

**General Information**

Name: Hon Charles John LaMarca

PID 96671

**AGENCY INFORMATION**

| Organization             | Suborganization                | Title                |
|--------------------------|--------------------------------|----------------------|
| House Of Representatives | Elected Constitutional Officer | State Representative |

**Net Worth**My Net Worth as of December 31, 2025 was \$ 6,198,445.06.**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 \$ 315,143.00.

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

| Description of Asset                                                       | Value of Asset  |
|----------------------------------------------------------------------------|-----------------|
| House - Primary Residence: 2605 NE 24th Street, Lighthouse Point, FL 33064 | \$ 1,300,000.00 |
| The LaMarca Group, Lighthouse Point, FL 33064                              | \$ 2,977,341.00 |
| See Attached                                                               |                 |

**Liabilities**

LIABILITIES IN EXCESS OF \$1,000:

| Name of Creditor  | Address of Creditor                                | Amount of Liability |
|-------------------|----------------------------------------------------|---------------------|
| The Lending House | 3055 Harbor Drive #1101, Fort Lauderdale, FL 33316 | \$ 305,727.71       |

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        |
|--------------------------------------------|-------------------------------------------------|---------------|
| State of Florida                           | 200 E Gaines Street, Tallahassee, FL 32399      | \$ 23,305.54  |
| The LaMarca Group                          | 2605 NE 24th Street, Lighthouse Point, FL 33064 | \$ 872,822.00 |
| See Attached                               |                                                 |               |

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

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

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

N/A

**Training**

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

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

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

**Signature of Reporting Official or Candidate**

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

***Charles John LaMarca***

Digitally signed: 08/22/2026

Filed with COE: 08/22/2026

**PART B – ASSETS****ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:**

| DESCRIPTION OF ASSET (specific description is required – see instructions p.4)                      | AMOUNT       |
|-----------------------------------------------------------------------------------------------------|--------------|
| JP Morgan Private Bank (IRA for Charles LaMarca)-See attached statement ending 12/31/25 for detail. | \$113,471.65 |
| Florida Retirement System Investment Plan-See attached statement ending 12/31/25 for detail.        | \$268,861.89 |
| Total Retirement Accounts                                                                           | \$382,333.54 |

| DESCRIPTION OF ASSET (specific description is required – see instructions p.4)            | AMOUNT         |
|-------------------------------------------------------------------------------------------|----------------|
| JP Morgan Chase Private Bank-Checking Account (as of 12/31/25)                            | \$272,370.68   |
| JP Morgan Chase Private Bank-Savings Account (as of 12/31/25)                             | \$1,044.68     |
| JP Morgan Private Bank (Asset Account)-See attached statement ending 12/31/25 for detail. | \$1,255,939.87 |
| Total Checking and Savings Accounts                                                       | \$1,529,355.23 |

**PART D – INCOME****PRIMARY SOURCES OF INCOME:**

| NAME OF SOURCE OF INCOME EXCEEDING \$1,000 | ADDRESS OF SOURCE OF INCOME                                 | AMOUNT       |
|--------------------------------------------|-------------------------------------------------------------|--------------|
| State of Florida                           | 200 E Gaines Street, Tallahassee, Florida 32399             | \$23,305.54  |
| The LaMarca Group                          | 2605 NE 24 <sup>th</sup> Street, Lighthouse Point, FL 33064 | \$872,822.00 |
| Total Income                               |                                                             | \$896,127.54 |

CHARLES J. LAMARCA

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

## FRS Investment Plan

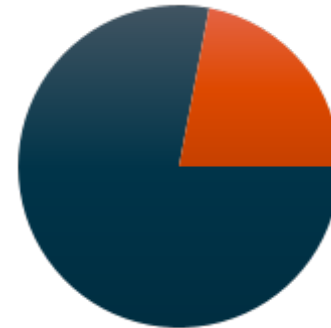
### Account Statement

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

|                                           |                     |
|-------------------------------------------|---------------------|
| <b>Opening Balance</b>                    | <b>\$261,514.77</b> |
| <b>Deposits</b>                           |                     |
| IP Employee                               | 222.72              |
| IP Employer                               | 844.89              |
| Gains/Losses                              | 6,279.51            |
| <b>Closing Balance</b>                    | <b>\$268,861.89</b> |
| Vested Balance                            | \$268,861.89        |
| <b>Your Rate of Return for the Period</b> | <b>2.4%</b>         |

## Total Account Balance by Source

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



|               | Amount              | Percent     | Vested Percent |
|---------------|---------------------|-------------|----------------|
| ■ IP Employer | \$209,132.43        | 78%         | 100%           |
| ■ IP Employee | \$59,729.46         | 22%         | 100%           |
| <b>Total</b>  | <b>\$268,861.89</b> | <b>100%</b> |                |

For more information about your account, to change how your account is invested, or to learn more about the plan, visit **MyFRS.com**.

Investment Fund Choices for Future Contributions

This chart shows how you have chosen to invest future contributions by fund. You may change your investment fund choices at any time.

| Fund                        | Future Contributions |
|-----------------------------|----------------------|
| FRS 2035 Rtrmnt Fund (2035) | 100%                 |

Current Asset Class Allocation

The Plan's investment funds fall into major asset classes. These asset classes range from conservative to aggressive types of investments. The chart to the right shows your asset allocation, or how your money is divided among asset classes.

It is important that you periodically review your asset allocation to maintain a well-balanced and diversified portfolio that fits your personal situation.

| Asset Class                | Current Allocation on August 21, 2026 |
|----------------------------|---------------------------------------|
| Retirement Date            | 100%                                  |
| Stable Value               | 0%                                    |
| Multi-Assets               | 0%                                    |
| Bond                       | 0%                                    |
| U.S. Stock                 | 0%                                    |
| Foreign/Global Stock Funds | 0%                                    |
| Self-Directed Brokerage    | 0%                                    |

Account Activity by Fund

For the period October 1, 2025 through December 31, 2025.

| Fund            | Rtrmt 2035      | Total        |
|-----------------|-----------------|--------------|
| Asset Class     | Retirement Date |              |
| Opening Balance | \$261,514.77    | \$261,514.77 |
| Contributions   | 1,067.61        | 1,067.61     |
| Earnings        | 6,279.51        | 6,279.51     |

| Fund                 | Rtrmt 2035      | Total        |
|----------------------|-----------------|--------------|
| Asset Class          | Retirement Date |              |
| Closing Balance      | \$268,861.89    | \$268,861.89 |
| Closing Units        | 11,398.323      |              |
| Price (NAV) Per Unit | \$23.587845     |              |

### Year-to-Date Contributions

|                           |            |
|---------------------------|------------|
| IP Employee Contributions | \$890.88   |
| IP Employer Contributions | \$3,379.56 |

### Your Beneficiaries

| Beneficiary Name  | Benefit Percentage | Relationship |
|-------------------|--------------------|--------------|
| <b>Primary</b>    |                    |              |
| Eileen M. LaMarca | 100%               | Spouse       |

### Protect Your Data

Maintaining the security of your account is important. In addition to the strict security measures and procedures we take to limit risk, below are commonsense steps you can follow to protect your account:

- **Keep all contact information (including mobile number) up to date** so that we may contact you quickly if we suspect suspicious activity.
- **Update security software on any device you use to access your account.** Use a private device and a protected wireless connection.
- **Choose a password that you'll only use for this account.** Don't save your logon information on a device.
- **Do not share your account access or logon information** with anyone, including friends and family.
- **Contact us immediately if:**
  - Your account logon information was compromised or your account-related information was affected by identity theft (for example, if someone's using your credentials to impersonate you).
  - You receive any communications about suspicious account activity.

**For More Information**

MyFRS.com is your best source for detailed, personalized information about your account. The site puts everything right at your fingertips whenever you need to check your balance, make a change, or learn how the plan works. Use the site to:

- Check your account balance.
  - Change your investment fund choices or transfer balances.
  - Monitor your investment performance.
  - Learn more about the available funds.
  - Request a withdrawal.
  - Request a Rollover Form.
  - Change your beneficiaries.
  - Learn about the plan.
-

CHARLES J LAMARCA







JPMorgan Chase Bank, N.A.  
270 Park Avenue, New York, NY 10017-2014

CHARLES J LAMARCA  
For the Period 12/1/25 to 12/31/25

## Asset Account

### J.P. Morgan Team

|                     |                       |              |
|---------------------|-----------------------|--------------|
| Nicholas Kollias    | Investment Specialist | 954/233-8552 |
| Client Service Team |                       | 855/576-7411 |

Online access [www.jpmorganonline.com](http://www.jpmorganonline.com)

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### Client News

#### 2025 Year-End Tax Form 1099

Beginning on February 13, 2026, your 2025 Consolidated Forms 1099 Tax Reporting Statement (the "Form") will be available online. If you have not elected to receive the Form through eDelivery, your Form will be mailed shortly thereafter. Please keep in mind that pending financial industry updates may slightly delay the delivery of your Form 1099 until February 27, 2026. If you have any questions, please contact your J.P. Morgan team.

Please see disclosures located at the end of this statement package for important information relating to each J.P. Morgan account.

INVESTMENT AND INSURANCE PRODUCTS ARE: \* NOT FDIC INSURED \* NOT INSURED BY ANY GOVERNMENT AGENCY  
\* NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, JPMORGAN CHASE BANK, N.A. OR ANY OF ITS AFFILIATES  
\* SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED



CHARLES J LAMARCA

For the Period 12/1/25 to 12/31/25

## Account Summary

| Asset Allocation                  | Beginning<br>Market Value | Ending<br>Market Value | Change<br>In Value | Estimated<br>Annual Income | Current<br>Allocation |
|-----------------------------------|---------------------------|------------------------|--------------------|----------------------------|-----------------------|
| Cash & Fixed Income               | 1,252,358.24              | 1,255,939.87           | 3,581.63           | 45,213.83                  | 100%                  |
| <b>Market Value</b>               | <b>\$1,252,358.24</b>     | <b>\$1,255,939.87</b>  | <b>\$3,581.63</b>  | <b>\$45,213.83</b>         | <b>100%</b>           |
| Accruals                          | 3,581.63                  | 3,816.06               | 234.43             |                            |                       |
| <b>Market Value with Accruals</b> | <b>\$1,255,939.87</b>     | <b>\$1,259,755.93</b>  | <b>\$3,816.06</b>  |                            |                       |

| Portfolio Activity                   | Current<br>Period Value | Year-to-Date<br>Value |
|--------------------------------------|-------------------------|-----------------------|
| <b>Beginning Market Value</b>        | <b>1,252,358.24</b>     | <b>800,007.65</b>     |
| Contributions                        |                         | 400,000.00            |
| <b>Net Contributions/Withdrawals</b> | <b>\$0.00</b>           | <b>\$400,000.00</b>   |
| Income & Distributions               | 3,581.63                | 55,932.22             |
| <b>Ending Market Value</b>           | <b>\$1,255,939.87</b>   | <b>\$1,255,939.87</b> |
| Accruals                             | 3,816.06                | 3,816.06              |
| <b>Market Value with Accruals</b>    | <b>\$1,259,755.93</b>   | <b>\$1,259,755.93</b> |

| Tax Summary                      | Current<br>Period Value | Year-to-Date<br>Value |
|----------------------------------|-------------------------|-----------------------|
| Domestic Dividends/Distributions | 3,581.63                | 27,214.17             |
| Interest Income                  |                         | 28,718.05             |
| <b>Taxable Income</b>            | <b>\$3,581.63</b>       | <b>\$55,932.22</b>    |



CHARLES J LAMARCA

For the Period 12/1/25 to 12/31/25

## Account Summary

CONTINUED

### Interest on USD Cash

#### Balance Summary

|                 | Total For This Period | Total Year-To-Date* |
|-----------------|-----------------------|---------------------|
| Interest Earned | \$0.00                | \$5.68              |

Interest Earned for the given period is the combined total value of interest that has both been paid to the account and that has accrued but not yet been paid.

#### Annual Percentage Yield Earned This Period 0.00%

Annual Percentage Yield Earned is an annualized rate that reflects the relationship between the amount of interest actually earned on the account during this statement period and the average daily balance in this account for the same period.

\*Year-To-Date information is calculated on a calendar year basis



CHARLES J LAMARCA

For the Period 12/1/25 to 12/31/25

## Cash & Fixed Income Detail

|                                     | Price | Quantity     | Value        | <div>Adjusted Tax Cost</div> <div>Original Cost</div> | Unrealized<br>Gain/Loss | <div>Est. Annual Income</div> <div>Accrued Interest</div> | Yield  |
|-------------------------------------|-------|--------------|--------------|-------------------------------------------------------|-------------------------|-----------------------------------------------------------|--------|
| <b>Cash</b>                         |       |              |              |                                                       |                         |                                                           |        |
| <b>JPM LIQ ASST MM FD - PREMIER</b> | 1.00  | 1,255,939.87 | 1,255,939.87 | 1,255,939.87                                          |                         | 45,213.83                                                 | 3.60 % |
| FUND 3912                           |       |              |              |                                                       |                         | 3,816.06                                                  |        |
| 7-Day Annualized Yield: 3.60%       |       |              |              |                                                       |                         |                                                           |        |
| 4812C0-33-2 TICKER:PJLX EXT: X      |       |              |              |                                                       |                         |                                                           |        |



CHARLES J LAMARCA [REDACTED]

For the Period 12/1/25 to 12/31/25

## Portfolio Activity Summary

| Transactions                         | Current<br>Period Value | Year-To-Date<br>Value* |
|--------------------------------------|-------------------------|------------------------|
| Beginning Cash Balance               | 0.00                    | --                     |
| <b>INFLOWS</b>                       |                         |                        |
| Income                               | 3,581.63                | 55,932.22              |
| Contributions                        |                         | 400,000.00             |
| <b>Total Inflows</b>                 | <b>\$3,581.63</b>       | <b>\$455,932.22</b>    |
| <b>TRADE ACTIVITY</b>                |                         |                        |
| Settled Sales/Maturities/Redemptions |                         | 1,628,360.37           |
| Settled Securities Purchased         | (3,581.63)              | (2,084,300.24)         |
| <b>Total Trade Activity</b>          | <b>(\$3,581.63)</b>     | <b>(\$455,939.87)</b>  |
| Ending Cash Balance                  | \$0.00                  | --                     |

\* Year to date information is calculated on a calendar year basis.

\*\* Your account's standing instructions: use First In, First Out method when selling assets from your position



CHARLES J LAMARCA

For the Period 12/1/25 to 12/31/25

## Portfolio Activity Detail

### INFLOWS & OUTFLOWS

| Settle Date   | Type<br>Selection Method | Description                                                                                                          | Quantity<br>Cost | Per Unit<br>Amount | Amount   |
|---------------|--------------------------|----------------------------------------------------------------------------------------------------------------------|------------------|--------------------|----------|
| <b>Income</b> |                          |                                                                                                                      |                  |                    |          |
| 12/1          | Div Domestic             | JPM LIQ ASST MM FD - PREMIER FUND 3912 FOR NOV<br>@ VARIOUS RATES FROM 0.0101116% TO 0.0304570%<br>(ID: 4812C0-33-2) | 1,252,358.240    | 0.003              | 3,581.63 |

### TRADE ACTIVITY

| Trade Date<br>Settle Date           | Type     | Description                                   | Quantity  | Per Unit<br>Amount | Market Cost |
|-------------------------------------|----------|-----------------------------------------------|-----------|--------------------|-------------|
| <b>Settled Securities Purchased</b> |          |                                               |           |                    |             |
| 12/1                                | Purchase | JPM LIQ ASST MM FD - PREMIER FUND 3912        | 3,581.630 | 1.00               | (3,581.63)  |
| 12/1                                |          | REINVESTED @ 1.00 PER SHARE (ID: 4812C0-33-2) |           |                    |             |



For the Period 12/1/25 to 12/31/25

## IMPORTANT INFORMATION ABOUT YOUR STATEMENT

For your convenience this statement combines information about your J.P. Morgan accounts identified in this package.

Bank deposit accounts, such as checking, savings and bank lending, may be subject to approval. Deposit products and related services are offered by JPMorgan Chase Bank, N.A. Member FDIC.

JPMorgan Chase Bank, N.A. and its affiliates (collectively "JPMCB") offer investment products, which may include bank-managed accounts and custody, as part of its trust and fiduciary services. Other investment products and services, such as brokerage and advisory accounts, are offered through J.P. Morgan Securities LLC ("JPMS"), a member of FINRA and SIPC. JPMCB and JPMS (collectively "J.P. Morgan") are affiliated companies under the common control of JPMorgan Chase & Co. This account summary is provided for your convenience and includes assets that may not be held by J.P. Morgan Securities, LLC.

### Important Information about Pricing, Valuations, Estimated Annual Income and Estimated Yield

Market value information (including without limitation, prices, exchange rates, accrued income and bond ratings) furnished herein, some of which has been provided by pricing sources that J.P. Morgan believes to be reliable, is not guaranteed for accuracy but provided for informational purposes and is furnished for your exclusive use.

The current price is the value of the financial asset share, unit or contract as priced at the close of the market on the last day of the statement period or the last available price. All values provided for structured yield deposits reflect the original deposit amount only. The value for Real Estate, Mineral Interests and Miscellaneous Assets may not reflect the most current value of the asset. Values for oil, gas and mineral interests are calculated annually as three (3) times the net income received into the account from producing interests during the twelve (12) months preceding the value date. Non-producing interests are reflected at a nominal value. These values do not reflect the fair market value of the interests as they do not consider, including but not limited to, reserves, well depth, drilling activity, location or commodity prices.

The values in this statement are shown in USD. If your investment currency is not USD, please be aware that the value of your return could differ positively or negatively due to exchange fluctuations from the value shown in this statement.

Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are sourced from the various issuers of the securities or they are sourced from a third party valuation provider. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the models or estimates used in deriving the valuations, (2) any errors or omissions in computing or disseminating the valuations, and (3) any uses to which the valuations are put. Valuations are provided for informational purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

Certain assets, including but not limited to, pooled and private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid; the value of such asset may have been provided to us by third parties who may or may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not independently verified.

J.P. Morgan makes no representation, warranty or guarantee, express or implied, that any quoted value represents the actual terms at which securities could be bought or sold or new transactions could be entered into, or the actual terms on which existing transactions or securities could be liquidated. Such values may only be indicative.

If a partial call is made with respect to an issue of securities included in your Accounts we will allocate the call by a method we deem fair and equitable.

### CERTAIN DEFINED TERMS THAT MAY APPEAR IN YOUR STATEMENT

EAI: Estimated Annual Income. Actual income could be lower or higher than the estimated amount. Certain types of securities could include a return of principal or capital gains, in which case the EAI would be overstated.

EY: Estimated Yield. EY reflects only the estimated yield generated by an investment and does not reflect changes in its price, which may fluctuate. Actual yield could be lower or higher than the



For the Period 12/1/25 to 12/31/25

estimated amount. Certain types of securities could include a return of principal or capital gains, in which case the EY would be overstated.

Unpriced: If we are unable to obtain a current market value from an internal or external source for a particular security, the price column on your statement will indicate "unpriced." Although such securities may have value, please note that the value of a security indicated as "unpriced" will not be included in your overall current market value as reflected on the statement.

Please see below for additional defined terms related to assets not held at J.P. Morgan.

#### Offshore Deposits

Deposits of non-U.S. dollar funds will be held in accounts at JPMorgan Chase Bank, N.A. ("JPMCB") outside of the United States. Under federal law, deposits that are maintained outside of the United States, including in any JPMCB branch located outside of the United States, are not insured by Federal Deposit Insurance Corporation (FDIC) or any other agency of the U.S. Federal Government; are subject to cross-border risks; and enjoy a lesser preference, as compared to deposits held in the United States, in the event JPMCB should be liquidated, become insolvent or be placed into receivership or be subject to other proceedings for the benefit of creditors. Certain of these Foreign Accounts may be considered reportable to the Financial Crimes Enforcement Network (FinCEN) on Report of Foreign Bank and Financial Accounts (FinCEN Form 114).

JPMCB's London Branch is a participant in the UK Financial Services Compensation Scheme (the "FSCS"), and the following terms apply to the extent any of your cash deposits are held at the London Branch. The terms of the FSCS offer protection in connection with deposits to certain types of claimants in the event that they suffer a financial loss as a direct consequence of the London Branch being unable to meet any of its obligations and, subject to the FSCS rules regarding eligible deposits, you may have a right to claim compensation from the FSCS. Subject to the FSCS rules, the maximum compensation payable by the FSCS in relation to eligible deposits is as set out in the relevant information sheet, which is available online as referenced below. For the purposes of establishing such maximum compensation, all your eligible deposits at the London Branch are aggregated and the total is subject to such maximum compensation. For further information about the compensation provided by the FSCS, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk). Further information is also available online at <http://www.jpmorgan.com/pages/deposit-guarantee-scheme-directive>.

#### ASSETS NOT HELD AT J.P. MORGAN

ASSETS NOT HELD AT J.P. MORGAN are certain securities, financial instruments, and other assets that are held outside of J.P. Morgan (the "Assets"), and may include the following categories:

1. ASSET HELD OTHER INST: are assets where J.P. Morgan is fiduciary or custodian for assets held at another financial institution at the request or direction of the client, beneficiary or other interested party.
2. ASSET HELD AT ISSUER: are assets held by J.P. Morgan as trustee, agent or custodian that are either not managed by J.P. Morgan or not included in the J.P. Morgan selection of approved funds, including, but not limited to, hedge funds, private equity or other alternatives.
3. CLIENT HELD ASSET: are certain physical assets held under the custody and control of a client, beneficiary or other interested party.
4. MEMO POSTED ASSET: are assets held at other institutions or locations external to and without affiliation to J.P. Morgan and for which we have no fiduciary or other custodial responsibility. J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets.
5. Morgan Priv. Ventures - Initial investment amount(s) in Morgan Private Ventures (MPV) transaction(s): This statement lists your initial investment amount(s) in MPV transaction(s) that closed on or after January 1, 2019. The initial investment amount(s) is not guaranteed for accuracy and is provided for informational purposes only and does not reflect initial investment amount(s) for MPV transaction(s) that closed prior to January 1, 2019. MPV has not and has no duty to, update, monitor or value your investment in, or information presented in this statement with respect to, MPV transaction(s). To the extent that MPV has actual knowledge of a liquidity event with respect to a MPV transaction(s), MPV may, but is not obligated to, update or remove such information from the statement.
6. For annuity contracts and life insurance policies sold by J.P. Morgan representatives, Chase Insurance Agency, Inc. serves as agency of record and J.P.Morgan Securities LLC serves as broker record for variable products. When J.P. Morgan serves as trustee or agent for trustee, the physical annuity contract or physical insurance policy may be held at J.P. Morgan.

Categories 1, 2 and 3 apply only to client assets for which J.P. Morgan acts in a fiduciary or agency capacity pursuant to a trust instrument or other written agreement to provide trust or custodial services for the Assets.



**For the Period 12/1/25 to 12/31/25**

Unless we have otherwise agreed or notified you in writing, the Assets have not been issued, sponsored, advised, managed or otherwise affiliated with J.P. Morgan or any of its affiliates, and no J.P. Morgan affiliate currently acts or has acted as a placement agent for the Assets. J.P. Morgan has not performed and, in the future, will not perform any due diligence in connection with the Assets, including the investment merits or value of the Assets.

The Assets are not covered by the Securities Investor Protection Corporation (SIPC) insurance applicable to securities held in the custody of J.P. Morgan Securities LLC, or by the FDIC Insurance applicable to cash deposit assets held in the custody of JPMorgan Chase Bank, N.A. If you have questions about SIPC or FDIC coverage for the Assets, you should contact the entities where the Assets are held.

Information on Memo Posted Assets is being reflected in your statements at your request, for informational purposes only and as a courtesy. The information reflected in your statements for the Assets will be based solely on information provided by you, or by third parties. J.P. Morgan will not be responsible for the completeness or accuracy of this information.

Information on Memo Posted Assets in your statements reflect, at your request, valuations and other information, such as cost basis, market values, gains/losses and yield/return ("Investment Information"), provided to us by the pricing/information source specified by you. J.P. Morgan's ability to include such information on your statements is contingent upon our receipt of the Investment Information in a timely manner. It is your responsibility to instruct the pricing/information source to provide us with the Investment Information that we require. J.P. Morgan will rely on the accuracy of the Investment Information, and will not verify any Investment Information or the methodology utilized to derive the Investment Information. J.P. Morgan will not be liable for any errors or omissions in compiling or disseminating the Investment Information. J.P. Morgan encourages you to review and maintain the original source documents and statements for the Investment Information, and to contact the third parties that provided those documents should you have any questions about their accuracy.

Ongoing, if J.P. Morgan does not receive documentation from the pricing/information source stating updated Investment Information, J.P. Morgan reserves the right to update the price of the affected Memo Posted Assets to "zero" or "not priced" and may remove those Assets from your statement without additional notice.

J.P. Morgan reserves the right to, in its sole discretion and without notice to you, discontinue including information regarding the Memo Posted Assets in your statements.

If at any time you no longer wish to have the Memo Posted Assets reflected in your statements, please inform your J.P. Morgan Client Service team in writing by letter or email.

#### **Fund manager disclosure information available upon request**

If you have an investment account that is managed by an SEC-registered investment adviser, J.P. Morgan will provide a copy of the adviser's Form ADV 2A or brochure upon written request.

These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax professional.

#### **What to Do If You Think Your Statement Contains an Error**

Please review your statements and promptly report any inaccuracy or discrepancy in writing to the following address:

J.P. Morgan  
500 Stanton Christiana Road  
NCC1, Floor 1  
Newark, DE 19713-2107

Any oral communication should be re-confirmed in writing to further protect your rights, including any rights that you may have under the Securities Investor Protection Act ("SIPA").

#### **In case of errors or questions about electronic fund transfers**

We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. In your communication, please:

- Provide your name and account number;



For the Period 12/1/25 to 12/31/25

- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information; and
- Tell us the dollar amount of the suspected error.

We will investigate your complaint or question and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If the alleged error involves an account which is subject to margin requirements or is otherwise covered by Regulation T of the Federal Reserve Board, we will not provisionally credit the account involved. For more complete details, see the applicable account agreements and appendices that govern your account.

#### **In case of errors or questions about non-electronic transfers**

If you believe that your statement is incorrect or if you need information about any non-electronic transaction shown on this statement, please contact us at the above address immediately. If any such error appears, you must notify us in writing as soon as possible after your statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

JPMS, a member of the Securities Investor Protection Corp ("SIPC"), provides account protection for the net equity of a customer's funds and securities positions. SIPC provides \$500,000 of primary net equity protection, including \$250,000 for claims for cash ("SIPC Coverage"). You may obtain information about SIPC, including the SIPC Brochure, on their website, at [www.sipc.org](http://www.sipc.org) or by contacting them at (202) 371-8300.

Account protection applies when a SIPC member firm fails financially and is unable to meet its obligations to its securities customers, but does not apply to losses from the rise or fall in the market value of investments or to SIPC ineligible assets such as futures, options on futures, foreign exchange transactions, or any investment contracts that are not registered as securities or deposit account balances. For more information about SIPC Coverage, including the SIPC Brochure, visit [www.sipc.org](http://www.sipc.org) (follow the link to How SIPC Protects Investors) or by calling SIPC at (202) 371-8300.

#### **IMPORTANT NOTICE REGARDING CALLABLE SECURITIES**

To the extent J.P. Morgan Securities LLC (JPMS LLC) holds on behalf of any introduced customer account securities which, by their terms, may be called or redeemed prior to maturity ("callable securities") and a partial call or redemption involving such securities occurs, the following procedures will be followed: JPMS LLC will generally administer the partial call or redemption via an impartial lottery system by which it will allocate among its introduced customers the securities to be selected as called or redeemed. In the event the call or redemption is deemed to be on terms favorable to the applicable holder as determined by JPMS LLC, JPMS LLC shall not allocate the securities to any account in which it or its associated persons (or the associated persons of its introducing brokers, to the extent those accounts have been identified to JPMS LLC by the introducing broker, generally, "associated persons") have an interest until all other customers' positions in such securities have been satisfied. In the event the call or redemption is deemed to be on terms unfavorable to the applicable holder, as determined by JPMS LLC, the accounts of customers and associated persons will participate in the impartial lottery on equal terms. See [https://www.jpmorgan.com/country/US/EN/disclosures/callable\\_securities](https://www.jpmorgan.com/country/US/EN/disclosures/callable_securities)  
This information supersedes any prior or inconsistent terms relating to callable securities in your account.

#### **Money Market Sweep Fund**

Funds that are to be invested in a Money Market Sweep Fund will be held in a single consolidated JPMorgan Chase Bank, N.A. account overnight and invested in the designated Money Market Sweep Fund on the morning of the next business day. In the event of a failure of JPMorgan Chase Bank, N.A. on the day that the balances are swept from the beneficial owner's account to the single consolidated JPMorgan Chase Bank, N.A. account, the balances will be considered deposits by the Federal Deposit Insurance Corporation (FDIC) and will be insured by the FDIC under its applicable insurance rules and limits. However, if JPMorgan Chase Bank, N.A. were to fail on the next business day, when the balances are invested in the Money Market Sweep Fund, the balance will not be considered deposits by the FDIC, and the beneficial owner's swept balances will be treated in one of two ways: (i) if the failed JPMorgan Chase Bank, N.A.'s assets were transferred to an acquiring institution, the swept balances will be available to be returned back into the client's account on the business day following the failure of JPMorgan Chase Bank, N.A.; or (ii) if the failed JPMorgan Chase Bank, N.A. will be dissolved, the client will receive a check or other payment from the FDIC for the value of the client's allotted interest in the Money Market Sweep Fund in accordance with FDIC's normal procedures.



For the Period 12/1/25 to 12/31/25

#### **IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR ASSET ACCOUNT(S) (LINKED TO JPMS)**

Your Asset Account consists of a bank account that custodies assets.

You must promptly advise your J.P.Morgan team of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P.Morgan team will consider the information currently in its files to be complete and accurate.

#### **J.P. MORGAN FUNDS OR THIRD PARTY FUNDS**

Shares of the funds referenced above are not deposits or obligations of, or guaranteed or endorsed by, any bank and are not insured or guaranteed by the Federal Deposit Insurance Corporation, the Federal Reserve Board or any other government agency. Return and share price will fluctuate and redemption value may be more or less than original cost. The estimated annual income and dividend yield figures for mutual funds represent the funds' most recent income dividend annualized. You could lose money by investing mutual fund or a Money Market Fund. With respect to a Money Market Fund that qualifies as a "retail" or "government" money market fund under applicable money market fund regulations, although the Money Market Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. In the case of a Money Market Fund that does not qualify as a "retail" or "government" money market fund, because the share price of the Money Market Fund will fluctuate, when you sell your shares they may be worth more or less than what you originally paid for them. If a Money Market Fund does not qualify as a "government" money market fund the Money Market Fund may impose a fee upon sale of your shares or may temporarily suspend your ability to sell shares if the Money Market Fund's liquidity falls below required minimums because of market conditions or other factors. An investment in a Money Market Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. A Money Market Fund's sponsor has no legal obligation to provide financial support to the Money Market Fund, and you should not expect that the sponsor will provide financial support to the Money Market Fund at any time.

Additional information about J.P. Morgan Funds fees is available in the J.P. Morgan Funds Disclosure Statement and in prospectuses that you may obtain from JPMorgan Distribution Services, Inc., for the J.P. Morgan Funds by calling (800) 480-4111 (Mutual Funds), (844) 457-6383 (ETFs), or by visiting [www.jpmorganfunds.com](http://www.jpmorganfunds.com), and for the Six Circles Funds, by calling (212) 464-2070, or by visiting [www.sixcirclesfunds.com](http://www.sixcirclesfunds.com). Additional information about third party fund fees is available in the Third Party Funds Disclosure Statement. Additional information, and a prospectus for any Registered Fund in your account, may be obtained by contacting your J.P. Morgan team.

#### **IMPORTANT INFORMATION ABOUT MUTUAL FUNDS AND EXCHANGE-TRADED FUNDS REGISTERED UNDER THE INVESTMENT COMPANY ACT OF 1940, AS AMENDED ("REGISTERED FUNDS")**

(i) **J.P. Morgan Funds - Management Fees** J.P. Morgan or its affiliates may be sponsors or managers of Registered Funds ("J.P. Morgan Funds") that are purchased for the Client's Portfolio. In such case, J.P. Morgan or its affiliates may receive a fee for managing the J.P. Morgan Funds. As such, J.P. Morgan and its affiliates will receive more total revenue when the Client's Portfolio is invested in J.P. Morgan Funds than when it is invested in third-party funds.

(ii) **J.P. Morgan Funds and Third Party Funds - Other Fees & Expenses** All Registered Funds have various internal fees and other expenses that are paid by managers or issuers of the Registered Funds or by the Registered Fund itself, but that ultimately are borne by the investor. J.P. Morgan may receive administrative, servicing and other fees for providing services to both J.P. Morgan Funds and third-party Registered Funds that are held in the Client's Portfolio. These payments may be made by sponsors of Registered Funds (including affiliates of J.P. Morgan) or by the Registered Funds themselves, and may be based on the value of the Registered Funds in the Client's Portfolio. Registered Funds or their sponsors may have other business relationships with J.P. Morgan outside of its portfolio management role or with the broker-dealer affiliates of J.P. Morgan, which may provide brokerage or other services that pay commissions, fees and other compensation.

(iii) **Six Circles Funds** The Six Circles Funds are Registered Funds specifically designed by J.P. Morgan for use in discretionary accounts as completion funds to align with J.P. Morgan's core portfolio views. A J.P. Morgan affiliate acts as investment advisor to the Six Circles Funds and engages third-party investment managers as sub-advisors to the Funds' investment portfolios. J.P. Morgan may experience certain benefits and efficiencies from investing account assets in the Six Circles Funds instead of unaffiliated investment vehicles; however, J.P. Morgan does not retain investment advisory fees for managing the Six Circles Funds through an agreement to waive any investment advisory fees that exceed the fees owed to the Six Circles Funds' third-party sub-advisors. The Six Circles Funds do not pay fees to J.P. Morgan for any other services to the Six Circles Funds. Services are provided by third-party service providers and are generally paid by the Six Circles Funds or J.P. Morgan. (Note that the market value of assets invested in the Six Circles Funds will be included in calculating the advisory fees paid on the overall Portfolio.)



For the Period 12/1/25 to 12/31/25

Special Notice for DPP and REIT Securities: DPP or REIT securities are not listed on a national securities exchange, are generally illiquid and, even if a customer is able to sell the securities, the price received may be less than the per share estimated value provided in the account statement. Where "net investment" per share estimated value for a DPP or REIT security is presented, please note that part of your distribution includes a return of capital. Any distribution that represents a return of capital reduces the estimated per share value shown on your account statement.

### IMPORTANT INFORMATION ABOUT AUTOMATIC REINVESTMENT IN YOUR ACCOUNT(S)

Automatic Reinvestment transactions excluding those conducted by DTC or in open ended mutual funds are processed by J.P. Morgan Securities LLC on an agency basis.

J.P. Morgan provides you with the ability to enroll in a dividend reinvestment program to reinvest any and all dividend, capital gains and return of capital distributions (collectively for purposes of this section, "Distributions") for securities eligible for participation (for purposes of this section, "DRIP"). By participating in DRIP, all Distributions paid on eligible individual securities you have selected will automatically be reinvested into the shares of the same security. The important terms of DRIP include:

- Eligibility. Most equities, open end mutual funds, closed end funds and ETFs are eligible for participation in DRIP. Exclusions will be identified at the time you are enrolled. American Depositary Receipts are not eligible for DRIP.
- Voluntary Participation. Participation in DRIP is voluntary and you may modify or discontinue your participation at any time. You may enroll by specifying eligible securities for participation in DRIP; modify your elections; or unenroll from DRIP by contacting your J.P. Morgan team.
- Trade Execution. With the exception of open end mutual funds, reinvestment will occur through either J.P. Morgan, or, for certain eligible securities, the Depository Trust Company (DTC). For non-margin brokerage accounts, reinvestment made through J.P. Morgan or DTC will occur after the pay date of the Distribution, and in the case of J.P. Morgan be done through a series of transactions. Consequently, you should expect to receive these shares at a date later than the pay date for the Distribution. For margin accounts, reinvestment made through J.P. Morgan will occur on the pay date and reinvestment made through DTC after the pay date. There may be a difference in price depending on whether the DRIP trade is made through J.P. Morgan or DTC. DRIP trades made through DTC will post to your account when the shares are made available to J.P. Morgan by DTC and will be reflected on your statement. Irrespective of whether reinvestment is made through DTC or J.P. Morgan or in a non-margin brokerage or margin account, the number of shares you receive will be based on an average weighted price of the security and you must be enrolled in DRIP prior to the record date for the relevant security for reinvestment to be made in that security. Notwithstanding your enrollment in DRIP, there may be instances where your Distribution is a partially reinvested or not reinvested at all, for example because of low trading value in that particular security or other market conditions. If your Distribution is not fully reinvested, any portion not reinvested will be deposited in your account in cash.
- No Fees. No commissions or fees are charged for DRIP trades.
- Shares Credited. For reinvestments made through J.P. Morgan or DTC, you should expect to receive the number of whole shares that could be purchased by dividing your Distribution by the average weighted price of the security and the remaining Distribution will be deposited in your account in cash. For open end mutual funds, participation in DRIP may give you interests in fractional shares of securities which will be credited to your account. In that case, you will receive dividend payments proportionate to your partial share holdings.
- Confirmation of Transactions. All DRIP trades will be reflected on monthly account statements. You will not receive separate immediate confirmations for DRIP trades. You may request the details of any DRIP trade by contacting J.P. Morgan. Transactions that are not part of DRIP will continue to receive confirmations contemporaneously with the trade.
- No Recommendation. The inclusion of any security in DRIP is not a recommendation by J.P. Morgan to buy, hold or sell such security. Participation in DRIP does not assure profits on your investments and does not protect against loss in declining markets.
- DRIP Changes. DRIP participants will be notified in advance if there are any material changes to DRIP though no notice will be given if there are changes to the eligibility of a particular security.



For the Period 12/1/25 to 12/31/25

Please contact your J.P. Morgan Client Service team if you own more than 5% of a publicly traded Regulated Investment Company ("RIC"), or more than 10% of a publicly traded Real Estate Investment Trust ("REIT") in the aggregate at both J.P. Morgan and other financial institutions that hold the same publicly traded RIC or REIT on your behalf, as there may be potential U.S. tax consequences relating to your investment. If you do not contact us, J.P. Morgan will deem you to hold a minority interest of less than 5% or 10% in either the publicly traded RIC or REIT, respectively.



CHARLES J LAMARCA





JPMorgan Chase Bank, N.A.  
270 Park Avenue, New York, NY 10017-2014



CHARLES J LAMARCA IRA [REDACTED]  
For the Period 12/1/25 to 12/31/25

## Asset Account

### J.P. Morgan Team

|                     |                       |              |
|---------------------|-----------------------|--------------|
| Nicholas Kollias    | Investment Specialist | 954/233-8552 |
| Client Service Team |                       | 855/576-7411 |

Online access [www.jpmorganonline.com](http://www.jpmorganonline.com)

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Please see disclosures located at the end of this statement package for important information relating to each J.P. Morgan account.

INVESTMENT AND INSURANCE PRODUCTS ARE: \* NOT FDIC INSURED \* NOT INSURED BY ANY GOVERNMENT AGENCY  
\* NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, JPMORGAN CHASE BANK, N.A. OR ANY OF ITS AFFILIATES  
\* SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED



CHARLES J LAMARCA IRA [REDACTED]  
For the Period 12/1/25 to 12/31/25

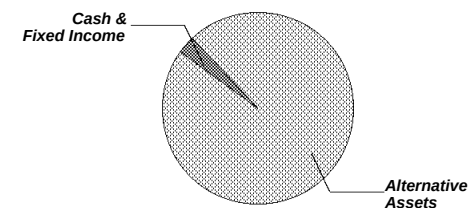
## Account Summary

| Asset Allocation                  | Beginning<br>Market Value | Ending<br>Market Value | Change<br>In Value | Estimated<br>Annual Income | Current<br>Allocation |
|-----------------------------------|---------------------------|------------------------|--------------------|----------------------------|-----------------------|
| Alternative Assets                | 112,833.70                | 112,385.16             | (448.54)           | 10,859.79                  | 99%                   |
| Cash & Fixed Income               | 18.68                     | 77.44                  | 58.76              | 0.19                       | 1%                    |
| <b>Market Value</b>               | <b>\$112,852.38</b>       | <b>\$112,462.60</b>    | <b>(\$389.78)</b>  | <b>\$10,859.98</b>         | <b>100%</b>           |
| Accruals                          | 0.50                      | 1,009.05               | 1,008.55           |                            |                       |
| <b>Market Value with Accruals</b> | <b>\$112,852.88</b>       | <b>\$113,471.65</b>    | <b>\$618.77</b>    |                            |                       |

| Portfolio Activity                | Current<br>Period Value | Year-to-Date<br>Value |
|-----------------------------------|-------------------------|-----------------------|
| <b>Beginning Market Value</b>     | <b>112,852.38</b>       | <b>98,553.74</b>      |
| Income & Distributions            | 932.35                  | 6,175.58              |
| Change In Investment Value        | (1,322.13)              | 7,733.28              |
| <b>Ending Market Value</b>        | <b>\$112,462.60</b>     | <b>\$112,462.60</b>   |
| Accruals                          | 1,009.05                | 1,009.05              |
| <b>Market Value with Accruals</b> | <b>\$113,471.65</b>     | <b>\$113,471.65</b>   |

Deposits and Withdrawals may differ from your Retirement Contributions and Distributions.  
For additional details please see "Retirement Contribution and Distribution Summary."

### Asset Allocation





CHARLES J LAMARCA IRA [REDACTED]

For the Period 12/1/25 to 12/31/25

## Account Summary CONTINUED

### Retirement Contribution and Distribution Summary

| Description          | Tax Year 2024 | Tax Year 2025<br>(Year-to-Date) |
|----------------------|---------------|---------------------------------|
| Contributions        | 0.00          | 0.00                            |
| Rollovers            | 0.00          | 0.00                            |
| Distributions        | 0.00          | 0.00                            |
| Federal Tax Withheld | 0.00          | 0.00                            |
| State Tax Withheld   | 0.00          | 0.00                            |

For important information regarding Required Minimum Distributions, please refer to the "Important Information about Required Minimum Distributions" section at the end of this statement.

| Tax Summary                      | Current<br>Period Value | Year-to-Date<br>Value |
|----------------------------------|-------------------------|-----------------------|
| Domestic Dividends/Distributions | 931.85                  | 6,173.29              |
| Interest Income                  | 0.50                    | 2.29                  |
| <b>Taxable Income</b>            | <b>\$932.35</b>         | <b>\$6,175.58</b>     |

|                           | Current<br>Period Value | Year-to-Date<br>Value |
|---------------------------|-------------------------|-----------------------|
| ST Realized Gain/Loss     |                         | (44.17)               |
| LT Realized Gain/Loss     |                         | 14,665.33             |
| <b>Realized Gain/Loss</b> |                         | <b>\$14,621.16</b>    |

|                             | To-Date Value     |
|-----------------------------|-------------------|
| <b>Unrealized Gain/Loss</b> | <b>\$8,494.64</b> |



CHARLES J LAMARCA IRA [REDACTED]  
For the Period 12/1/25 to 12/31/25

# Account Summary CONTINUED

|                     |                |
|---------------------|----------------|
| <b>Cost Summary</b> |                |
|                     | Cost           |
| Cash & Fixed Income | 77.44          |
| <b>Total</b>        | <b>\$77.44</b> |



CHARLES J LAMARCA IRA [REDACTED]

For the Period 12/1/25 to 12/31/25

## Account Summary CONTINUED

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### Interest on USD Cash

#### Balance Summary

|                 | Total For This Period | Total Year-To-Date* |
|-----------------|-----------------------|---------------------|
| Interest Earned | \$0.00                | \$2.29              |

---

Interest Earned for the given period is the combined total value of interest that has both been paid to the account and that has accrued but not yet been paid.

#### Annual Percentage Yield Earned This Period 0.00%

Annual Percentage Yield Earned is an annualized rate that reflects the relationship between the amount of interest actually earned on the account during this statement period and the average daily balance in this account for the same period.

\*Year-To-Date information is calculated on a calendar year basis



CHARLES J LAMARCA IRA [REDACTED]

For the Period 12/1/25 to 12/31/25

## Alternative Assets Summary

| Asset Categories | Beginning<br>Estimated Value | Ending<br>Estimated Value | Change<br>In Value | Current<br>Allocation |
|------------------|------------------------------|---------------------------|--------------------|-----------------------|
| Hedge Funds      | 112,833.70                   | 112,385.16                | (448.54)           | 99%                   |

## Alternative Assets Detail

|                                                         | Price | Quantity  | Estimated<br>Value | Cost         |
|---------------------------------------------------------|-------|-----------|--------------------|--------------|
| <b>Hedge Funds</b>                                      |       |           |                    |              |
| JPM NASDAQ EQUITY PREMIUM<br>46654Q-20-3 TICKER:JEPQ    | 58.12 | 1,197.000 | 69,569.64          | 62,133.51    |
| JPMORGAN EQUITY PREMIUM INCO<br>46641Q-33-2 TICKER:JEPI | 57.24 | 748.000   | 42,815.52          | 41,757.01    |
| Total Hedge Funds                                       |       |           | \$112,385.16       | \$103,890.52 |



CHARLES J LAMARCA IRA

For the Period 12/1/25 to 12/31/25

## Cash & Fixed Income Summary

| Asset Categories | Beginning<br>Market Value | Ending<br>Market Value | Change<br>In Value | Current<br>Allocation |
|------------------|---------------------------|------------------------|--------------------|-----------------------|
| Cash             | 18.68                     | 77.44                  | 58.76              | 1%                    |

| Market Value/Cost       | Current<br>Period Value |
|-------------------------|-------------------------|
| Market Value            | 77.44                   |
| Tax Cost                | 77.44                   |
| Estimated Annual Income | 0.19                    |
| Yield                   | 0.25%                   |

### SUMMARY BY MATURITY

| Cash & Fixed Income     | Market<br>Value | % of Cash &<br>Fixed Income |
|-------------------------|-----------------|-----------------------------|
| 0-6 months <sup>1</sup> | 77.44           | 100%                        |

### SUMMARY BY TYPE

| Cash & Fixed Income | Market<br>Value | % of Cash &<br>Fixed Income |
|---------------------|-----------------|-----------------------------|
| Cash                | 77.44           | 100%                        |

<sup>1</sup> The years indicate the number of years until the bond is scheduled to mature based on the statement end date. Some bonds may be called, or paid in full, before their stated maturity.



CHARLES J LAMARCA IRA [REDACTED]

For the Period 12/1/25 to 12/31/25

## Cash & Fixed Income Detail

|                             | Price | Quantity | Value | <u>Adjusted Tax Cost</u> | Unrealized<br>Gain/Loss | <u>Est. Annual Income</u> | Yield |
|-----------------------------|-------|----------|-------|--------------------------|-------------------------|---------------------------|-------|
|                             |       |          |       | Original Cost            |                         | Accrued Interest          |       |
| <b>Cash</b>                 |       |          |       |                          |                         |                           |       |
| US DOLLAR JPM DEPOSIT SWEEP | 1.00  | 77.44    | 77.44 | 77.44                    |                         | 0.19                      |       |



CHARLES J LAMARCA IRA

For the Period 12/1/25 to 12/31/25

## Portfolio Activity Summary

| Transactions                         | Current<br>Period Value | Year-To-Date<br>Value* |
|--------------------------------------|-------------------------|------------------------|
| Beginning Cash Balance               | 18.68                   | --                     |
| INFLOWS                              |                         |                        |
| Income                               | 932.35                  | 6,175.58               |
| Total Inflows                        | \$932.35                | \$6,175.58             |
| TRADE ACTIVITY                       |                         |                        |
| Settled Sales/Maturities/Redemptions |                         | 97,972.52              |
| Settled Securities Purchased         | (873.59)                | (104,094.07)           |
| Total Trade Activity                 | (\$873.59)              | (\$6,121.55)           |
| Ending Cash Balance                  | \$77.44                 | --                     |

\* Year to date information is calculated on a calendar year basis.

\*\* Your account's standing instructions: use high cost method when selling assets from your position



CHARLES J LAMARCA IRA

For the Period 12/1/25 to 12/31/25

## Portfolio Activity Detail

### INFLOWS & OUTFLOWS

| Settle Date         | Type<br>Selection Method | Description                                                                                                            | Quantity<br>Cost | Per Unit<br>Amount | Amount          |
|---------------------|--------------------------|------------------------------------------------------------------------------------------------------------------------|------------------|--------------------|-----------------|
| <b>Income</b>       |                          |                                                                                                                        |                  |                    |                 |
| 12/1                | Interest Income          | DEPOSIT SWEEP INTEREST FOR 11/01/25 - 11/30/25<br>@ .25% RATE ON AVG COLLECTED BALANCE OF<br>\$1,874.32 AS OF 12/01/25 |                  |                    | 0.50            |
| 12/5                | Div Domestic             | JPMORGAN EQUITY PREMIUM INCO @ 0.3706 PER SHARE<br>(ID: 46641Q-33-2)                                                   | 744.000          | 0.309              | 229.79          |
| 12/5                | Div Domestic             | JPM NASDAQ EQUITY PREMIUM @ 0.55323 PER SHARE<br>(ID: 46654Q-20-3)                                                     | 1,186.000        | 0.543              | 643.80          |
| 12/5                | Div Domestic             | JPMORGAN EQUITY PREMIUM INCO CASH IN LIEU OF<br>FRACTIONAL SHARES (ID: 46641Q-33-2)                                    | 0.790            | 58.139             | 45.93           |
| 12/5                | Div Domestic             | JPM NASDAQ EQUITY PREMIUM CASH IN LIEU OF<br>FRACTIONAL SHARES (ID: 46654Q-20-3)                                       | 0.210            | 58.714             | 12.33           |
| <b>Total Income</b> |                          |                                                                                                                        |                  |                    | <b>\$932.35</b> |



CHARLES J LAMARCA IRA [REDACTED]

For the Period 12/1/25 to 12/31/25

## TRADE ACTIVITY

| Trade Date<br>Settle Date                 | Type     | Description                                                                                                                                                                                    | Quantity | Per Unit<br>Amount | Market Cost       |
|-------------------------------------------|----------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|--------------------|-------------------|
| <b>Settled Securities Purchased</b>       |          |                                                                                                                                                                                                |          |                    |                   |
| 12/5<br>12/5                              | Purchase | JPMORGAN EQUITY PREMIUM INCO REINVESTED @<br>57.4475 PER SHARE THIS IS A COMPLEX PRODUCT.<br>SEE JPMORGAN.COM/COMPLEX-FUNDS AND THE<br>PROSPECTUS FOR RISKS AND FEATURES.<br>(ID: 46641Q-33-2) | 4.000    | 57.448             | (229.79)          |
| 12/5<br>12/5                              | Purchase | JPM NASDAQ EQUITY PREMIUM REINVESTED @<br>58.527272 PER SHARE (ID: 46654Q-20-3)                                                                                                                | 11.000   | 58.527             | (643.80)          |
| <b>Total Settled Securities Purchased</b> |          |                                                                                                                                                                                                |          |                    | <b>(\$873.59)</b> |

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For the Period 12/1/25 to 12/31/25

## IMPORTANT INFORMATION ABOUT YOUR STATEMENT

For your convenience this statement combines information about your J.P. Morgan accounts identified in this package.

Bank deposit accounts, such as checking, savings and bank lending, may be subject to approval. Deposit products and related services are offered by JPMorgan Chase Bank, N.A. Member FDIC.

JPMorgan Chase Bank, N.A. and its affiliates (collectively "JPMCB") offer investment products, which may include bank-managed accounts and custody, as part of its trust and fiduciary services. Other investment products and services, such as brokerage and advisory accounts, are offered through J.P. Morgan Securities LLC ("JPMS"), a member of FINRA and SIPC. JPMCB and JPMS (collectively "J.P. Morgan") are affiliated companies under the common control of JPMorgan Chase & Co. This account summary is provided for your convenience and includes assets that may not be held by J.P. Morgan Securities, LLC.

### Important Information about Pricing, Valuations, Estimated Annual Income and Estimated Yield

Market value information (including without limitation, prices, exchange rates, accrued income and bond ratings) furnished herein, some of which has been provided by pricing sources that J.P. Morgan believes to be reliable, is not guaranteed for accuracy but provided for informational purposes and is furnished for your exclusive use.

The current price is the value of the financial asset share, unit or contract as priced at the close of the market on the last day of the statement period or the last available price. All values provided for structured yield deposits reflect the original deposit amount only. The value for Real Estate, Mineral Interests and Miscellaneous Assets may not reflect the most current value of the asset. Values for oil, gas and mineral interests are calculated annually as three (3) times the net income received into the account from producing interests during the twelve (12) months preceding the value date. Non-producing interests are reflected at a nominal value. These values do not reflect the fair market value of the interests as they do not consider, including but not limited to, reserves, well depth, drilling activity, location or commodity prices.

The values in this statement are shown in USD. If your investment currency is not USD, please be aware that the value of your return could differ positively or negatively due to exchange fluctuations from the value shown in this statement.

Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are sourced from the various issuers of the securities or they are sourced from a third party valuation provider. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the models or estimates used in deriving the valuations, (2) any errors or omissions in computing or disseminating the valuations, and (3) any uses to which the valuations are put. Valuations are provided for informational purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.

Certain assets, including but not limited to, pooled and private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid; the value of such asset may have been provided to us by third parties who may or may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not independently verified.

J.P. Morgan makes no representation, warranty or guarantee, express or implied, that any quoted value represents the actual terms at which securities could be bought or sold or new transactions could be entered into, or the actual terms on which existing transactions or securities could be liquidated. Such values may only be indicative.

If a partial call is made with respect to an issue of securities included in your Accounts we will allocate the call by a method we deem fair and equitable.

### CERTAIN DEFINED TERMS THAT MAY APPEAR IN YOUR STATEMENT

EAI: Estimated Annual Income. Actual income could be lower or higher than the estimated amount. Certain types of securities could include a return of principal or capital gains, in which case the EAI would be overstated.

EY: Estimated Yield. EY reflects only the estimated yield generated by an investment and does not reflect changes in its price, which may fluctuate. Actual yield could be lower or higher than the



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estimated amount. Certain types of securities could include a return of principal or capital gains, in which case the EY would be overstated.

Unpriced: If we are unable to obtain a current market value from an internal or external source for a particular security, the price column on your statement will indicate "unpriced." Although such securities may have value, please note that the value of a security indicated as "unpriced" will not be included in your overall current market value as reflected on the statement.

Please see below for additional defined terms related to assets not held at J.P. Morgan.

#### **Offshore Deposits**

Deposits of non-U.S. dollar funds will be held in accounts at JPMorgan Chase Bank, N.A. ("JPMCB") outside of the United States. Under federal law, deposits that are maintained outside of the United States, including in any JPMCB branch located outside of the United States, are not insured by Federal Deposit Insurance Corporation (FDIC) or any other agency of the U.S. Federal Government; are subject to cross-border risks; and enjoy a lesser preference, as compared to deposits held in the United States, in the event JPMCB should be liquidated, become insolvent or be placed into receivership or be subject to other proceedings for the benefit of creditors. Certain of these Foreign Accounts may be considered reportable to the Financial Crimes Enforcement Network (FinCEN) on Report of Foreign Bank and Financial Accounts (FinCEN Form 114).

JPMCB's London Branch is a participant in the UK Financial Services Compensation Scheme (the "FSCS"), and the following terms apply to the extent any of your cash deposits are held at the London Branch. The terms of the FSCS offer protection in connection with deposits to certain types of claimants in the event that they suffer a financial loss as a direct consequence of the London Branch being unable to meet any of its obligations and, subject to the FSCS rules regarding eligible deposits, you may have a right to claim compensation from the FSCS. Subject to the FSCS rules, the maximum compensation payable by the FSCS in relation to eligible deposits is as set out in the relevant information sheet, which is available online as referenced below. For the purposes of establishing such maximum compensation, all your eligible deposits at the London Branch are aggregated and the total is subject to such maximum compensation. For further information about the compensation provided by the FSCS, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk). Further information is also available online at <http://www.jpmorgan.com/pages/deposit-guarantee-scheme-directive>.

#### **ASSETS NOT HELD AT J.P. MORGAN**

ASSETS NOT HELD AT J.P. MORGAN are certain securities, financial instruments, and other assets that are held outside of J.P. Morgan (the "Assets"), and may include the following categories:

1. ASSET HELD OTHER INST: are assets where J.P. Morgan is fiduciary or custodian for assets held at another financial institution at the request or direction of the client, beneficiary or other interested party.
2. ASSET HELD AT ISSUER: are assets held by J.P. Morgan as trustee, agent or custodian that are either not managed by J.P. Morgan or not included in the J.P. Morgan selection of approved funds, including, but not limited to, hedge funds, private equity or other alternatives.
3. CLIENT HELD ASSET: are certain physical assets held under the custody and control of a client, beneficiary or other interested party.
4. MEMO POSTED ASSET: are assets held at other institutions or locations external to and without affiliation to J.P. Morgan and for which we have no fiduciary or other custodial responsibility. J.P. Morgan has no responsibility for the verification, valuation, safekeeping or management of those assets.
5. Morgan Priv. Ventures - Initial investment amount(s) in Morgan Private Ventures (MPV) transaction(s): This statement lists your initial investment amount(s) in MPV transaction(s) that closed on or after January 1, 2019. The initial investment amount(s) is not guaranteed for accuracy and is provided for informational purposes only and does not reflect initial investment amount(s) for MPV transaction(s) that closed prior to January 1, 2019. MPV has not and has no duty to, update, monitor or value your investment in, or information presented in this statement with respect to, MPV transaction(s). To the extent that MPV has actual knowledge of a liquidity event with respect to a MPV transaction(s), MPV may, but is not obligated to, update or remove such information from the statement.
6. For annuity contracts and life insurance policies sold by J.P. Morgan representatives, Chase Insurance Agency, Inc. serves as agency of record and J.P.Morgan Securities LLC serves as broker record for variable products. When J.P. Morgan serves as trustee or agent for trustee, the physical annuity contract or physical insurance policy may be held at J.P. Morgan.

Categories 1, 2 and 3 apply only to client assets for which J.P. Morgan acts in a fiduciary or agency capacity pursuant to a trust instrument or other written agreement to provide trust or custodial services for the Assets.



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Unless we have otherwise agreed or notified you in writing, the Assets have not been issued, sponsored, advised, managed or otherwise affiliated with J.P. Morgan or any of its affiliates, and no J.P. Morgan affiliate currently acts or has acted as a placement agent for the Assets. J.P. Morgan has not performed and, in the future, will not perform any due diligence in connection with the Assets, including the investment merits or value of the Assets.

The Assets are not covered by the Securities Investor Protection Corporation (SIPC) insurance applicable to securities held in the custody of J.P. Morgan Securities LLC, or by the FDIC Insurance applicable to cash deposit assets held in the custody of JPMorgan Chase Bank, N.A. If you have questions about SIPC or FDIC coverage for the Assets, you should contact the entities where the Assets are held.

Information on Memo Posted Assets is being reflected in your statements at your request, for informational purposes only and as a courtesy. The information reflected in your statements for the Assets will be based solely on information provided by you, or by third parties. J.P. Morgan will not be responsible for the completeness or accuracy of this information.

Information on Memo Posted Assets in your statements reflect, at your request, valuations and other information, such as cost basis, market values, gains/losses and yield/return ("Investment Information"), provided to us by the pricing/information source specified by you. J.P. Morgan's ability to include such information on your statements is contingent upon our receipt of the Investment Information in a timely manner. It is your responsibility to instruct the pricing/information source to provide us with the Investment Information that we require. J.P. Morgan will rely on the accuracy of the Investment Information, and will not verify any Investment Information or the methodology utilized to derive the Investment Information. J.P. Morgan will not be liable for any errors or omissions in compiling or disseminating the Investment Information. J.P. Morgan encourages you to review and maintain the original source documents and statements for the Investment Information, and to contact the third parties that provided those documents should you have any questions about their accuracy.

Ongoing, if J.P. Morgan does not receive documentation from the pricing/information source stating updated Investment Information, J.P. Morgan reserves the right to update the price of the affected Memo Posted Assets to "zero" or "not priced" and may remove those Assets from your statement without additional notice.

J.P. Morgan reserves the right to, in its sole discretion and without notice to you, discontinue including information regarding the Memo Posted Assets in your statements.

If at any time you no longer wish to have the Memo Posted Assets reflected in your statements, please inform your J.P. Morgan Client Service team in writing by letter or email.

#### **Fund manager disclosure information available upon request**

If you have an investment account that is managed by an SEC-registered investment adviser, J.P. Morgan will provide a copy of the adviser's Form ADV 2A or brochure upon written request.

These statements are not official documents for income tax reporting purposes and should not be relied upon for such purposes, including determination of income, cost basis, amortization or accretion, or gain/loss. Such information, which may be inaccurate, incomplete or subject to updating, should be confirmed with your records and your tax professional.

#### **What to Do If You Think Your Statement Contains an Error**

Please review your statements and promptly report any inaccuracy or discrepancy in writing to the following address:

J.P. Morgan  
500 Stanton Christiana Road  
NCC1, Floor 1  
Newark, DE 19713-2107

Any oral communication should be re-confirmed in writing to further protect your rights, including any rights that you may have under the Securities Investor Protection Act ("SIPA").

#### **In case of errors or questions about electronic fund transfers**

We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. In your communication, please:

- Provide your name and account number;



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- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information; and
- Tell us the dollar amount of the suspected error.

We will investigate your complaint or question and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If the alleged error involves an account which is subject to margin requirements or is otherwise covered by Regulation T of the Federal Reserve Board, we will not provisionally credit the account involved. For more complete details, see the applicable account agreements and appendices that govern your account.

#### **In case of errors or questions about non-electronic transfers**

If you believe that your statement is incorrect or if you need information about any non-electronic transaction shown on this statement, please contact us at the above address immediately. If any such error appears, you must notify us in writing as soon as possible after your statement was made available to you. For more complete details, see the applicable account agreements and appendices that govern your account.

JPMS, a member of the Securities Investor Protection Corp ("SIPC"), provides account protection for the net equity of a customer's funds and securities positions. SIPC provides \$500,000 of primary net equity protection, including \$250,000 for claims for cash ("SIPC Coverage"). You may obtain information about SIPC, including the SIPC Brochure, on their website, at [www.sipc.org](http://www.sipc.org) or by contacting them at (202) 371-8300.

Account protection applies when a SIPC member firm fails financially and is unable to meet its obligations to its securities customers, but does not apply to losses from the rise or fall in the market value of investments or to SIPC ineligible assets such as futures, options on futures, foreign exchange transactions, or any investment contracts that are not registered as securities or deposit account balances. For more information about SIPC Coverage, including the SIPC Brochure, visit [www.sipc.org](http://www.sipc.org) (follow the link to How SIPC Protects Investors) or by calling SIPC at (202) 371-8300.

#### **IMPORTANT NOTICE REGARDING CALLABLE SECURITIES**

To the extent J.P. Morgan Securities LLC (JPMS LLC) holds on behalf of any introduced customer account securities which, by their terms, may be called or redeemed prior to maturity ("callable securities") and a partial call or redemption involving such securities occurs, the following procedures will be followed: JPMS LLC will generally administer the partial call or redemption via an impartial lottery system by which it will allocate among its introduced customers the securities to be selected as called or redeemed. In the event the call or redemption is deemed to be on terms favorable to the applicable holder as determined by JPMS LLC, JPMS LLC shall not allocate the securities to any account in which it or its associated persons (or the associated persons of its introducing brokers, to the extent those accounts have been identified to JPMS LLC by the introducing broker, generally, "associated persons") have an interest until all other customers' positions in such securities have been satisfied. In the event the call or redemption is deemed to be on terms unfavorable to the applicable holder, as determined by JPMS LLC, the accounts of customers and associated persons will participate in the impartial lottery on equal terms. See [https://www.jpmorgan.com/country/US/EN/disclosures/callable\\_securities](https://www.jpmorgan.com/country/US/EN/disclosures/callable_securities). This information supersedes any prior or inconsistent terms relating to callable securities in your account.

#### **Money Market Sweep Fund**

Funds that are to be invested in a Money Market Sweep Fund will be held in a single consolidated JPMorgan Chase Bank, N.A. account overnight and invested in the designated Money Market Sweep Fund on the morning of the next business day. In the event of a failure of JPMorgan Chase Bank, N.A. on the day that the balances are swept from the beneficial owner's account to the single consolidated JPMorgan Chase Bank, N.A. account, the balances will be considered deposits by the Federal Deposit Insurance Corporation (FDIC) and will be insured by the FDIC under its applicable insurance rules and limits. However, if JPMorgan Chase Bank, N.A. were to fail on the next business day, when the balances are invested in the Money Market Sweep Fund, the balance will not be considered deposits by the FDIC, and the beneficial owner's swept balances will be treated in one of two ways: (i) if the failed JPMorgan Chase Bank, N.A.'s assets were transferred to an acquiring institution, the swept balances will be available to be returned back into the client's account on the business day following the failure of JPMorgan Chase Bank, N.A.; or (ii) if the failed JPMorgan Chase Bank, N.A. will be dissolved, the client will receive a check or other payment from the FDIC for the value of the client's allotted interest in the Money Market Sweep Fund in accordance with FDIC's normal procedures.



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**IMPORTANT ADDITIONAL INFORMATION APPLICABLE ONLY TO YOUR ASSET ACCOUNT(S) (LINKED TO JPMS)**

Your Asset Account consists of a bank account that custodies assets.

You must promptly advise your J.P.Morgan team of material changes in your investment objectives or financial situation or if you wish to modify the management of your account. Unless you inform otherwise, your J.P.Morgan team will consider the information currently in its files to be complete and accurate.

**ALTERNATIVE INVESTMENTS (FOOTNOTES 1 - 4)**

Private Equity, Hedge Funds, Exchange Funds, Real Estate and Other Alternative Assets

1. Direct private equity investments and pooled private investments (e.g., interests in limited partnerships and limited liability companies) are generally illiquid securities. Values are estimates only and are not warranted for accuracy or completeness. Values do not represent the actual terms at which transactions or securities could be bought or sold or new transactions could be entered into or the actual terms on which existing transactions could be liquidated as of the date of this statement.

Direct private equity investments are generally valued at cost, unless there is an active secondary trading market in the securities, in which case, direct private equity investments are valued using market prices as of the close of the last business day for this statement period. Pooled private equity investments are valued according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each investment for the specific valuation methodology used by the General Partner or Manager for that investment, or contact your J.P. Morgan team. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.

Hedge funds generally calculate the price (the "Net Asset Value" or "NAV"), 10-15 business days following the last business day of the month. For that reason, hedge fund NAVs shown will generally be the NAV of the month preceding this statement period. In general, the NAV is stated net of management and incentive fees. The NAV is calculated according to the General Partner's or Manager's stated methodology. Please refer to the limited partnership agreement, limited liability company agreement or other operative documentation for each hedge fund for the specific methodology used by the General Partner or Manager for that hedge fund, or contact your J.P. Morgan team. J.P. Morgan expressly disclaims any responsibility for (1) the accuracy of the information and the methodology used by the General Partner or Manager in deriving valuations, (2) any errors or omissions in compiling or disseminating the valuations, and (3) any use to which the valuations are put. Valuations are provided for information purposes only and are intended solely for your own use.

These statements do not provide tax reporting on private investments. Please continue to rely upon the General Partner or Manager of the investment vehicle for this information, or contact your J.P. Morgan team.

2. The 'Capital Called Since Inception USD' and 'Cash/Security distributions Since Inception USD' columns are updated monthly to reflect activity (capital calls and distributions), if any.

3. Hedge funds generally allow subscriptions on a monthly or quarterly basis. An interest in a hedge fund or hedge fund of funds is generally as of the first business day of the subscription period. Due to early funding requirements by the applicable fund, your account may be debited for the subscription amount prior to the subscription date. Please refer to the applicable hedge fund's operative documentation for further details, or contact your J.P. Morgan team.

Hedge fund redemptions are generally on a monthly, quarterly or annual basis but can sometimes be subject to a multi-year lockup before a redemption is permitted. For redemptions, there is generally a notification period that can be a long interval before the actual redemption date. Redemption proceeds are generally paid 15 calendar days after the final NAV is issued, but can be subject to a holdback of a portion of the proceeds until an annual audit of the Fund has been completed. Please refer to the applicable hedge fund's operative documentation for further details, or contact your J.P. Morgan team.



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Investors who redeem from the Global Access privately placed investment portfolios may not receive the withdrawal proceeds in their entirety until 30-60 days after completion of the portfolio's audit, which may be 18 months or longer after the redemption date. Interest might not be paid on any proceeds pending distribution. These restrictions apply even if the investor's account at J.P. Morgan is closed. The Confidential Private Placement Memorandum and applicable Supplements contain other important information about these portfolios and are available upon request by contacting your J.P. Morgan team.

4. Alternative assets may include publicly available mutual funds that utilize non-traditional investment management strategies, for example, strategies commonly employed by hedge funds. Mutual funds generally calculate the price (the "Net Asset Value" or "NAV") on a daily basis and mutual fund NAVs shown on your statement generally will be the NAV as of the close of the last business day for this statement period. Please refer to the applicable mutual fund prospectus for further details. If the applicable mutual fund is a JPMorgan Fund, please refer to disclosures on this statement concerning JPMorgan Funds for other important information.

#### **IRA Account Withholding Notice**

IRA withdrawals you are currently receiving, or plan on receiving in the future, are subject to Federal Income Tax Withholding at a mandatory rate of 10%, unless you elect not to have withholding apply, or you elect to withhold a percentage other than 10%. You may also be subject to State Withholding. Your existing elections for recurring payments, if any, remain in effect unless you change them in writing. You may revoke or change your elections at any time by obtaining and completing a J.P. Morgan IRA Distribution Request. This form is available from your J.P. Morgan team. U.S. citizens or resident aliens may not opt out of the 10% mandatory withholding on any distributions delivered outside the U.S. or its possessions. If you elect not to have taxes withheld you will be liable for all taxes due on the taxable portion of your distribution. Further, if you elect not to have withholding apply to your distribution payments or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may be liable for penalties and interest related to underpayment of estimated taxes if withholding and estimated tax payments are not sufficient. You are encouraged to contact your tax advisor to discuss your withdrawal options and how your withholding elections might affect your personal taxation.



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### IMPORTANT INFORMATION REGARDING REQUIRED MINIMUM DISTRIBUTIONS

As you are age 73 or older on or after January 1, 2025, the Internal Revenue Service requires that you take a Required Minimum Distribution (RMD) annually from your Traditional, SEP or SIMPLE IRAs. You may also be required to take an RMD if you received assets in an Inherited IRA.

#### What you should know

##### - Traditional, SEP and SIMPLE IRAs

- Your first RMD(s) must be taken by April 1 of the year following the year in which you turn 73. Otherwise, RMDs must be taken annually by December 31.
- If you choose to wait until the year after you turn 73 to take your first RMD(s), you will still need to take your annual RMD for that year by December 31. This means you will need to meet two RMD obligations in one year.
- We are required to notify the IRS that you need to take an RMD for 2025.

##### - Inherited IRAs

- If you have an Inherited IRA, IRS RMD rules also apply to you. As a result, you may need to take a distribution annually by December 31.

##### - Failure to meet your RMD obligations may result in a 25% excise tax, or 10% if corrected during a two year correction window on the amount not distributed.

- If you own more than one Traditional, SEP or SIMPLE IRA, we will calculate the RMD separately for each IRA, but you can withdraw the total amount of your RMD obligations for these IRAs from any one or more of these IRAs. However, this approach cannot be used for all types of IRAs. Inherited IRAs as well as other types of tax-qualified retirement accounts follow different rules that require their RMDs to be calculated and taken separately.
- You may have to pay income taxes on your RMD withdrawals.
- While we provide your RMD amount as a courtesy, you are ultimately responsible for determining what your RMD is each year and for withdrawing the full amount by your applicable due date.
- We recommend that you consult with a tax or legal professional, as we cannot provide tax or legal advice.

#### How RMDs are calculated

- The "RMD amount" shown in the "Retirement Contribution & Distribution Summary" section of your account statement is calculated using the IRS's Life Expectancy Tables, which provide "distribution periods" based on age. The value of your account at the end of the prior year is divided by the applicable distribution period to determine your RMD amount. The RMD amount is also included in your tax information package sent each year by January 31.
- For original IRA owners, the RMD is calculated using the IRS's Uniform Lifetime Table, which provides "distribution periods" based on age. The only exception to this calculation is if your spouse is your sole beneficiary and more than 10 years younger than you; in this case, we can use the IRS's Joint Life and Last Survivor Expectancy Table at your request.
- If you have received assets in an Inherited IRA, the RMD is calculated using the IRS's Single Life Expectancy Table, which provides "distribution periods" based on age. Since Inherited IRA RMD calculation rules can be complex, please consult your tax and legal professionals regarding the amount that may need to be distributed in order to satisfy your RMD, if any.
- Please contact us for details regarding your specific calculation.

Please note:

- This RMD amount does not take into account any:
  - Distributions you have already taken this year;



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- Other IRAs you may have;
  - Rollovers, transfers or failed conversions that were outstanding at the end of last year; and
  - Unpriced positions held in your account.
- If we were not your IRA custodian on the last business day of the prior year, or if your account is new, even though you may be required to take an RMD, we are unable to calculate your RMD without additional information from you.
- If for any reason the RMD amount does not appear on your statement, or if you would like us to recalculate the amount, we will provide you with a calculation of the amount for the calendar year upon your request. We may need additional information in order to perform the calculation.

**How to request a distribution**

To request a distribution, please contact your J.P. Morgan team.

J.P. Morgan and its affiliates and employees do not provide tax, legal or accounting advice. You should consult your own tax, legal and accounting advisors before engaging in any financial transactions.

Special Notice for DPP and REIT Securities: DPP or REIT securities are not listed on a national securities exchange, are generally illiquid and, even if a customer is able to sell the securities, the price received may be less than the per share estimated value provided in the account statement. Where "net investment" per share estimated value for a DPP or REIT security is presented, please note that part of your distribution includes a return of capital. Any distribution that represents a return of capital reduces the estimated per share value shown on your account statement.



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#### IMPORTANT INFORMATION ABOUT AUTOMATIC REINVESTMENT IN YOUR ACCOUNT(S)

Automatic Reinvestment transactions excluding those conducted by DTC or in open ended mutual funds are processed by J.P. Morgan Securities LLC on an agency basis.

J.P. Morgan provides you with the ability to enroll in a dividend reinvestment program to reinvest any and all dividend, capital gains and return of capital distributions (collectively for purposes of this section, "Distributions") for securities eligible for participation (for purposes of this section, "DRIP"). By participating in DRIP, all Distributions paid on eligible individual securities you have selected will automatically be reinvested into the shares of the same security. The important terms of DRIP include:

- Eligibility. Most equities, open end mutual funds, closed end funds and ETFs are eligible for participation in DRIP. Exclusions will be identified at the time you are enrolled. American Depositary Receipts are not eligible for DRIP.
- Voluntary Participation. Participation in DRIP is voluntary and you may modify or discontinue your participation at any time. You may enroll by specifying eligible securities for participation in DRIP; modify your elections; or unenroll from DRIP by contacting your J.P. Morgan team.
- Trade Execution. With the exception of open end mutual funds, reinvestment will occur through either J.P. Morgan, or, for certain eligible securities, the Depository Trust Company (DTC). For non-margin brokerage accounts, reinvestment made through J.P. Morgan or DTC will occur after the pay date of the Distribution, and in the case of J.P. Morgan be done through a series of transactions. Consequently, you should expect to receive these shares at a date later than the pay date for the Distribution. For margin accounts, reinvestment made through J.P. Morgan will occur on the pay date and reinvestment made through DTC after the pay date. There may be a difference in price depending on whether the DRIP trade is made through J.P. Morgan or DTC. DRIP trades made through DTC will post to your account when the shares are made available to J.P. Morgan by DTC and will be reflected on your statement. Irrespective of whether reinvestment is made through DTC or J.P. Morgan or in a non-margin brokerage or margin account, the number of shares you receive will be based on an average weighted price of the security and you must be enrolled in DRIP prior to the record date for the relevant security for reinvestment to be made in that security. Notwithstanding your enrollment in DRIP, there may be instances where your Distribution is a partially reinvested or not reinvested at all, for example because of low trading value in that particular security or other market conditions. If your Distribution is not fully reinvested, any portion not reinvested will be deposited in your account in cash.
- No Fees. No commissions or fees are charged for DRIP trades.
- Shares Credited. For reinvestments made through J.P. Morgan or DTC, you should expect to receive the number of whole shares that could be purchased by dividing your Distribution by the average weighted price of the security and the remaining Distribution will be deposited in your account in cash. For open end mutual funds, participation in DRIP may give you interests in fractional shares of securities which will be credited to your account. In that case, you will receive dividend payments proportionate to your partial share holdings.
- Confirmation of Transactions. All DRIP trades will be reflected on monthly account statements. You will not receive separate immediate confirmations for DRIP trades. You may request the details of any DRIP trade by contacting J.P. Morgan. Transactions that are not part of DRIP will continue to receive confirmations contemporaneously with the trade.
- No Recommendation. The inclusion of any security in DRIP is not a recommendation by J.P. Morgan to buy, hold or sell such security. Participation in DRIP does not assure profits on your investments and does not protect against loss in declining markets.
- DRIP Changes. DRIP participants will be notified in advance if there are any material changes to DRIP though no notice will be given if there are changes to the eligibility of a particular security.

**Please contact your J.P. Morgan Client Service team if you own more than 5% of a publicly traded Regulated Investment Company ("RIC"), or more than 10% of a publicly traded Real Estate Investment Trust ("REIT") in the aggregate at both J.P. Morgan and other financial institutions that hold the same publicly traded RIC or REIT on your behalf, as there may be potential U.S. tax consequences relating to your investment. If you do not contact us, J.P. Morgan will deem you to hold a minority interest of less than 5% or 10% in either the publicly traded RIC or REIT, respectively.**

