

General Information

Name: Mr Michael Thomas Boylan

PID 280377

AGENCY INFORMATION

Organization	Suborganization	Title
Jacksonville	Council & Constitutional Officers	City Council Member, District 6
Jacksonville	KingSoutel Crossing Community Redevelopment Agency Board	Board Member
Jacksonville	Renew Arlington Community Redevelopment Agency Board	Board Member

Net WorthMy Net Worth as of December 31, 2025 was \$ 1,631,813.00.

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 \$ 50,000.00.

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

Description of Asset	Value of Asset
Home	\$ 546,000.00
Schwab IRA Account	\$ 928,015.00
Nissan Murano 2015	\$ 8,000.00
Mistubishi Outlander PHEV 2025	\$ 35,000.00
Minnesota Life Annuity	\$ 120,200.00
See Attached	

Liabilities**LIABILITIES IN EXCESS OF \$1,000:**

Name of Creditor	Address of Creditor	Amount of Liability
Roundpoint	PO Box 985 Mount Airy, NC	\$ 26,397.00
Wells Fargo Auto	PO Box 5265 Sioux Falls, SD	\$ 21,510.00
Vystar Credit Union	PO Box 7256 Sioux Falls, SD	\$ 7,495.00

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
City of Jacksonville	117 West Duval Street Jacksonville, FL	\$ 59,886.00
Social Security Administration	PO Box67620 Wilkes-Barre, PA	\$ 42,516.00
Reliance Trust Company	201 17th St. Atlanta, GA	\$ 31,164.00
Securian Life Insurance Company	400 Robert St. North St. Paul, MN	\$ 10,000.00
Exeter Trust Company	290 Woodcliff Drive Fairport, NY	\$ 34,443.00

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.

Michael Thomas Boylan

Digitally signed: 06/16/2026

Filed with COE: 06/16/2026



Contributory IRA of

MICHAEL T BOYLAN
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY

Account Number Statement Period
December 1-31, 2025

Account Summary

Ending Account Value as of 12/31	Beginning Account Value as of 12/01	
\$928,015.56	\$918,691.90	
	This Statement	YTD
Beginning Account Value	\$918,691.90	\$0.00
Deposits	293.90	25,008.01
Withdrawals	0.00	0.00
Dividends and Interest	5,369.29	7,468.16
Transfer of Securities	0.00	877,476.60
Market Appreciation/(Depreciation)	2,178.64	16,580.96
Expenses	1,481.83	1,481.83
Ending Account Value	\$928,015.56	\$928,015.56
Pending Dividends and Accrued Interest ^d	181.61	
Total Estimated Value ^d	\$928,197.17	

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.

Your Independent Investment Manager
and/or Advisor

MANNING & NAPIER ADVISORS LLC
290 WOODCLIFF DR
FAIRPORT NY 14450-4217
1 (585) 325-6880

The custodian of your brokerage account is:
Charles Schwab & Co., Inc. Member SIPC. Your
independent Investment Advisor is not affiliated
with or an agent of Schwab and Schwab does not
supervise or endorse your Advisor.

MICHAEL T BOYLAN
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY
1829 MELROSE PLANTATION DR.
JACKSONVILLE FL 32223

Online Assistance

 Visit us online at schwaballiance.com

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



Contributory IRA of
MICHAEL T BOYLAN
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY

Statement Period
December 1-31, 2025

Retirement Details

Contributions	2024	2025
Total YTD (\$)	0.00	0.00

Distributions	Tax Withheld				Net
	Gross	Federal	State	Earnings	
Total YTD (\$)	0.00	0.00	0.00	0.00	0.00

Tax Year 2026 Required Minimum Distribution, which you must take by 12/31/2026: 37,724.21

Schwab must report to the IRS that a minimum distribution is required for the tax year specified above.#

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
\$918,691.90		\$0.00		(\$388.78)		\$7,145.02		\$2,567.42		\$928,015.56

Cash and Cash Investments

Type	Symbol	Description	Quantity	Price(\$)	Beginning Balance(\$)	Ending Balance(\$)	Change in Period Balance(\$)	Pending/Unsettled Cash(\$)	Interest/ Yield Rate
Bank Sweep		CHARLES SCHWAB BANK ^{x,z}			108,523.42	33,670.07	(74,853.35)		0.01%
Total Cash and Cash Investments					\$108,523.42	\$33,670.07	(\$74,853.35)		



Positions

Security Type	Symbol	Description	Quantity	Price(\$)	Market Value(\$)
Equities	AIQUY	AIR LIQUIDE F	210.0000	37.56000	7,887.60
	ALB	ALBEMARLE CORP	43.0000	141.44000	6,081.92
	GOOGL	ALPHABET INC	32.0000	313.00000	10,016.00
	AMZN	AMAZON.COM INC	58.0000	230.82000	13,387.56
	APH	AMPHENOL CORP NEW	19.0000	135.14000	2,567.66
	AMAT	APPLIED MATLS INC	14.0000	256.99000	3,597.86
	ASML	ASML HLDG N V F SPONSORED ADR 1 ADR REPS 1 ORD SHS	3.0000	1,069.86000	3,209.58
	AZN	ASTRAZENECA PLC F SPONSORED ADR 1 ADR REPS 0.5 ORD SHS	59.0000	91.93000	5,423.87
	TEAM	ATLASSIAN CORP	18.0000	162.14000	2,918.52
	BAESY	BAE SYS PLC F SPONSORED ADR 1 ADR REPS 4 ORD SHS	89.0000	92.88000	8,266.32
	BSY	BENTLEY SYS INC	126.0000	38.16500	4,808.79
	BLK	BLACKROCK INC NEW	5.0000	1,070.34000	5,351.70
	CDNS	CADENCE DESIGN SYS INC	17.0000	312.58000	5,313.86
	CBRE	CBRE GROUP INC	33.0000	160.79000	5,306.07
	CWAN	CLEARWATER ANALYTICS HLD	128.0000	24.12000	3,087.36
	SBS	COMPANHIA DE SANEAMENT F SPONSORED ADR 1 ADR REPS 1 ORD SHS	101.0000	23.85000	2,408.85
	COO	COOPER COS INC	67.0000	81.96000	5,491.32
	DBOY	DEUTSCHE BOERSE F SPONSORED ADR 1 ADR REPS 0.1 ORD SHS	104.0000	26.29000	2,734.16



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Statement Period

December 1-31, 2025

Positions (continued)

Security Type	Symbol	Description	Quantity	Price(\$)	Market Value(\$)
Equities	DHLGY	DHL GROUP ADR F SPONSORED ADR 1 ADR REPS 1 ORD SHS	52.0000	54.69000	2,843.88
	ELV	ELEVANCE HEALTH INC	16.0000	350.55000	5,608.80
	FAF	FIRST AMERN FINL CORP	41.0000	61.44000	2,519.04
	GSK	GSK PLC ADR F SPONSORED ADR 1 ADR REPS 2 ORD SHS	55.0000	49.04000	2,697.20
	HALMY	HALMA PLC F	28.0000	95.05000	2,661.40
	HEIA	HEICO CORP NEW	11.0000	252.43000	2,776.73
	HESAY	HERMES INTL SCA F SPONSORED ADR 1 ADR REPS 0.1 ORD SHS	22.0000	248.00000	5,456.00
	ICE	INTERCONTINENTAL EXCHANG	17.0000	161.96000	2,753.32
	LRCX	LAM RESH CORP	24.0000	171.18000	4,108.32
	LHX	L3HARRIS TECHNOLOGIES IN	20.0000	293.57000	5,871.40
	MA	MASTERCARD INC	20.0000	570.88000	11,417.60
	MELI	MERCADOLIBRE INC	2.0000	2,014.26000	4,028.52
	META	META PLATFORMS INC	15.0000	660.09000	9,901.35
	MSFT	MICROSOFT CORP	34.0000	483.62000	16,443.08
	MONOY	MONOTARO CO LTD F SPONSORED ADR 1 ADR REPS 1 ORD SHS	180.0000	15.89000	2,860.20
	MCO	MOODYS CORP	11.0000	510.85000	5,619.35
	NDAQ	NASDAQ INC	30.0000	97.13000	2,913.90
	NU	NU HLDGS LTD F	412.0000	16.74000	6,896.88
	NVDA	NVIDIA CORP	89.0000	186.50000	16,598.50
	PSMMY	PERSIMMON F SPONSORED ADR 1 ADR REPS 2 ORD SHS	112.0000	36.33550	4,069.58



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December 1-31, 2025

Positions (continued)

Security Type	Symbol	Description	Quantity	Price(\$)	Market Value(\$)
Equities	RHHBY	ROCHE HLDG LTD F SPONSORED ADR 1 ADR RE 0.125 ORD SHS	186.0000	51.57000	9,592.02
	ROL	ROLLINS INC	44.0000	60.02000	2,640.88
	SPGI	S&P GLOBAL INC	8.0000	522.59000	4,180.72
	NOW	SERVICENOW INC	35.0000	153.19000	5,361.65
	SHW	SHERWIN-WILLIAMS CO	8.0000	324.03000	2,592.24
	SQM	SOCIEDAD QUIMICA Y MIN F SPONSORED ADR 1 ADR REPS 1 ORD SHS	84.0000	68.80000	5,779.20
	TSM	TAIWAN SEMICONDUCTOR M F SPONSORED ADR 1 ADR REPS 5 ORD SHS	37.0000	303.89000	11,243.93
	TCEHY	TENCENT HLDGS LTD F UNSPONSORED ADR 1 ADR REPS 1 ORD SHS	59.0000	76.55000	4,516.45
	TJX	TJX COS INC NEW	36.0000	153.61000	5,529.96
	TRU	TRANSUNION	64.0000	85.75000	5,488.00
	UPS	UNITED PARCEL SVC INC	80.0000	99.19000	7,935.20
	UNH	UNITEDHEALTH GROUP INC	12.0000	330.11000	3,961.32
	VRTX	VERTEX PHARMACEUTICALS I	18.0000	453.36000	8,160.48
	V	VISA INC	24.0000	350.71000	8,417.04
	WFG	WEST FRASER TIMBER CO F	87.0000	61.11000	5,316.57
	WDAY	WORKDAY INC	13.0000	214.78000	2,792.14
ETF	SCHH	CHARLES SCHWAB US REIT	2,027.0000	20.89000	42,344.03
	GSLC	GOLDMAN SACHS ACTVBETA	40.0000	132.37000	5,294.80
	GSIE	GOLDMAN SACHS ACTVBT	257.0000	42.94000	11,035.58
	DBMF	IMGP DBI MANAGED FUTURES	597.0000	28.06000	16,751.82
	RSP	INVSC S P 500 EQUAL	85.0000	191.56000	16,282.60



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Positions (continued)

Security Type	Symbol	Description	Quantity	Price(\$)	Market Value(\$)
ETF	USHY	ISHARES BROAD USD HG YLD	1,156.0000	37.39500	43,228.62
	HYDB	ISHARES HIGH YIELD SYS	915.0000	47.35000	43,325.25
	QUAL	ISHARES MSCI USA QLTY	47.0000	198.62000	9,335.14
	KMLM	KRANESHARES MOUNT LCS	643.0000	25.95000	16,685.85
	SCHD	SCHWAB US DIVIDEND	289.0000	27.43000	7,927.27
	CTA	SIMPLIFY MANAGED FUTURS	317.0000	27.26000	8,641.42
	QEFA	SPDR MSCI EAFE	243.0000	90.67000	22,032.81
	VOX	VANGUARD COMMUNICATION	8.0000	193.63000	1,549.04
	VCR	VANGUARD CONSUMER	3.0000	393.92000	1,181.76
	VEA	VANGUARD FTSE DEVELOPED	474.0000	62.47000	29,610.78
	VWO	VANGUARD FTSE EMERGING	659.0000	53.76000	35,427.84
	VGT	VANGUARD INFORMATION	20.0000	753.78000	15,075.60
	VGIT	VANGUARD INTER-TERM	401.0000	59.93000	24,031.93
	VGLT	VANGUARD LONG-TERM TREAS	147.0000	55.80000	8,202.60
	VO	VANGUARD MID CAP ETF	75.0000	290.22000	21,766.50
	VOO	VANGUARD S&P 500 ETF	110.0000	627.13000	68,984.30
	VB	VANGUARD SMALL CAP ETF	73.0000	257.95000	18,830.35
	BND	VANGUARD TOTAL BOND	230.0000	74.07000	17,036.10
	VTI	VANGUARD TOTAL STOCK	74.0000	335.27000	24,809.98
Mutual Fund	MCBWX	MANNING & NAPIER CORE BO ND W	5,597.7260	9.31000	52,114.83
	MSHWX	MANNING & NAPIER SYSTMTC HI YLD BD W	212.5650	10.02000	2,129.90
	MUBWX	MANNING & NAPIER UNCONST RAINED BOND W	2,146.8690	9.92000	21,296.94

Total Positions

\$894,345.49



Contributory IRA of

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IRA CONTRIBUTORY

Statement Period
December 1-31, 2025

Transactions - Summary

Beginning Cash* as of 12/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Expenses	=	Ending Cash* as of 12/31
\$108,523.42		\$293.90		\$0.00		(\$556,838.66)		\$474,840.29		\$5,369.29		\$1,481.83		\$33,670.07

Other Activity **\$0.00**

Other activity includes transactions which don't affect the cash balance such as stock transfers, splits, etc.

*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.

Transaction Details

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)
12/01	Dividend	Qual. Dividend	V	VISA INC				22.11
12/02	Deposit	Account Transfer		RCVR CUST#:77489077				217.05
12/04	Sale		AIQY	AIR LIQUIDE F Commission \$6.95; Industry Fee \$0.02	(95.0000)	38.1265	6.97	3,615.05
	Sale		ALB	ALBEMARLE CORP Industry Fee \$0.01	(66.0000)	125.0366	0.01	8,252.41
	Sale		GOOGL	ALPHABET INC CLASS A	(30.0000)	319.3401		9,580.20
	Sale		AMZN	AMAZON.COM INC Industry Fee \$0.01	(44.0000)	232.6568	0.01	10,236.89
	Sale		APH	AMPHENOL CORP NEW CLASS A	(27.0000)	138.9400		3,751.38
	Sale		AZN	ASTRAZENECA PLC F SPONSORED ADR Industry Fee \$0.01	(58.0000)	91.1550	0.01	5,286.98
	Sale		TEAM	ATLASSIAN CORP CLASS A	(8.0000)	154.0000		1,232.00
	Sale		BAESY	BAE SYS PLC F SPONSORED ADR Commission \$6.95; Industry Fee \$0.01	(32.0000)	87.3900	6.96	2,789.52
	Sale		BSY	BENTLEY SYS INC CLASS B Industry Fee \$0.01	(42.0000)	42.4500	0.01	1,782.89
	Sale		CDNS	CADENCE DESIGN SYS INC Industry Fee \$0.01	(36.0000)	327.1800	0.01	11,778.47



Contributory IRA of

MICHAEL T BOYLAN
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IRA CONTRIBUTORYStatement Period
December 1-31, 2025

Transaction Details (continued)

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)
12/04	Sale		CBRE	CBRE GROUP INC CLASS CLASS A Industry Fee \$0.01	(35.0000)	159.6445	0.01	5,587.55
	Sale		CWAN	CLEARWATER ANALYTICS HLD CLASS A Industry Fee \$0.01	(60.0000)	21.2300	0.01	1,273.79
	Sale		SBS	COMPANHIA DE SANEAMENT F SPONSORED ADR Industry Fee \$0.02	(106.0000)	26.6148	0.02	2,821.15
	Sale		DBOXY	DEUTSCHE BOERSE F SPONSORED ADR Commission \$6.95; Industry Fee \$0.01	(46.0000)	26.0190	6.96	1,189.91
	Sale		DHLGY	DHL GROUP ADR F SPONSORED ADR Commission \$6.95; Industry Fee \$0.04	(232.0000)	52.3425	6.99	12,136.47
	Sale		RACE	FERRARI N V NEW F	(20.0000)	393.9300		7,878.60
	Sale		FAF	FIRST AMERN FINL CORP Industry Fee \$0.01	(35.0000)	64.6850	0.01	2,263.97
	Sale		GSK	GSK PLC ADR F SPONSORED ADR Industry Fee \$0.01	(57.0000)	49.1751	0.01	2,802.97
	Sale		HALMY	HALMA PLC F Commission \$6.95	(29.0000)	96.2250	6.95	2,783.58
	Sale		HDB	HDFC BK LTD F SPONSORED ADR Industry Fee \$0.04	(232.0000)	36.0304	0.04	8,359.01
	Sale		HEIA	HEICO CORP NEW CLASS A	(6.0000)	241.2988		1,447.79
	Sale		HESAY	HERMES INTL SCA F SPONSORED ADR Commission \$6.95	(29.0000)	245.5650	6.95	7,114.44
	Sale		ICE	INTERCONTINENTAL EXCHANG	(7.0000)	157.0300		1,099.21
	Sale		ISRG	INTUITIVE SURGICAL INC	(17.0000)	564.4105		9,594.98
	Sale		LZAGY	LONZA GROUP AG F SPONSORED ADR Commission \$6.95; Industry Fee \$0.01	(62.0000)	69.1100	6.96	4,277.86
	Sale		LHX	L3HARRIS TECHNOLOGIES IN	(25.0000)	273.4601		6,836.50
	Sale		MCBWX	MANNING & NAPIER CORE BO ND W Commission \$20.00	(13,560.0210)	9.3800	20.00	127,173.00



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December 1-31, 2025

Transaction Details (continued)

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)
12/04	Sale		MSHWX	MANNING & NAPIER SYSTMTC HI YLD BD W Commission \$20.00	(690.2390)	10.0400	20.00	6,910.00
	Sale		MUBWX	MANNING & NAPIER UNCONST RAINED BOND W Commission \$20.00	(6,828.2700)	9.9400	20.00	67,853.00
	Sale		MA	MASTERCARD INC CLASS CLASS A	(11.0000)	550.2550		6,052.81
	Sale		MELI	MERCADOLIBRE INC	(1.0000)	2,122.8950		2,122.90
	Sale		META	META PLATFORMS INC CLASS A	(8.0000)	643.6800		5,149.44
	Sale		MSFT	MICROSOFT CORP	(13.0000)	481.5900		6,260.67
	Sale		MCO	MOODYS CORP	(7.0000)	489.5550		3,426.89
	Sale		NDAQ	NASDAQ INC	(25.0000)	88.4768		2,211.92
	Sale		NVDA	NVIDIA CORP	(10.0000)	180.9000		1,809.00
	Sale		PSMMY	PERSIMMON F SPONSORED ADR Commission \$6.95; Industry Fee \$0.01	(66.0000)	35.7025	6.96	2,349.41
	Sale		RHHBY	ROCHE HLDG LTD F SPONSORED ADR Commission \$6.95; Industry Fee \$0.03	(168.0000)	49.0450	6.98	8,232.58
	Sale		ROL	ROLLINS INC Industry Fee \$0.01	(42.0000)	60.7065	0.01	2,549.66
	Sale		SPGI	S&P GLOBAL INC	(5.0000)	496.8450		2,484.23
	Sale		CRM	SALESFORCE INC	(17.0000)	235.1150		3,996.96
	Sale		NOW	SERVICENOW INC	(8.0000)	819.5800		6,556.64
	Sale		SHW	SHERWIN-WILLIAMS CO	(4.0000)	338.5751		1,354.30
	Sale		SQM	SOCIEDAD QUIMICA Y MIN F SPONSORED ADR Industry Fee \$0.02	(132.0000)	63.4186	0.02	8,371.24
	Sale		TSM	TAIWAN SEMICONDUCTOR M F SPONSORED ADR	(24.0000)	293.6000		7,046.40
	Sale		TWODY	TAYLOR WIMPEY PLC F UNSPONSORED ADR Commission \$6.95; Industry Fee \$0.07	(399.0000)	13.4741	7.02	5,369.15



Contributory IRA of

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IRA CONTRIBUTORY

Statement Period

December 1-31, 2025

Transaction Details (continued)

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)
12/04	Sale		TMO	THERMO FISHER SCIENTIFIC	(22.0000)	583.8900		12,845.58
	Sale		TRU	TRANSUNION Industry Fee \$0.01	(39.0000)	83.0900	0.01	3,240.50
	Sale		UNH	UNITEDHEALTH GROUP INC Industry Fee \$0.01	(34.0000)	332.5530	0.01	11,306.79
	Sale		VRTX	VERTEX PHARMACEUTICALS I	(17.0000)	453.6250		7,711.63
	Sale		V	VISA INC CLASS CLASS A	(9.0000)	330.4551		2,974.10
	Sale		WFG	WEST FRASER TIMBER CO F Industry Fee \$0.01	(33.0000)	61.7900	0.01	2,039.06
	Sale		WDAY	WORKDAY INC CLASS A	(23.0000)	211.6900		4,868.87
	Sale		ZTS	ZOETIS INC CLASS CLASS A	(26.0000)	124.6150		3,239.99
	Purchase		AMAT	APPLIED MATLS INC	10.0000	263.6799		(2,636.80)
	Purchase		ASML	ASML HLDG N V F SPONSORED ADR	2.0000	1,120.5050		(2,241.01)
	Purchase		BLK	BLACKROCK INC NEW	1.0000	1,058.6150		(1,058.62)
	Purchase		SCHH	CHARLES SCHWAB US REIT ETF	1,324.0000	21.2450		(28,128.38)
	Purchase		COO	COOPER COS INC	44.0000	76.1445		(3,350.36)
	Purchase		GSLC	GOLDMAN SACHS ACTVBETA US LRG ETF	40.0000	132.0600		(5,282.40)
	Purchase		GSIE	GOLDMAN SACHS ACTVB T INTEREQY ETF	209.0000	41.8845		(8,753.86)
	Purchase		DBMF	IMGP DBI MANAGED FUTURES STRTGY ETF	392.0000	28.7250		(11,260.20)
	Purchase		RSP	INVSC S P 500 EQUAL WEIGHT ETF	64.0000	190.8250		(12,212.80)
	Purchase		USHY	ISHARES BROAD USD HG YLD CRP BND ETF	754.0000	37.4654		(28,248.91)
	Purchase		HYDB	ISHARES HIGH YIELD SYS BND ETF	597.0000	47.3470		(28,266.16)
	Purchase		QUAL	ISHARES MSCI USA QLT Y FACT ETF	40.0000	198.5350		(7,941.40)
	Purchase		KMLM	KRANESHARES MOUNT LCS MNGED ETF IV	421.0000	26.7450		(11,259.65)
	Purchase		LRCX	LAM RESH CORP	16.0000	157.4650		(2,519.44)
	Purchase		NU	NU HLDGS LTD F CLASS CLASS A	69.0000	17.5754		(1,212.70)
	Purchase		SCHD	SCHWAB US DIVIDEND EQUITY ETF	289.0000	27.6777		(7,998.86)



Contributory IRA of

MICHAEL T BOYLAN
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY

Statement Period

December 1-31, 2025

Transaction Details (continued)

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)
12/04	Purchase		CTA	SIMPLIFY MANAGED FUTURS STRGY ETF	207.0000	27.1650		(5,623.16)
	Purchase		QEFA	SPDR MSCI EAFE STRATEGICFACTORS MIX ETF	97.0000	88.7990		(8,613.50)
	Purchase		VOX	VANGUARD COMMUNICATION SERVICES ETF	8.0000	190.4900		(1,523.92)
	Purchase		VCR	VANGUARD CONSUMER DISCRETIONARY ETF	3.0000	394.0250		(1,182.08)
	Purchase		VEA	VANGUARD FTSE DEVELOPED MARKETS ETF	190.0000	61.6450		(11,712.55)
	Purchase		VWO	VANGUARD FTSE EMERGING MARKETS ETF	200.0000	54.0250		(10,805.00)
	Purchase		VGT	VANGUARD INFORMATION TECHNOLOGY ETF	6.0000	757.7150		(4,546.29)
	Purchase		VGIT	VANGUARD INTER-TERM TREAS INDEX FD	381.0000	60.1600		(22,920.96)
	Purchase		VGLT	VANGUARD LONG-TERM TREAS INDEX FD ETF SHS	93.0000	56.5899		(5,262.86)
	Purchase		VO	VANGUARD MID CAP ETF	30.0000	291.1532		(8,734.60)
	Purchase		VOO	VANGUARD S&P 500 ETF	86.0000	627.5234		(53,967.01)
	Purchase		VB	VANGUARD SMALL CAP ETF	54.0000	257.7250		(13,917.15)
	Purchase		BND	VANGUARD TOTAL BOND MARKET ETF	152.0000	74.3499		(11,301.18)
	Purchase		VTI	VANGUARD TOTAL STOCK MARKET ETF	52.0000	335.7674		(17,459.90)
	Deposit	Account Transfer		RCVR CUST#:77489077				13.00
	Dividend	Qual. Dividend	TJX	TJX COS INC NEW				15.30
	Dividend	Qual. Dividend	UPS	UNITED PARCEL SVC INC				131.20
12/05	Purchase		AMAT	APPLIED MATLS INC	4.0000	269.9276		(1,079.71)
	Purchase		ASML	ASML HLDG N V F SPONSORED ADR	1.0000	1,108.9734		(1,108.97)
	Purchase		BLK	BLACKROCK INC NEW	1.0000	1,079.6350		(1,079.64)
	Purchase		SCHH	CHARLES SCHWAB US REIT ETF	703.0000	21.3099		(14,980.86)
	Purchase		COO	COOPER COS INC	23.0000	77.3248		(1,778.47)
	Purchase		GSIE	GOLDMAN SACHS ACTVBT INTEREQY ETF	48.0000	42.1555		(2,023.46)
	Purchase		DBMF	IMGP DBI MANAGED FUTURES STRTGY ETF	205.0000	28.6467		(5,872.57)
	Purchase		RSP	INVSC S P 500 EQUAL WEIGHT ETF	21.0000	191.8173		(4,028.16)



Contributory IRA of

MICHAEL T BOYLAN
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY

Statement Period

December 1-31, 2025

Transaction Details (continued)

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)
12/05	Purchase		USHY	ISHARES BROAD USD HG YLD CRP BND ETF	402.0000	37.4667		(15,061.61)
	Purchase		HYDB	ISHARES HIGH YIELD SYS BND ETF	318.0000	47.2999		(15,041.37)
	Purchase		QUAL	ISHARES MSCI USA QLTQ FACT ETF	7.0000	199.2299		(1,394.61)
	Purchase		KMLM	KRANESHARES MOUNT LCS MNGED ETF IV	222.0000	26.7064		(5,928.82)
	Purchase		LRCX	LAM RESH CORP	8.0000	156.6100		(1,252.88)
	Purchase		CTA	SIMPLIFY MANAGED FUTURS STRGY ETF	110.0000	27.0118		(2,971.30)
	Purchase		QEFA	SPDR MSCI EAFE STRATEGICFACTORS MIX ETF	146.0000	89.2350		(13,028.31)
	Purchase		VEA	VANGUARD FTSE DEVELOPED MARKETS ETF	284.0000	61.9899		(17,605.13)
	Purchase		VWO	VANGUARD FTSE EMERGING MARKETS ETF	459.0000	54.1300		(24,845.67)
	Purchase		VGT	VANGUARD INFORMATION TECHNOLOGY ETF	14.0000	763.1600		(10,684.24)
	Purchase		VGIT	VANGUARD INTER-TERM TREAS INDEX FD	224.0000	60.0892		(13,459.98)
	Purchase		VGLT	VANGUARD LONG-TERM TREAS INDEX FD ETF SHS	54.0000	56.5199		(3,052.07)
	Purchase		VO	VANGUARD MID CAP ETF	45.0000	292.5732		(13,165.79)
	Purchase		VOO	VANGUARD S&P 500 ETF	24.0000	628.8999		(15,093.60)
	Purchase		VB	VANGUARD SMALL CAP ETF	19.0000	260.6470		(4,952.29)
	Purchase		BND	VANGUARD TOTAL BOND MARKET ETF	78.0000	74.3058		(5,795.85)
	Purchase		VTI	VANGUARD TOTAL STOCK MARKET ETF	22.0000	336.8799		(7,411.36)
	Dividend	Qual. Dividend	LHX	L3HARRIS TECHNOLOGIES IN				54.00
	Dividend	Qual. Dividend	SHW	SHERWIN-WILLIAMS CO				9.48
12/08	Sale		UNH	UNITEDHEALTH GROUP INC	(4.0000)	329.8895		1,319.56
	Sale		VGIT	VANGUARD INTER-TERM TREAS INDEX FD Industry Fee \$0.02	(108.0000)	60.0000	0.02	6,479.98
	Purchase		BAESY	BAE SYS PLC F SPONSORED ADR Commission \$6.95	28.0000	89.6698	6.95	(2,517.70)
	Purchase		ELV	ELEVANCE HEALTH INC	16.0000	329.9805		(5,279.69)



Contributory IRA of
MICHAEL T BOYLAN
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY

Statement Period
December 1-31, 2025

Transaction Details (continued)

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)
12/08	Dividend	Qual. Dividend	TRU	TRANSUNION				11.85
12/10	Dividend	Qual. Dividend	ROL	ROLLINS INC				15.70
	Dividend	Qual. Dividend	SPGI	S&P GLOBAL INC				12.48
12/11	Dividend	Qual. Dividend	BSY	BENTLEY SYS INC				8.82
	Dividend	Qual. Dividend	MSFT	MICROSOFT CORP				42.77
12/12	Sale		VGIT	VANGUARD INTER-TERM TREAS INDEX FD Industry Fee \$0.01	(52.0000)	60.0600	0.01	3,123.11
	Purchase		GOOGL	ALPHABET INC CLASS A	7.0000	312.0999		(2,184.70)
	Purchase		RHHBY	ROCHE HLDG LTD F SPONSORED ADR Commission \$6.95	23.0000	50.2200	6.95	(1,162.01)
	Deposit	Account Transfer		RCVR CUST#:77489077				63.85
	Dividend	Qual. Dividend	MCO	MOODYS CORP				16.92
12/15	Sale		VGIT	VANGUARD INTER-TERM TREAS INDEX FD Industry Fee \$0.01	(44.0000)	59.9400	0.01	2,637.35
	Purchase		MONOY	MONOTARO CO LTD F SPONSORED ADR Commission \$6.95	180.0000	14.7800	6.95	(2,667.35)
	Dividend	Qual. Dividend	GOOGL	ALPHABET INC				5.25
	Dividend	Cash Dividend	SCHH	CHARLES SCHWAB US REIT				450.40
	Dividend	Qual. Dividend	FAF	FIRST AMERN FINL CORP				22.55
	Dividend	Cash Dividend	SCHD	SCHWAB US DIVIDEND				80.40
12/16	Purchase	Reinvested Shares	MCBWX	MANNING & NAPIER CORE BO ND W	30.4700	9.3000		(283.37)
	Purchase	Reinvested Shares	MSHWX	MANNING & NAPIER SYSTMTC HI YLD BD W	1.5070	9.9600		(15.01)
	Purchase	Reinvested Shares	MSHWX	MANNING & NAPIER SYSTMTC HI YLD BD W	0.2750	9.9600		(2.74)
	Purchase	Reinvested Shares	MUBWX	MANNING & NAPIER UNCONST RAINED BOND W	8.8460	9.9100		(87.66)
	Interest	Bank Interest ^{X,Z}		BANK INT 111625-121525				2.23
	Dividend	Div For Reinvest	MCBWX	MANNING & NAPIER CORE BO				283.37
	Dividend	Div For Reinvest	MSHWX	MANNING & NAPIER SYSTMTC				15.01



Contributory IRA of

MICHAEL T BOYLAN
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY

Statement Period

December 1-31, 2025

Transaction Details (continued)

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)
12/16	Dividend	Sttm Cap Gn Rein	MSHWX	MANNING & NAPIER SYSTMTC				2.74
	Dividend	Div For Reinvest	MUBWX	MANNING & NAPIER UNCONST				87.66
	Dividend	Qual. Dividend	UNH	UNITEDHEALTH GROUP INC				26.52
12/18	Other Activity	Stock Split	NOW	SERVICENOW INC	28.0000			
12/19	Dividend	Cash Dividend	QUAL	ISHARES MSCI USA QLT				28.72
	Dividend	Qual. Dividend	NDAQ	NASDAQ INC				8.10
	Dividend	Cash Dividend	VOX	VANGUARD COMMUNICATION				4.99
	Dividend	Cash Dividend	VCR	VANGUARD CONSUMER				2.25
	Dividend	Cash Dividend	VGT	VANGUARD INFORMATION				15.14
12/22	Dividend	Cash Dividend	VGIT	VANGUARD INTER-TERM				77.75
	Dividend	Cash Dividend	VGLT	VANGUARD LONG-TERM TREAS				31.46
	Dividend	Cash Dividend	BND	VANGUARD TOTAL BOND				56.73
	Expense	Advisor Fee Adj *		MJFEEAJ FRM ADVISOR				1,481.83
12/23	Dividend	Qual. Dividend	BLK	BLACKROCK INC NEW				26.05
	Dividend	Cash Dividend	KMLM	KRANESHARES MOUNT LCS				838.12
	Dividend	Qual. Dividend	META	META PLATFORMS INC				7.88
	Dividend	Cash Dividend	VEA	VANGUARD FTSE DEVELOPED				492.96
	Dividend	Cash Dividend	VWO	VANGUARD FTSE EMERGING				680.42
12/24	Dividend	Cash Dividend	USHY	ISHARES BROAD USD HG YLD				245.19
	Dividend	Cash Dividend	HYDB	ISHARES HIGH YIELD SYS				245.14
	Dividend	Cash Dividend	VO	VANGUARD MID CAP ETF				86.10
	Dividend	Cash Dividend	VOO	VANGUARD S&P 500 ETF				194.81
	Dividend	Cash Dividend	VB	VANGUARD SMALL CAP ETF				67.66
	Dividend	Cash Dividend	VTI	VANGUARD TOTAL STOCK				70.36
12/26	Dividend	Cash Dividend	RSP	INVSC S P 500 EQUAL				64.91
	Dividend	Qual. Dividend	NVDA	NVIDIA CORP				0.89



Contributory IRA of
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Statement Period
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Transaction Details (continued)

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)
12/30	Dividend	Cash Dividend	GSLC	GOLDMAN SACHS ACTVBETA				13.52
	Dividend	Cash Dividend	GSIE	GOLDMAN SACHS ACTVBT				56.22
12/31	Dividend	Cash Dividend	DBMF	IMGP DBI MANAGED FUTURES				697.30
	Dividend	Qual. Dividend	ICE	INTERCONTINENTAL EXCHANG				8.16
	Dividend	Cash Dividend	CTA	SIMPLIFY MANAGED FUTURS				31.70
Total Transactions								(\$74,853.35)

Date column represents the Settlement/Process date for each transaction.

Bank Sweep Activity

Date	Description	Amount	Date	Description	Amount
12/01	Beginning Balance ^{x,z}	\$108,523.42	12/16	BANK CREDIT FROM BROKERAGE ^x	26.52
12/01	BANK CREDIT FROM BROKERAGE ^x	22.11	12/19	BANK CREDIT FROM BROKERAGE ^x	59.20
12/03	BANK CREDIT FROM BROKERAGE ^x	217.05	12/22	BANK CREDIT FROM BROKERAGE ^x	165.94
12/04	BANK CREDIT FROM BROKERAGE ^x	121,485.08	12/23	BANK CREDIT FROM BROKERAGE ^x	2,838.96
12/05	BANK TRANSFER TO BROKERAGE	(202,620.24)	12/24	BANK CREDIT FROM BROKERAGE ^x	1,597.56
12/08	BANK CREDIT FROM BROKERAGE ^x	14.00	12/26	BANK CREDIT FROM BROKERAGE ^x	64.91
12/10	BANK CREDIT FROM BROKERAGE ^x	28.18	12/29	BANK CREDIT FROM BROKERAGE ^x	0.89
12/11	BANK CREDIT FROM BROKERAGE ^x	51.59	12/30	BANK CREDIT FROM BROKERAGE ^x	69.74
12/12	BANK TRANSFER TO BROKERAGE	(206.68)	12/31	BANK CREDIT FROM BROKERAGE ^x	737.16
12/15	BANK INTEREST - CHARLES SCHWAB BANK ^{x,z}	2.23	12/31	Ending Balance ^{x,z}	\$33,670.07
12/15	BANK CREDIT FROM BROKERAGE ^x	592.45	12/31	Interest Rate ^{* z}	0.01%

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



Contributory IRA of

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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	112.0000	0.4170		01/08		46.71
	12/11	Qual Div	TSM	TAIWAN SEMICONDUCTOR M F	37.0000	0.7972		01/08		29.50
	12/12	Qual Div	ALB	ALBEMARLE CORP	43.0000	0.4050		01/02		17.42
	12/16	Qual Div	APH	AMPHENOL CORP NEW	19.0000	0.2500		01/07		4.75
	12/19	Qual Div	HALMY	HALMA PLC F	28.0000	0.2569		02/13		7.19
	12/29	Qual Div	SBS	COMPANHIA DE SANEAMENT F	101.0000	0.4772		05/11		48.20
		Share Dividend	SBS	COMPANHIA DE SANEAMENT F	101.0000	0.0296		01/02		
		Share Dividend	SBS	Share Dividend Dist	2.9943					
		Qual Div	WFG	WEST FRASER TIMBER CO F	87.0000	0.3200		01/14		27.84
Total Pending Transactions										\$181.61

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.
- * You authorize Schwab to debit your account to pay investment management fees per the authorization you granted in your Account Application. Schwab does not review or monitor these fee payments. Contact your Investment Manager if you have questions.
- 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](https://www.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.
- # RMD calculations are based on the IRS Uniform Lifetime Table and the fair market account value on 12/31 of the prior year. If your spouse is listed as your sole beneficiary and is greater than 10 years younger, the IRS allows your RMD calculation to be based on the IRS Joint Lifetime Table and your fair market account value on 12/31 of the prior year. Your fair market value and RMD calculated amount may need to be adjusted to include any transfers, rollovers, recharacterized contribution or security pricing correction after 12/31 of the prior year. Failure to take a distribution may result in a penalty on the amount not distributed. Follow the IRS guidelines and consult your tax advisor. Distributions made prior to opening your Schwab account are not reflected on this statement. Please refer to the last statement provided by your prior firm for distribution details to determine your remaining RMD amount due.



Contributory IRA of

MICHAEL T BOYLAN
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IRA CONTRIBUTORY

Statement Period

December 1-31, 2025

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 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. 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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 \$.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



Contributory IRA of

MICHAEL T BOYLAN
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY

Statement Period

December 1-31, 2025

Terms and Conditions (continued)

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