuracy, timeliness or completeness.

CUSTOMER SERVICE: Please review your statement and report any inaccuracy or discrepancy immediately by **calling the telephone number of your broker-dealer reflected on the front of this statement.** Reports of any inaccuracy or discrepancy regarding your brokerage account or the activity therein should be directed to your **broker-dealer at the telephone number and address reflected on the front of this statement** and National Financial Services LLC ("NFS").

NFS carries your brokerage account and acts as your custodian for funds and securities that are deposited with NFS by you or your broker-dealer. **In addition to your initial contact with your broker-dealer you may contact NFS at (800) 801-9942.** Any oral communications regarding inaccuracies or discrepancies should be reconfirmed in writing to protect your rights, including those under the Securities Investor Protection Act ("SIPA"). When contacting either your broker-dealer or NFS, remember to include your entire brokerage account number to ensure a prompt reply.

ADDITIONAL INFORMATION **Free credit balances** (**"FCB"**) are funds payable to you on demand. FCB are subject to open commitments such as uncleared checks and exclude proceeds from sales of certificated securities without delivery of the certificate. If your FCB is swept to a core position, you can liquidate the core position and have the proceeds sent to you or held in your account subject to the terms of your account agreement. Required rule 10b-10(a) information not contained herein will be provided on written request. Fidelity may use this free credit balance in connection with its business, subject to applicable law.

Credit Adjustment Program. Accountholders receiving payments in lieu of qualified dividends may not be eligible to receive credit adjustments intended to help cover additional associated federal tax burdens. NFS reserves the right to deny the adjustment to any accountholder and to amend or terminate the credit adjustment program.

Options Customers. Each transaction confirmation previously delivered to you contains full information about commissions and other charges. If you require further information, please contact your broker-dealer. Assignments of American and European-style options are allocated among customer short positions pursuant to a random allocation procedure, a description of which is available upon request. Short positions in American-style options are liable for assignment at any time. The writer of a European-style option is subject to exercise assignment only during the exercise period. You should advise your broker-dealer promptly of any material change in your investment objectives or financial situation. **Splits, Dividends, and Interest.** Expected stock split, next dividend payable, and next interest payable information has been provided by third parties and may be subject to change. Information for certain securities may be missing if not received from third parties in time for printing. NFS is not responsible for inaccurate, incomplete, or missing information. Please consult your broker-dealer for more information about expected stock split, next dividend payable, and next interest payable for certain securities.

Equity Dividend Reinvestment Customers. Shares credited to your brokerage account resulted from transactions effected as agent by either: 1) Your broker-dealer for your investment account, or 2) through the Depository Trust Company (DTC) dividend reinvestment program. For broker-dealer effected transactions, the time of the transactions, the exchange upon which these transactions occurred and the name of the person from whom the security was purchased will be furnished upon written request. NFS may have acted as market maker in effecting trades in 'over-the-counter 'securities.

Retirement Contributions/Distributions. A summary of retirement contributions/distributions is displayed for you in the activity summary section of your statement. **Income Reporting.** NFS reports earnings from investments in Traditional IRAs, Rollover IRAs, SEP-IRAs and, Keoghs as tax-deferred income. Earnings from Roth IRAs are reported as tax-free income, since distributions may be tax-free after meeting the 5 year aging requirement and certain other conditions. **A financial statement** of NFS is available for your personal inspection at its office or a copy of it will be mailed to you upon your written request.

Statement Mailing. NFS will deliver statements by mail or, if applicable, notify you by e-mail of your statement's availability, if you had transactions that affected your cash balances or security positions held in your account(s) during the last monthly reporting period. At a minimum, all brokerage customers will receive quarterly statements (at least four times per calendar year) as long as their accounts contain a cash or securities balance.

Sales Loads and Fees. In connection with (i) access to, purchase, sale, exchange or redemption of, and/or maintenance of positions in mutual funds, ETFs and other investment products such as alternative investments or private placements ("funds") or (ii) infrastructure needed to support such funds, some funds, or their investment affiliates, pay your introducing broker dealer and/or NFS sales loads and 12b-1 fees described in the Offering Materials as well as additional compensation for shareholder services, start-up fees, platform support and maintenance, and marketing, engagement and analytics programs. Additional information about the source(s) and amount(s) of compensation as well as other remuneration received by FBS or NFS will be furnished to you upon written request. At time of purchase fund shares may be assigned a load, transaction fee or no transaction fee status. At time of sale, any fees applicable to your transaction will be assessed based on the status assigned to the shares at time of purchase. **Margin.** If you have applied for margin privileges and been approved, you may borrow money from NFS in exchange for pledging the assets in your account as collateral for any outstanding margin loan. The amount you may borrow is based on the value of securities in your margin account, which is identified on your statement. If you have a margin account, this is a combined statement of your margin account and special memorandum account other than your non-purpose margin accounts maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve Board. The permanent record of the separate account, as required by Regulation T, is available for your inspection upon request.

NYSE and FINRA. All transactions are subject to the constitution, rules, regulations, customs, usages, rulings and interpretations of the exchange market and its clearing house, if any, where the transactions are executed, and of the New York Stock Exchange (NYSE) and of the Financial Industry Regulatory Authority ("FINRA"). The FINRA requires that we notify you in writing of the availability of an investor brochure that includes information describing FINRA Regulation's BrokerCheck Program ("Program"). To obtain a brochure or more information about the Program or FINRA Regulation, contact the FINRA Regulation BrokerCheck Program Hotline at (800) 289-9999 or access the FINRA's web site at www.finra.org. **FINRA Rule 4311** requires that your broker-dealer and NFS allocate between them certain functions regarding the administration of your brokerage account. The following is a summary of the allocation services performed by your broker-dealer and NFS. A more complete description is available upon request. **Your broker-dealer is responsible for:** (1) obtaining and verifying brokerage account information and documentation, (2) opening, approving and monitoring your brokerage account, (3) transmitting timely and accurate orders and other instructions to NFS with respect to your brokerage account, (4) determining the suitability of investment recommendations and advice, (5) operating, and supervising your brokerage account and its own activities in compliance with applicable laws and regulations including compliance with margin rules pertaining to your margin account, if applicable, and (6) maintaining required books and records for the services that it performs. **NFS shall, at the direction of your broker-dealer:** (1) execute, clear and settle transactions processed through NFS by your broker-dealer, (2) prepare and send transaction confirmations and periodic statements of your brokerage account (unless your broker-dealer has undertaken to do so). Certain securities pricing and descriptive information may be provided by your broker-dealer or obtained from third parties deemed to be reliable, however, this information has not been verified by NFS, (3) act as custodian for funds and securities received by NFS on your behalf, (4) follow the instructions of your broker-dealer with respect to transactions and the receipt and delivery of funds and securities for your brokerage account, and (5) extend margin credit for purchasing or carrying securities on margin. Your broker-dealer is responsible for ensuring that your brokerage account is in compliance with federal, industry and NFS margin rules, and for advising you of margin requirements. NFS shall maintain the required books and records for the services it performs. **Securities in accounts carried by** NFS are protected in accordance with the Securities Investor Protection Corporation ("SIPC") up to $500,000. The $500,000 total amount of SIPC protection is inclusive of up to $250,000 protection for claims for cash, subject to periodic adjustments for inflation in accordance with terms of the SIPC statute and approval by SIPC's Board of Directors. NFS also has arranged for coverage above these limits. Neither coverage protects against a decline in the market value of securities, nor does either coverage extend to certain securities that are considered ineligible for coverage. For more details on SIPC, or to request a SIPC brochure, visit **www.sipc.org** or call 1-202-371-8300. Funds used to purchase or sweep to a bank deposit are SIPC protected until deposited to a Program Bank at which time funds may be eligible for FDIC insurance. Assets Held Away, commodities, unregistered investment contracts, futures accounts, loaned securities and other investments may not be covered. Precious metals are not covered by SIPC protection. Mutual funds and/or other securities are not backed or guaranteed by any bank, nor are they insured by the FDIC and involve investment risk including possible loss of principal.

End of Statement **722239.10.0**