

2022 Form 6 - Full and Public Disclosure of Financial Interests

Filed with COE: 04/21/2023

General Information

Name: Hon Ann Melinda Craggs

CONFIDENTIAL

Address: 110 NW 1ST AVE STE 4058, OCALA, FL 34475

PID 255888

County: Marion

AGENCY INFORMATION

Organization	Suborganization	Title
Judicial Circuit (5Th)	Elected Constitutional Officer	Circuit Judge

Net Worth

My Net Worth as of December 31, 2022 was \$ 977,461.14.

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, whether owned or leased.

The aggregate value of my household goods and personal effect is \$ 98,837.60.

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

Description of Asset	Value of Asset
{REDACTED}	\$ 496,723.00
1/2 interest, vacant land, Baca County, CO	\$ 3,003.00
Cash: Savings and checking (Bank of America, Truist)	\$ 23,972.79
Truist IRA: actual holdings attached	\$ 350,339.90
Truist Investment Account: actual holdings attached	\$ 102,582.23
Principal Financial Group Stock (111 shares)	\$ 9,315.12
Leased vehicle	\$ 29,337.60
2016 Wildwood Heritage camper	\$ 19,500.00
See Attached	

Liabilities

LIABILITIES IN EXCESS OF \$1,000:

Name of Creditor	Address of Creditor	Amount of Liability
Truist: Mortgage	P.O. Box 26149, Richmond, VA 23260	\$ 27,035.80
PNC: LOC	P.O. Box 747032, Pittsburgh, PA 15274-7032	\$ 32,565.17
GM Financial	P.O. Box 78143, Phoenix, AZ 85062	\$ 20,130.35
U.S. Bank loan	P.O. Box 790179, St. Louis, MO 63179	\$ 10,755.49

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.

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	\$ 166,411.02
{REDACTED}	{REDACTED} Welch, CO {REDACTED}	\$ 2,362.01

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

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

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

N/A

Training

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

Signature of Reporting Official or Candidate

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

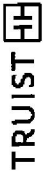
Ann Melinda Craggs

Digitally signed: **04/21/2023**

Filed with COE: **04/21/2023**

ENV# CEBNGWMBBCQKSJ_BBBBB
TRUIST INVESTMENT SERVICES INC
P.O. BOX 596
RICHMOND, VA 23286

TRUIST INVESTMENT SERVICES INC
TRADITIONAL IRA
FBO ANN MELINDA CRAGGS



Private Client Group
Truist Investment Services, Inc.
Securities, brokerage accounts and insurance (including annuities) are offered by Truist Investment Services, Inc., a
SEC registered broker-dealer, member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investor
Services are offered by Truist Advisory Services, Inc., a SEC registered investment advisor.

STATEMENT FOR THE PERIOD DECEMBER 1, 2022 TO DECEMBER 31, 2022

ANN M CRAGGS - IRA

Account Number

Separate Acct Manager: TRUIST ADVISORY SERVICES INC.
Investment Discipline: PINNACLE MANAGED

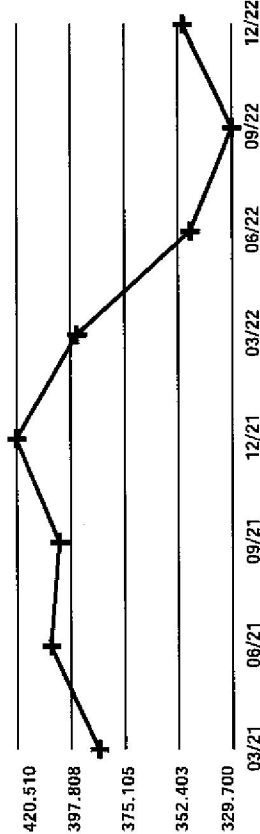
TOTAL VALUE OF YOUR PORTFOLIO \$350,339.90

YOUR FINANCIAL ADVISOR IS: For questions about your accounts:
THE BRUCK CITY GROUP Local: 352 390 2825

RR#: D8S

CHANGE IN VALUE OF YOUR PORTFOLIO

\$ thousands



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

Account carried with National Financial Services LLC, Member
NYSE, SIPC

Truist Investment Services, Inc.

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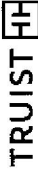
Statement for the Period December 1, 2022 to December 31, 2022

ANN M CRAGGS - IRA

Account Number: [REDACTED]

Separate Acct Manager: TRUIST ADVISORY SERVICES INC.

Investment Discipline: PINNACLE MANAGED



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 services are offered by Truist Advisory Services, Inc., a SEC registered investment adviser.

Account Overview

CHANGE IN ACCOUNT VALUE	Current Period	Year-to-Date
BEGINNING VALUE	\$362,942.06	\$420,510.31
Additions and Withdrawals	\$0.00	\$0.00
Misc. & Corporate Actions	\$0.00	\$7,353.94
Income	\$1,985.02	\$7,507.35
Taxes, Fees and Expenses	\$0.00	(\$5,020.63)
Change in Value	(\$14,587.18)	(\$80,011.07)
ENDING VALUE (AS OF 12/31/22)	\$350,339.90	\$350,339.90
Total Pending Accrued Dividends	\$183.93	
Ending Value with Accrued Dividends	\$350,523.83	

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

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

RETIREMENT CONTRIBUTIONS/DISTRIBUTIONS

CONTRIBUTIONS	Current Period	Year-to-Date
For Current Year 2022	\$0.00	\$0.00
For Prior Year 2021	\$0.00	\$0.00
DISTRIBUTIONS		
For Current Year 2022	\$0.00	\$0.00

Retirement account maintenance fee waived or subsidized for 2022.

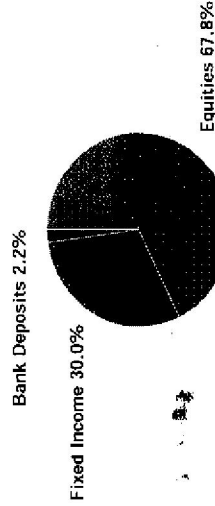
INCOME	Current Period	Year-to-Date
Dividends	\$1,959.96	\$7,326.46
Interest	\$21.51	\$91.26

Truist Investment Services, Inc.

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Account carried with National Financial Services LLC, Member
 NYSE, SIPC

ACCOUNT ALLOCATION



	Percent	Prior Period	Current Period
Bank Deposits	2.2 %	\$6,805.15	\$7,776.41
Equities	67.8	\$250,482.33	\$237,461.42
Fixed Income	30.0	\$105,854.58	\$105,102.07
TOTAL	100.0 %	\$362,942.06	\$350,339.90

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

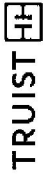
Statement for the Period December 1, 2022 to December 31, 2022

ANN M CRAGGS - IRA

Account Number: [REDACTED]

Separate Acct Manager: TRUIST ADVISORY SERVICES INC.

Investment Discipline: PINNACLE MANAGED



Private Client Group

Truist Investment Services, Inc.
Securities, brokerage accounts and insurance (including annuities) are offered by Truist Investment Services, Inc., a SEC-registered investment adviser. Truist Investment Services, Inc. is a SEC-registered investment adviser. Services are offered by Truist Advisory Services, Inc., a SEC-registered investment adviser.

Account Overview *continued*

INCOME <i>continued</i>	Current Period	Year-to-Date
Capital Gain	\$3.55	\$89.63
TOTAL INCOME	\$1,985.02	\$7,507.35

All income is tax deferred until it is distributed from the account.

TAXES, FEES AND EXPENSES	Current Period	Year-to-Date
Account Fees	\$0.00	(\$5,009.86)
Foreign Tax Paid	\$0.00	(\$10.77)
TOTAL TAXES, FEES AND EXPENSES	\$0.00	(\$5,020.63)

REALIZED GAIN (LOSS)	Current Period	Year-to-Date
FROM INVESTMENT ACTIVITY		
Realized Gain (Loss)	(\$251.17)	(\$22,130.46)
TOTAL GAIN (LOSS)	(\$251.17)	(\$22,130.46)

The account cost and associated gain (loss) is provided for informational purposes only and should not be used for tax-reporting purposes. Such information is provided to help you estimate and track the change in market value of each position relative to your investment into this security (not including reinvestments). Please refer to Footnotes and Cost Information at the end of this statement for more information.

REALIZED GAIN (LOSS) Estimated realized gains (losses) for transactions in your account as of the trade date, excluding transactions where cost basis information is incomplete.

GAIN (LOSS) FROM RETIREMENT DISTRIBUTION OF IN-KIND SHARES is the change in value of shares distributed compared to their cost and is provided for informational purposes only.

Truist Investment Services, Inc.

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Account carried with National Financial Services LLC, Member
NYSE, SIPC

Statement for the Period December 1, 2022 to December 31, 2022

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Account Overview *continued*

MESSAGES AND ALERTS

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

If you have an investment advisory agreement with Truist Advisory Services, Inc., only advisory share class annuities referenced under the Assets Held Away section of this statement are included in your investment advisory assets. Truist Advisory Services, Inc. does not provide ongoing investment advice or charge advisory fees on non-advisory share class annuities.

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

Effective December 2022, Bank of Hope was removed from the Bank Deposit Sweep Program bank list. You are not required to take action. If you have any questions or would like information on other Core Transaction Account options, please contact your financial professional.

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

Truist Investment Services, Inc.

MN_CEBNGWMWBBCQKSI_BBBB [REDACTED]

Account carried with National Financial Services LLC, Member
NYSE, SIPC

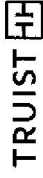
Statement for the Period December 1, 2022 to December 31, 2022

ANN M CRAGGS - IRA

Account Number: [REDACTED]

Separate Acct Manager: TRUIST ADVISORY SERVICES INC.

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Holdings

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

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

CASH AND CASH EQUIVALENTS - 2.22% of Total Account Value

Description	Symbol/Cusip Account Type	Quantity	Price on 12/31/22	Current Market Value	Estimated Annual Income	Net Change
Bank Deposits						
Bank deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). Funds used to purchase or sweep to a bank deposit are SIPC protected until deposited to a Program Bank at which time funds may be eligible for FDIC insurance. Customers are responsible for monitoring their total deposits at each Program Bank to determine the extent of available FDIC insurance. Refer to the Bank Deposit Detail section which appears later in this statement for information on the banks holding your deposits. If your account was established on the last business day of this month, your statement will not include a Bank Deposit Detail section. The Interest Rate below is the interest rate effective for Cash Balances in your FDIC-Insured Bank Deposit Sweep on the last day of the statement period.						
TRUIST BANK SINGLE BANK LEVEL RATE SWEEP	QAMCQ	7,776.41	\$1.00	\$7,776.41		
- MANAGED	CASH					
Interest Rate	3.66%					
Total Cash and Cash Equivalents				\$7,776.41		

HOLDINGS > EQUITIES - 24.11% of Total Account Value

Description	Symbol/Cusip Account Type	Quantity	Price on 12/31/22	Current Market Value	Estimated Annual Income	Cost	Net Change
Equity							
AKAMAI TECHNOLOGIES COM USD0.01	AKAM	32	\$84.30	\$2,697.60		\$3,716.48	(\$1,018.88)
Dividend Option Cash	CASH						
Capital Gain Option Cash							
Average Unit Cost	\$116.14						
Client Investment	\$3,716.48						
ALPHABET INC CAP STK CL C	GOOG	57	\$88.73	\$5,057.61		\$6,892.73	(\$1,835.12)

Truist Investment Services, Inc.

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Account carried with National Financial Services LLC, Member
 NYSE, SIPC

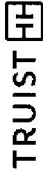
Statement for the Period December 1, 2022 to December 31, 2022

ANN M CRAGGS - IRA

Account Number: [REDACTED]

Separate Acct Manager: TRUIST ADVISORY SERVICES INC.

Investment Discipline: PINNACLE MANAGED



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 All services are offered by Truist Financial Services, Inc., a SEC registered investment advisor.

HOLDINGS > EQUITIES *continued*

Description	Symbol/Cusip Account Type	Quantity	Price on 12/31/22	Current Market Value	Estimated Annual Income	Cost	Net Change
ALPHABET INC CAP STK CL C <i>continued</i>							
Dividend Option Cash	GOOG CASH						
Capital Gain Option Cash							
Average Unit Cost							
Client Investment							
AMAZON.COM INC							
Estimated Yield 0.23%	AMZN CASH	39	\$84.00	\$3,276.00	\$7.80	\$5,065.91	(\$1,789.91)
Dividend Option Cash							
Capital Gain Option Cash							
Average Unit Cost							
Client Investment							
AMPHENOI CORP CLASS A COM USD0.001							
Estimated Yield 1.10%	APH CASH	7	\$76.14	\$532.98	\$5.88	\$517.01	\$15.97
Dividend Option Cash							
Capital Gain Option Cash							
Next Dividend Payable: 01/11/23							
Average Unit Cost							
Client Investment							
APTIV PLC COM USD0.01 ISIN #JE008783TY65							
SEDOL #B783TY6	APTIV CASH	23	\$93.13	\$2,141.99		\$2,853.69	(\$711.70)
Dividend Option Cash							
Capital Gain Option Cash							
Average Unit Cost							
Client Investment							
AUTOZONE INC COM USD0.01							
Dividend Option Cash	AZO CASH	1	\$2,466.18	\$2,466.18		\$1,393.22	\$1,072.96
Capital Gain Option Cash							
Average Unit Cost							
Client Investment							
BALL CORP COM NPV							
Estimated Yield 1.56%	BALL CASH	49	\$51.14	\$2,505.86	\$39.20	\$3,668.67	(\$1,162.81)
Dividend Option Cash							
Capital Gain Option Cash							
Average Unit Cost							
Client Investment							
BRISTOL-MYERS SQUIBB CO COM							
	BMV	27	\$71.95	\$1,942.65	\$61.56	\$1,793.88	\$148.77

Truist Investment Services, Inc.

Account carried with National Financial Services LLC, Member
 NYSE, SIPC

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Statement for the Period December 1, 2022 to December 31, 2022



ANN M CRAGGS - IRA
Account Number [REDACTED]

Separate Acct Manager: TRUIST ADVISORY SERVICES INC.
Investment Discipline: Pinnacle Managed

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SEC registered broker-dealer, member FINRA, SIPC, and a licensed insurance agency. Investment advisory
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HOLDINGS > EQUITIES *continued*

Description	Symbol/Cusip Account Type	Quantity	Price on 12/31/22	Current Market Value	Estimated Annual Income	Cost	Net Change
BRISTOL-MYERS SQUIBB CO COM							
Estimated Yield	3.16%						
Dividend Option Cash							
Capital Gain Option Cash							
Next Dividend Payable: 02/01/23							
Average Unit Cost	\$66.44						
Client Investment	\$1,793.88						
CAPITAL ONE FINANCIAL CORP COM USD0.01							
Estimated Yield	2.58%						
Dividend Option Cash							
Capital Gain Option Cash							
Next Dividend Payable: 02/01/23							
Average Unit Cost	\$155.13						
Client Investment	\$2,016.67						
CBRE GROUP INC COM USD0.01 CLASS A							
Estimated Yield	2.58%						
Dividend Option Cash							
Capital Gain Option Cash							
Next Dividend Payable: 02/01/23							
Average Unit Cost	\$88.56						
Client Investment	\$1,859.79						
COHERENT CORP COM							
Estimated Yield	3.08%						
Dividend Option Cash							
Capital Gain Option Cash							
Next Dividend Payable: 01/25/23							
Average Unit Cost	\$36.42						
Client Investment	\$2,456.53						
COMCAST CORP							
Estimated Yield	3.08%						
Dividend Option Cash							
Capital Gain Option Cash							
Next Dividend Payable: 01/25/23							
Average Unit Cost	\$54.50						
Client Investment	\$4,414.35						
DANAHER CORPORATION COM							
Estimated Yield	0.37%						
Dividend Option Cash							
Capital Gain Option Cash							
Next Dividend Payable: 01/27/23							
Average Unit Cost	\$268.37						
Client Investment	\$5,098.95						

Truist Investment Services, Inc.

Account carried with National Financial Services LLC, Member
NYSE, SIPC

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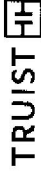
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HOLDINGS > EQUITIES *continued*

Description	Symbol/Cusip Account Type	Quantity	Price on 12/31/22	Current Market Value	Estimated Annual Income	Cost	Net Change
F5 INC COM	FFV	22	\$143.51	\$3,157.22		\$3,935.47	(\$778.25)
Dividend Option Cash	CASH						
Capital Gain Option Cash							
Average Unit Cost							
Client Investment							
GENERAL DYNAMICS CORP COM USD1.00	GD	4	\$248.11	\$992.44	\$20.16	\$748.73	\$243.71
Estimated Yield 2.03%	CASH						
Dividend Option Cash							
Capital Gain Option Cash							
Next Dividend Payable: 02/10/23							
Average Unit Cost							
Client Investment							
GLOBAL PAYMENTS INC	GPN	3	\$99.32	\$297.96	\$3.00	\$429.07	(\$131.11)
Estimated Yield 1.80%	CASH						
Dividend Option Cash							
Capital Gain Option Cash							
Average Unit Cost							
Client Investment							
HCA HEALTHCARE INC COM	HCA	17	\$239.96	\$4,079.32	\$38.08	\$3,571.62	\$507.70
Estimated Yield 0.93%	CASH						
Dividend Option Cash							
Capital Gain Option Cash							
Average Unit Cost							
Client Investment							
HOLDIC INC	HOLX	15	\$74.81	\$1,122.15		\$946.72	\$175.43
Dividend Option Cash	CASH						
Capital Gain Option Cash							
Average Unit Cost							
Client Investment							
INTUIT INC	INTU	6	\$389.22	\$2,335.32	\$18.72	\$2,844.82	(\$509.50)
Estimated Yield 0.80%	CASH						
Dividend Option Cash							
Capital Gain Option Cash							
Next Dividend Payable: 01/18/23							
Average Unit Cost							
Client Investment							
IQVIA HDGS INC COM	IQV	13	\$204.89	\$2,663.57		\$2,778.66	(\$115.09)
Dividend Option Cash	CASH						

Truist Investment Services, Inc.

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NYSE, SIPC

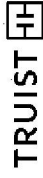
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Statement for the Period December 1, 2022 to December 31, 2022

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HOLDINGS > EQUITIES *continued*

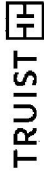
Description	Symbol/Cusip Account Type	Quantity	Price on 12/31/22	Current Market Value	Estimated Annual Income	Cost	Net Change
IQVIA HLDGS INC COM							
Capital Gain Option Cash							
Average Unit Cost							
Client Investment							
LENINAR CORP COM USD0.10 CLASS A							
Estimated Yield 1.65%		15	\$90.50	\$1,357.50	\$22.50	\$1,428.93	(\$71.43)
Dividend Option Cash	LEN CASH						
Capital Gain Option Cash							
Average Unit Cost							
Client Investment							
NXP SEMICONDUCTORS NV							
Estimated Yield 2.13%		29	\$158.03	\$4,582.87	\$98.02	\$5,517.96	(\$935.09)
Dividend Option Cash	NXPI CASH						
Capital Gain Option Cash							
Average Unit Cost							
Client Investment							
PAYPAL HLDGS INC COM							
Dividend Option Cash		32	\$71.22	\$2,279.04		\$3,172.82	(\$893.78)
Capital Gain Option Cash	PYPL CASH						
Average Unit Cost							
Client Investment							
PTC INC							
Dividend Option Cash		24	\$120.04	\$2,880.96		\$3,014.30	(\$133.34)
Capital Gain Option Cash	PTC CASH						
Average Unit Cost							
Client Investment							
REGENERON PHARMACEUTICALS INC							
Dividend Option Cash		3	\$721.49	\$2,164.47		\$1,754.55	\$409.92
Capital Gain Option Cash	REGN CASH						
Average Unit Cost							
Client Investment							
S&P GLOBAL INC COM							
Estimated Yield 1.87%		8	\$334.94	\$2,679.52	\$27.20	\$3,086.81	(\$407.29)
Dividend Option Cash	SPGI CASH						
Capital Gain Option Cash							
Average Unit Cost							
Client Investment							

Truist Investment Services, Inc.

Account carried with National Financial Services LLC, Member NYSE, SIPC

MN_CIBNCW/MWBBCQKSI_BBBB [REDACTED]

Statement for the Period December 1, 2022 to December 31, 2022



ANN M CRAGGS - IRA
Account Number: [REDACTED]

Separate Acct Manager: TRUIST ADVISORY SERVICES INC.
Investment Discipline: PINNACLE MANAGED

Private Client Group
Truist Investment Services, Inc.
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HOLDINGS > EQUITIES *continued*

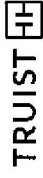
Description	Symbol/Cusip Account Type	Quantity	Price on 12/31/22	Current Market Value	Estimated Annual Income	Cost	Net Change
S&P GLOBAL INC COM	SPGI	continued					
Client Investment						\$3,086.81	
SCHWAB CHARLES CORP COM	SCHW CASH	65	\$83.26	\$5,411.90	\$57.20	\$4,518.60	\$893.30
Estimated Yield 1.05%							
Dividend Option Cash							
Capital Gain Option Cash							
Average Unit Cost \$69.52							
Client Investment \$4,518.60							
T-MOBILE US INC COM	TMUS CASH	11	\$140.00	\$1,540.00		\$1,228.34	\$311.66
Dividend Option Cash							
Capital Gain Option Cash							
Average Unit Cost \$111.67							
Client Investment \$1,228.34							
TAKE-TWO INTERACTIVE SOFTWARE INC	TTWO CASH	24	\$104.13	\$2,499.12		\$2,953.65	(\$454.53)
Dividend Option Cash							
Capital Gain Option Cash							
Average Unit Cost \$123.07							
Client Investment \$3,672.48							
UNITEDHEALTH GROUP INC	UNH CASH	12.511	\$530.18	\$6,633.08	\$82.57	\$4,534.27	\$2,098.81
Estimated Yield 1.24%							
Dividend Option Reinvest							
Capital Gain Option Reinvest							
Average Unit Cost \$362.42							
Client Investment \$4,478.24							
VERISK ANALYTICS INC COM	VRSK CASH	8	\$176.42	\$1,411.36	\$9.92	\$1,383.61	\$27.75
Estimated Yield 0.70%							
Dividend Option Cash							
Capital Gain Option Cash							
Average Unit Cost \$172.95							
Client Investment \$1,383.61							
VISA INC	V CASH	15.281	\$207.76	\$3,174.78	\$27.51	\$2,786.91	\$387.87
Estimated Yield 0.86%							
Dividend Option Reinvest							
Capital Gain Option Reinvest							
Average Unit Cost \$182.38							

Truist Investment Services, Inc.

Account carried with National Financial Services LLC, Member
NYSE, SIPC

MN_CEBNGWMWBBCQKSI_BBBB [REDACTED]

Statement for the Period December 1, 2022 to December 31, 2022



ANN M CRAGGS - IRA

Account Number [REDACTED]

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services are offered by Truist Advisory Services, Inc., a SEC registered investment advisor.**HOLDINGS > EQUITIES** *continued*

Description	Symbol/Cusip Account Type	Quantity	Price on 12/31/22	Current Market Value	Estimated Annual Income	Cost	Net Change
VISA INC	V	<i>continued</i>					
Client Investment				\$2,747.60			
Total Equity				\$84,479.04	\$657.00	\$91,893.66	(\$7,414.62)
Total Equities				\$84,479.04	\$657.00	\$91,893.66	(\$7,414.62)

Total Equities Client Investment \$90,101.08

HOLDINGS > MUTUAL FUNDS - 22.62% of Total Account Value

Description	Symbol/Cusip Account Type	Quantity	Price on 12/31/22	Current Market Value	Estimated Annual Income	Cost	Net Change
Equity							
GOLDMAN SACHS GIG PARTNERS INTL OPP I	GSIMX CASH	1,064.891	\$16.61	\$17,687.84	\$864.37	\$16,974.65 T	\$713.19
Estimated Yield 4.88%							
Dividend Option Cash							
Capital Gain Option Cash							
Average Unit Cost \$15.94							
Client Investment \$16,974.65							
Fixed Income							
CARILLON REAMS CORE BOND FUND CL I	SCCIX CASH	962.228	\$10.74	\$10,334.33	\$244.31	\$10,090.36	(\$356.03)
Estimated Yield 2.36%							
Dividend Option Cash							
Capital Gain Option Cash							
Average Unit Cost \$11.11							
Client Investment \$10,690.36							
FIRST TRUST PREFEED SECURITIES & INC I	FPEIX CASH	683.921	\$18.95	\$12,960.30	\$687.34	\$13,832.92	(\$872.62)
Estimated Yield 5.30%							
Dividend Option Cash							
Capital Gain Option Cash							
Average Unit Cost \$20.23							
Client Investment \$13,832.92							
JPMORGAN CORE BOND CLASS I	WOBIX CASH	1,388.777	\$10.99	\$14,012.75	\$374.69	\$14,388.18	(\$375.42)
Estimated Yield 2.67%							
Dividend Option Cash							
Capital Gain Option Cash							
Average Unit Cost \$10.36							

Truist Investment Services, Inc.

Account carried with National Financial Services LLC, Member
NYSE, SIPC

MN_CEBNGWMWBQCQKSI_BBBB [REDACTED]

TRUIST

Account Number: [REDACTED]

Private Client Group
Truist Investment Services, Inc.

Total Mutual Funds Client Investment **\$81,785.59**

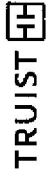
HOLDINGS > EXCHANGE TRADED PRODUCTS - 51.05% of Total Account Value

Symbol/Cusip	Price on opening	Current Market Value	Estimated Annual Income	Net Change
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Account carried with National Financial Services LLC, Member
NYSE, SIPC

Page 12 of 24

Statement for the Period December 1, 2022 to December 31, 2022



ANN M CRAGGS - IRA
Account Number [REDACTED]

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HOLDINGS > EXCHANGE TRADED PRODUCTS continued

Description	Symbol/Cusip Account Type	Quantity	Price on 12/31/22	Current Market Value	Estimated Annual Income	Cost	Net Change
FIRST TR EXCHNG TRADED FD VIII CBOE VEST							
Client Investment	XDEC						
ISHARES CORE S&P MID-CAP ETF	UHF	71	\$241.89	\$17,174.19	\$279.95	\$18,038.91	(\$864.72)
Estimated Yield 1.63%							
Dividend Option Cash							
Capital Gain Option Cash							
Average Unit Cost \$254.07							
Client Investment							
ISHARES CORE S&P SMALL-CAP E	LJR	181.089	\$94.64	\$17,138.26	\$242.32	\$19,208.24	(\$2,069.98)
Estimated Yield 1.41%							
Dividend Option Reinvest							
Capital Gain Option Reinvest							
Average Unit Cost \$106.07							
Client Investment							
ISHARES TR MSCI EAFE MIN VL	EFAV	153	\$63.565	\$9,728.51	\$245.75	\$9,633.89	\$94.52
Estimated Yield 2.52%							
Dividend Option Cash							
Capital Gain Option Cash							
Average Unit Cost \$62.97							
Client Investment							
SCHWAB US DIVIDEND EQUITY ETF	SCHD	288	\$75.54	\$21,755.52	\$737.71	\$20,556.30	\$1,199.22
Estimated Yield 3.39%							
Dividend Option Cash							
Capital Gain Option Cash							
Average Unit Cost \$71.38							
Client Investment							
SPDR S&P500 ETF TRUST TRUST UNIT	SPY	45	\$382.43	\$17,209.35	\$284.43	\$16,897.83	\$311.52
DEPOSITARY RECEIPT							
Estimated Yield 1.65%							
Dividend Option Cash							
Capital Gain Option Cash							
Next Dividend Payable: 01/31/23							
Average Unit Cost \$375.51							
Client Investment							
VANGUARD SCOTTS DALE FDS VANGUARD	VONV	324	\$66.58	\$21,571.92	\$479.65	\$22,064.40	(\$492.48)
RUSST000 VALUE IDX FD ETF							
Estimated Yield 2.22%							

Truist Investment Services, Inc.

Account carried with National Financial Services LLC, Member NYSE, SIPC

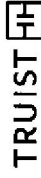
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Statement for the Period December 1, 2022 to December 31, 2022

ANN M CRAGGS - IRA

Account Number [REDACTED]

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HOLDINGS > EXCHANGE TRADED PRODUCTS continued

Description	Symbol/Cusip Account Type	Quantity	Price on 12/31/22	Current Market Value	Estimated Annual Income	Cost	Net Change
VANGUARD SCOTTS DALE FDS VANGUARD							
Dividend Option Cash	VONV						
Capital Gain Option Cash							
Average Unit Cost							
Client Investment							
Total Equity				\$135,294.54	\$2,439.18	\$134,052.44	\$1,242.10
Fixed Income							
ISHARES CORE US AGGREGATE BOND ETF	AGG	182	\$96.99	\$17,652.18	\$422.00	\$17,530.86	\$121.32
Estimated Yield 2.39%	CASH						
Dividend Option Cash							
Capital Gain Option Cash							
Average Unit Cost							
Client Investment							
SPDR PORTFOLIO SHORT TERM CORPORATE BOND ETF	SPSB	441	\$79.38	\$12,956.58	\$248.85	\$12,943.35	\$13.23
Estimated Yield 1.92%	CASH						
Dividend Option Cash							
Capital Gain Option Cash							
Average Unit Cost							
Client Investment							
VANGUARD BD INDEX FDS INTERMED TERM	BIV	174	\$74.32	\$12,931.68	\$308.25	\$12,952.56	(\$20.88)
Estimated Yield 2.38%	CASH						
Dividend Option Cash							
Capital Gain Option Cash							
Average Unit Cost							
Client Investment							
Total Fixed Income				\$43,540.44	\$979.10	\$43,426.77	\$113.67
Total Exchange Traded Products				\$178,834.98	\$3,418.28	\$177,479.21	\$1,355.77
Total Exchange Traded Products Client Investment		\$177,039.84					
Total Securities				\$342,563.49	\$7,051.27	\$351,158.46	(\$8,594.97)
TOTAL PORTFOLIO VALUE				\$350,339.90	\$7,051.27	\$351,158.46	(\$8,594.97)

Truist Investment Services, Inc.

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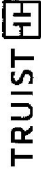
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NYSE, SIPC

Statement for the Period December 1, 2022 to December 31, 2022

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TOTAL CLIENT INVESTMENT \$348,926.51

Activity

The account cost and associated gain (loss) is provided for informational purposes only and should not be used for tax-reporting purposes. Such information is provided to help you estimate and track the change in market value of each position relative to your investment into this security (not including reinvestments). Please refer to Footnotes and Cost Information at the end of this statement for more information.

PURCHASES, SALES, AND REDEMPTIONS

Settlement Date	Account Type	Transaction	Description	Quantity	Amount	Cost	Transaction Gain (Loss)
Securities Purchased							
12/01/22	CASH	REINVESTMENT	VISA INC REINVEST @ \$208.7280 TRADE DATE 11-29-22	0.033	(\$6.86)	\$6.86	
12/13/22	CASH	REINVESTMENT	UNITEDHEALTH GROUP INC REINVEST @ \$545.8504 TRADE DATE 12-09-22	0.038	(\$20.58)	\$20.58	
12/15/22	CASH	YOU BOUGHT	BALL CORP COM NPV EXEC ON MULT EXCHG DETAILS ON REQUEST AVERAGE PRICE TRADE DETAILS ON REQUEST STUD @ 53.8021	16	(\$860.83)	\$860.83	
12/19/22	CASH	REINVESTMENT	ISHARES CORE S&P SMALL-CAP E REINVEST @ \$95.5773 TRADE DATE 12-15-22	0.778	(\$74.34)	\$74.34	
12/20/22	CASH	YOU BOUGHT	COHERENT CORP COM CROSS TRADE EXEC ON MULT EXCHG DETAILS ON REQUEST AVERAGE PRICE TRADE DETAILS ON REQUEST @ 34.6962	16	(\$555.14)	\$555.14	
12/21/22	CASH	YOU BOUGHT	FIRST TR EXCHNG TRADED FD VIII CBOE VEST US EQI TRD EXECUTED BY OLMN @ 29.52	570	(\$16,826.40)	\$16,826.40	
12/30/22	CASH	REINVESTMENT	FIRST TR EXCHANGE-TRADED FD CAP STRENGTH ETF REINVEST @ \$74.9620 TRADE DATE 12-28-22	0.711	(\$53.29)	\$53.29	
Total Securities Purchased					(\$18,397.44)		

Securities Sold

Truist Investment Services, Inc.

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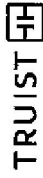
Account carried with National Financial Services LLC, Member
NYSE, SIPC

Statement for the Period December 1, 2022 to December 31, 2022

ANN M CRAGGS - IRA

Account Number [REDACTED]

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PURCHASES, SALES, AND REDEMPTIONS *continued*

Settlement Date	Account Type	Transaction	Description	Quantity	Amount	Cost	Transaction Gain (Loss)
12/20/22	CASH	YOU SOLD	HCA HEALTHCARE INC COM EXEC ON MULT EXCHG DETAILS ON REQUEST AVERAGE PRICE TRADE DETAILS ON REQUEST @ 238.5207	(2)	\$477.02	\$506.80	(\$29.78)
12/20/22	CASH	YOU SOLD	HOLOGIC INC EXEC ON MULT EXCHG DETAILS ON REQUEST AVERAGE PRICE TRADE DETAILS ON REQUEST @ 73.8116	(7)	\$516.66	\$441.80	\$74.86
12/21/22	CASH	YOU SOLD	SPDR S&P500 ETT TRUIST TRUIT UNIT DEPOSITORY RECEIPT EXEC ON MULT EXCHG DETAILS ON REQUEST AVERAGE PRICE TRADE DETAILS ON REQUEST ST32	(41)	\$15,564.79	\$16,334.26	(\$769.47)
12/23/22	CASH	YOU SOLD	GENERAL DYNAMICS CORP COM USD1.00 AVERAGE PRICE TRADE DETAILS ON REQUEST STON @ 249.8191	(2)	\$499.62	\$374.36	\$125.26
12/23/22	CASH	YOU SOLD	HOLOGIC INC AVERAGE PRICE TRADE DETAILS ON REQUEST SUE7 @ 75.0876	(7)	\$525.59	\$441.81	\$83.78
Total Securities Sold					\$17,583.68		

ACTIVITY > CORE FUND ACTIVITY

For more information about the operation of your core account, please refer to your Customer Agreement.

Settlement Date	Account Type	Transaction	Description	Quantity	Amount
12/01/22	CASH	YOU BOUGHT	TRUIST BANK SINGLE BANK LEVEL RATE SWEEP - MANAGED @ 1	32.85	(\$32.85)
12/02/22	CASH	YOU BOUGHT	TRUIST BANK SINGLE BANK LEVEL RATE SWEEP - MANAGED @ 1	25.39	(\$25.39)
12/06/22	CASH	YOU BOUGHT	TRUIST BANK SINGLE BANK LEVEL RATE SWEEP - MANAGED MORNING TRADE @ 1	26.03	(\$26.03)

Truist Investment Services, Inc.

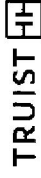
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NYSE, SIPC

Statement for the Period December 1, 2022 to December 31, 2022

ANN M CRAGGS - IRA
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ACTIVITY > CORE FUND ACTIVITY continued

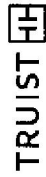
Settlement Date	Account Type	Transaction	Description	Quantity	Amount
12/07/22	CASH	YOU BOUGHT	TRUIST BANK SINGLE BANK LEVEL RATE SWEEP - MANAGED MORNING TRADE @ 1	71.86	(\$71.86)
12/12/22	CASH	YOU BOUGHT	TRUIST BANK SINGLE BANK LEVEL RATE SWEEP - MANAGED MORNING TRADE @ 1	209.38	(\$209.38)
12/14/22	CASH	YOU BOUGHT	TRUIST BANK SINGLE BANK LEVEL RATE SWEEP - MANAGED @ 1	3.55	(\$3.55)
12/15/22	CASH	YOU SOLD	TRUIST BANK SINGLE BANK LEVEL RATE SWEEP - MANAGED MORNING TRADE @ 1	(854.23)	\$854.23
12/18/22	CASH	YOU BOUGHT	TRUIST BANK SINGLE BANK LEVEL RATE SWEEP - MANAGED MORNING TRADE @ 1	153	(\$153.00)
12/20/22	CASH	YOU BOUGHT	TRUIST BANK SINGLE BANK LEVEL RATE SWEEP - MANAGED MORNING TRADE @ 1	576.11	(\$576.11)
12/21/22	CASH	YOU BOUGHT	TRUIST BANK SINGLE BANK LEVEL RATE SWEEP - MANAGED @ 1	864.37	(\$864.37)
12/21/22	CASH	YOU SOLD	TRUIST BANK SINGLE BANK LEVEL RATE SWEEP - MANAGED MORNING TRADE @ 1	(1,220.51)	\$1,220.51
12/23/22	CASH	YOU BOUGHT	TRUIST BANK SINGLE BANK LEVEL RATE SWEEP - MANAGED MORNING TRADE @ 1	1,060.36	(\$1,060.36)
12/28/22	CASH	YOU BOUGHT	TRUIST BANK SINGLE BANK LEVEL RATE SWEEP - MANAGED MORNING TRADE @ 1	10.64	(\$10.64)

Truist Investment Services, Inc.

MN_CEBNGWMWBBCQKSI_BBBB [REDACTED]

Account carried with National Financial Services LLC, Member
NYSE, SIPC

Statement for the Period December 1, 2022 to December 31, 2022



ANN M CRAGGS - IRA

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ACTIVITY > CORE FUND ACTIVITY continued

Settlement Date	Account Type	Transaction	Description	Quantity	Amount
12/29/22	CASH	YOU BOUGHT	TRUIST BANK SINGLE BANK LEVEL RATE SWEEP - MANAGED MORNING TRADE @ 1	125.72	(\$125.72)
12/30/22	CASH	YOU BOUGHT	TRUIST BANK SINGLE BANK LEVEL RATE SWEEP - MANAGED MORNING TRADE @ 1	3.23	(\$3.23)
12/30/22	CASH	REINVESTMENT	TRUIST BANK SINGLE BANK LEVEL RATE SWEEP - MANAGED NET INT REINVEST	21.51	(\$21.51)
TOTAL CORE FUND ACTIVITY					(\$1,171.26)

ACTIVITY > INCOME

Settlement Date	Account Type	Transaction	Description	Quantity	Amount
Dividends					
11/30/22	CASH	DIVIDEND RECEIVED	FIRST TRUST PREFERRED SECURITIES & INC I		\$59.84
12/01/22	CASH	DIVIDEND RECEIVED	THE BOND FUND OF AMERICA F3		\$33.01
12/01/22	CASH	DIVIDEND RECEIVED	CARILLON REAMS CORE BOND FUND CL		\$25.39
12/01/22	CASH	DIVIDEND RECEIVED	VISA INC		\$5.56
12/06/22	CASH	DIVIDEND RECEIVED	VANGUARD BD INDEX FDS INTERMED TERM		\$28.03
12/07/22	CASH	DIVIDEND RECEIVED	ISHARES CORE US AGGREGATE BOND ETF		\$41.17
12/07/22	CASH	DIVIDEND RECEIVED	SPDR PORTFOLIO SHORT TERM CORPORATE BOND ETF		\$30.69
12/12/22	CASH	DIVIDEND RECEIVED	S&P GLOBAL INC COM		\$6.80

Truist Investment Services, Inc.

Account carried with National Financial Services LLC, Member
 NYSE, SIPC

MN_CEBNGWMWBBCQKSL_BBBB [REDACTED]

Statement for the Period December 1, 2022 to December 31, 2022

TRUIST 

ANN M CRAGGS - IRA

Account Number Separate Acct Manager: TRUIST ADVISORY SERVICES INC.
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Settlement Date	Account Type	Transaction	Description	Quantity	Amount
12/12/22	CASH	DIVIDEND RECEIVED	SCHWAB US DIVIDEND EQUITY ETF		\$202.58
12/13/22	CASH	DIVIDEND RECEIVED	UNITEDHEALTH GROUP INC		\$20.58
12/15/22	CASH	DIVIDEND RECEIVED	BALL CORP COM NPV		\$6.60
12/19/22	CASH	DIVIDEND RECEIVED	ISHARES CORE S&P MID-CAP ETF		\$9.07
12/19/22	CASH	DIVIDEND RECEIVED	ISHARES CORE S&P MID-CAP ETF		\$67.90
12/19/22	CASH	DIVIDEND RECEIVED	ISHARES CORE S&P SMALL-CAP E		\$74.34
12/19/22	CASH	DIVIDEND RECEIVED	ISHARES TR MSCI EAFE MIN VL		\$76.03
12/20/22	CASH	DIVIDEND RECEIVED	VANGUARD SCOTTSDALE FDS VANGUARD RUSST000 VALUE IDX FD ETF		\$137.57
12/21/22	CASH	DIVIDEND RECEIVED	GOLDMAN SACHS GQG PARTNERS INTL OPP I		\$864.37
12/21/22	CASH	DIVIDEND RECEIVED	ISHARES CORE US AGGREGATE BOND ETF		\$41.10
12/23/22	CASH	DIVIDEND RECEIVED	SPDR PORTFOLIO SHORT TERM CORPORATE BOND ETF		\$35.15
12/28/22	CASH	DIVIDEND RECEIVED	CARILLON REAMS CORE BOND FUND CL I		\$26.78
12/28/22	CASH	DIVIDEND RECEIVED	HCA HEALTHCARE INC COM		\$10.64
12/28/22	CASH	DIVIDEND RECEIVED	JPMORGAN GLOBAL BOND OPPORTUNITIES CLI		\$32.78
12/28/22	CASH	DIVIDEND RECEIVED	JPMORGAN CORE BOND CLASS I		\$36.29
12/29/22	CASH	DIVIDEND RECEIVED	VANGUARD BD INDEX FDS INTERMED TERM		\$29.87
12/30/22	CASH	DIVIDEND RECEIVED	FIRST TR EXCHANGE-TRADED FD CAP STRENGTH ETF		\$53.28
12/30/22	CASH	DIVIDEND RECEIVED	GLOBAL PAYMENTS INC		\$0.75
12/30/22	CASH	DIVIDEND RECEIVED	VERISK ANALYTICS INC COM		\$2.48
Total Dividends					\$1,959.96

Interest

Truist Investment Services, Inc.

Account carried with National Financial Services LLC, Member
NYSE, SIPCMN_CEBNGWMWBBCQKSL_BBBB 

Statement for the Period December 1, 2022 to December 31, 2022

ANN M CRAGGS - IRA

Account Number: [REDACTED]

Separate Acct Manager: TRUIST ADVISORY SERVICES INC.
Investment Discipline: PINNACLE MANAGED

TRUIST 

Private Client Group
Truist Investment Services, Inc.
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ACTIVITY > INCOME *continued*

Settlement Date	Account Type	Transaction	Description	Quantity	Amount
12/30/22	CASH	INTEREST RECEIVED	TRUIST BANK SINGLE BANK LEVEL RATE SWEEP - MANAGED		\$21.51
Total Interest					\$21.51
Capital Gain					
12/13/22	CASH	LONG CAP GAIN	JPMORGAN CORE BOND CLASS I		\$0.82
12/13/22	CASH	SHORT CAP GAIN	JPMORGAN GLOBAL BOND OPPORTUNITIES CL I		\$2.73
Total Capital Gain					\$3.55
TOTAL INCOME					\$1,985.02

ACTIVITY > PENDING DISTRIBUTIONS

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

Symbol/Cusip	Security Description	Eligible Quantity	Rate	Payment Amount
Pending Accrued Dividends				
APH	AMPHENOL CORP CLASS A COM USD00.001	7	\$0.21	\$1.47
DHR	DANAHER CORPORATION COM	19	\$0.25	\$4.75
NXPI	NXP SEMICONDUCTORS NV	29	\$0.85	\$24.51
SPY	SPDR S&P500 ETF TRUST TRUST UNIT DEPOSITARY RECEIPT	86	\$1.78	\$153.20
Total Pending Accrued Dividends				\$183.93

Truist Investment Services, Inc.

MIN_CEBNCQWMBBCQKSI_BB888 [REDACTED]

Account carried with National Financial Services LLC, Member
NYSE, SIPC

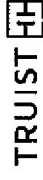
Statement for the Period December 1, 2022 to December 31, 2022

ANN M CRAGGS - IRA

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ACTIVITY > TRADES PENDING SETTLEMENT

These trades settle after the closing date of this statement and will be reflected on your next statement.

Trade Date	Settlement Date	Transaction	Description	Quantity	Amount	Cost	Transaction Gain (Loss)
12/30/22	01/04/23	BOUGHT	COHERENT CORP COM CROSS TRADE EXEC ON MULT EXCHG DETAILS ON REQUEST AVERAGE PRICE TRADE DETAILS ON REQUEST	14	(\$490.06)	\$490.06	
12/30/22	01/04/23	SOLD	GENERAL DYNAMICS CORP COM USD1.00 CROSS TRADE EXEC ON MULT EXCHG DETAILS ON REQUEST AVERAGE PRICE TRADE DETAILS ON REQUEST	(4)	\$383.44	\$748.73	\$234.71
12/30/22	01/04/23	SOLD	HOLOGIC INC CROSS TRADE EXEC ON MULT EXCHG DETAILS ON REQUEST AVERAGE PRICE TRADE DETAILS ON REQUEST	(15)	\$1,119.70	\$946.72	\$172.98
12/30/22	01/04/23	BOUGHT	MARVELL TECHNOLOGY INC COM CROSS TRADE EXEC ON MULT EXCHG DETAILS ON REQUEST AVERAGE PRICE TRADE DETAILS ON REQUEST	22	(\$810.59)	\$810.59	
12/30/22	01/04/23	BOUGHT	MICROSOFT CORP CROSS TRADE EXEC ON MULT EXCHG DETAILS ON REQUEST AVERAGE PRICE TRADE DETAILS ON REQUEST	7	(\$1,666.07)	\$1,666.07	
12/30/22	01/04/23	SOLD	PTC INC CROSS TRADE EXEC ON MULT EXCHG DETAILS ON REQUEST AVERAGE PRICE TRADE DETAILS ON REQUEST	(9)	\$1,067.17	\$1,210.68	(\$143.51)
12/30/22	01/04/23	BOUGHT	TAKE-TWO INTERACTIVE SOFTWARE INC EXEC ON MULT EXCHG DETAILS ON REQUEST AVERAGE PRICE TRADE DETAILS ON REQUEST	5	(\$516.16)	\$516.16	
Total Trades Pending Settlement							(\$312.57)

Truist Investment Services, Inc.

MIN_CEBNGW/MWBBCQKSJ_BBHBB [REDACTED]

Account carried with National Financial Services LLC, Member NYSE, SIPC

Statement for the Period December 1, 2022 to December 31, 2022

ANN M CRAGGS - IRA

Account Number

Separate Acct Manager: TRUIST ADVISORY SERVICES INC.
Investment Discipline: PINNACLE MANAGED



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ACTIVITY > BANK DEPOSIT DETAIL

Bank Deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). Funds are not FDIC insured until swept to a Program Bank. Customers are responsible for monitoring their total deposits at each Program Bank to determine the extent of available FDIC insurance. Your ending balance at each Program Bank as of the end of this statement period is shown below. If you participate in the Bank Deposit Sweep Program, the Bank Deposit Detail section lists banks and ending balances. Funds pending settlement reflect deposits to (credit) or withdrawals from (debit) to a Program Bank. Please refer to the Program Disclosure document for additional details that may impact the program.

Bank	Beginning Balance	Ending Balance
Truist Bank (Managed)	\$6,605.15	\$7,776.41
Total Bank Deposits	\$6,605.15	\$7,776.41

Footnotes and Cost Information

NFS makes no warranties with respect to, and specifically disclaims any liability arising out of your use of, or any position taken in reliance upon, NFS-provided cost and net change information. NFS determines gain (loss) using the first-in, first-out (FIFO) method on all transactions in a retirement account unless an alternative disposal method has been selected by you, or your broker dealer has elected to use another disposal method in the event you do not elect a method. For retirement accounts, gain/loss information should not be used for tax purposes. Cost information for debt securities has not been adjusted for amortization or accretion.

T - Cost basis information was provided by a third party. We treat it as original cost basis, as of the date it is provided, and we assume that for equities, it reflects any prior corporate actions, and for asset-backed fixed income securities, it reflects any prior principal pay downs.

Miscellaneous Footnotes

CHANGE IN VALUE OF YOUR PORTFOLIO is the change in market value of your portfolio assets over the time period shown. The portfolio assets include the market value of all the securities in the account, plus insurance and annuity assets if applicable. The time frame of the graph is from account opening or September 2011, whichever is later, to the current period. Please note that large increases and/or declines in the change in the value of the portfolio can be due to additions, distribution and/or performance.

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

Truist Investment Services, Inc.

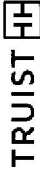
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Account carried with National Financial Services LLC, Member
NYSE, SIPC

Statement for the Period December 1, 2022 to December 31, 2022

ANN M CRAGGS - IRA
Account Number [REDACTED]

Separate Acct Manager: TRUIST ADVISORY SERVICES INC.
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Miscellaneous Footnotes *continued*

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

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

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

Truist Investment Services, Inc.

MN_CEBNGWMWBBCQKSI_BBBBB [REDACTED]

Account carried with National Financial Services LLC, Member
NYSE, SIPC

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

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

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

ADDITIONAL INFORMATION Free credit balances ("FCB") are funds payable to you on demand. FCB are subject to open commitments such as uncleared checks and exclude proceeds from sales of certificated securities without delivery of the certificate. If your FCB is swept to a core position, you can liquidate the core position and have the proceeds sent to you or held in your account subject to the terms of your account agreement. Required rule 10b-1(a) information not contained herein will be provided on written request. Fidelity may use this free credit balance in connection with its business, subject to applicable law.

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

Options Customers. Each transaction confirmation previously delivered to you contains full information about commissions and other charges. If you require further information, please contact your broker-dealer.

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

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

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

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

Sales Loads and Fees. In connection with (i) access to, purchase, sale, exchange or redemption of, and/or maintenance of positions in mutual funds, ETFs and other investment products such as alternative investments or private placements ("funds") or (ii) infrastructure needed to support such funds, some funds, or their investment

Truist Investment Services, Inc.

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priced at par value, may differ from its purchase price and may not closely reflect the value at which the security may be sold or purchased based on various market factors. Investment decisions should be made only after consulting your broker-dealer.

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

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

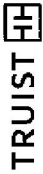
NYSE and FINRA. All transactions are subject to the constitution, rules, regulations, customs, usages, rulings and interpretations of the exchange market and its clearing house, if any, where the transactions are executed, and of the New York Stock Exchange (NYSE) and of the Financial Industry Regulatory Authority ("FINRA"). The FINRA requires that we notify you in writing of the availability of an investor brochure that includes information describing FINRA Regulation's BrokerCheck Program ("Program"). To obtain a brochure or more information about the Program or FINRA Regulation, contact the FINRA Regulation BrokerCheck Program Hotline at (800) 289-9399 or access the FINRA's web site at www.finra.org. **FINRA Rule 4311** requires that your broker-dealer and NFS allocate between them certain functions regarding the administration of your brokerage account. The following is a summary of the allocation services performed by your broker-dealer and NFS. A more complete description is available upon request. **Your broker-dealer is responsible for:** (1) obtaining and verifying brokerage account information and documentation, (2) opening, approving and monitoring your brokerage account; (3) transmitting timely and accurate orders and other instructions to NFS with respect to your brokerage account; (4) determining the suitability of investment recommendations and advice; (5) operating, and supervising your brokerage account and its own activities in compliance with applicable laws and regulations including compliance with margin rules pertaining to your margin account, if applicable, and (6) maintaining required books and records for the services that it performs. **NFS shall, at the direction of your broker-dealer:** (1) execute, clear and settle transactions processed through NFS by your broker-dealer; (2) prepare and send transaction confirmations and periodic statements of your brokerage account (unless your broker-dealer has undertaken to do so). Certain securities pricing and descriptive information may be provided by your broker-dealer or obtained from third parties deemed to be reliable. However, this information has not been verified by NFS. (3) act as custodian for funds and securities received by NFS on your behalf; (4) follow the instructions of your broker-dealer with respect to transactions and the receipt and delivery of funds and securities for your brokerage account, and (5) extend margin credit for purchasing or carrying securities on margin. Your broker-dealer is responsible for ensuring that your brokerage account is in compliance with federal, industry and NFS margin rules, and for advising you of margin requirements. NFS shall maintain the required books and records for the services it performs. **Securities in accounts carried by NFS** are protected in accordance with the Securities Investor Protection Corporation ("SIPC") up to \$500,000. The \$500,000 total amount of SIPC protection is inclusive of up to \$250,000 protection for claims for cash, subject to periodic adjustments for inflation in accordance with terms of the SIPC statute and approval by SIPC's Board of Directors. NFS also has arranged for coverage above these limits. Neither coverage protects against a decline in the market value of securities, nor does either coverage extend to certain securities that are considered ineligible for coverage. For more details on SIPC, or to request a SIPC brochure, visit www.sipc.org or call 1-202-371-8300. Funds used to purchase or sweep to a bank deposit are SIPC protected until deposited to a Program Bank at which time funds may be eligible for FDIC insurance. Assets Held Away, commodities, unregistered investment contracts, futures accounts, loaned securities and other investments may not be covered. Precious metals are not covered by SIPC protection. Mutual funds and/or other securities are not backed or guaranteed by any bank, nor are they insured by the FDIC and involve investment risk including possible loss of principal.

End of Statement 722239.10.0

Account carried with National Financial Services LLC, Member
NYSE, SIPC

ENV# CEBNGWMBBCQKSK BBBBC
TRUIST INVESTMENT SERVICES INC
P.O. BOX 596
RICHMOND, VA 23286

ANN MELINDA CRAGGS
TOD ON FILE



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Services are offered by Truist Advisory Services, Inc., a SEC registered investment adviser.

STATEMENT FOR THE PERIOD DECEMBER 1, 2022 TO DECEMBER 31, 2022

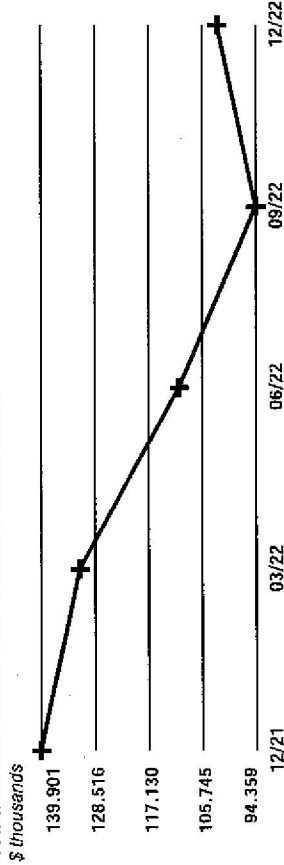
ANN M CRAGGS - Individual TOD
Account Number

Separate Acct Manager: TRUIST ADVISORY SERVICES INC.
Investment Discipline: PINNACLE MANAGED

TOTAL VALUE OF YOUR PORTFOLIO \$102,582.23

YOUR FINANCIAL ADVISOR IS: THE BRICK CITY GROUP
RR#: D8S
For questions about your accounts:
Local: 352 390 2825

CHANGE IN VALUE OF YOUR PORTFOLIO



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

Account carried with National Financial Services LLC, Member
NYSE, SIPC

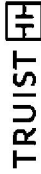
Truist Investment Services, Inc.

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Statement for the Period December 1, 2022 to December 31, 2022

ANN M CRAGGS - Individual IOD
Account Number [REDACTED]

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Account Overview

CHANGE IN ACCOUNT VALUE	Current Period	Year-to-Date
BEGINNING VALUE	\$106,615.77	\$139,901.36
Additions and Withdrawals	\$0.00	(\$10,000.00)
Misc. & Corporate Actions	\$0.00	\$0.00
Income	\$781.02	\$2,173.11
Taxes, Fees and Expenses	\$0.00	(\$1,951.90)
Change in Value	(\$4,814.56)	(\$27,540.34)
ENDING VALUE (AS OF 12/31/22)	\$102,582.23	\$102,582.23

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

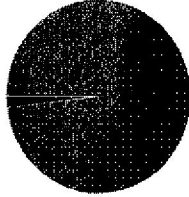
INCOME	Current Period	Year-to-Date
TAXABLE		
Taxable Dividends	\$772.94	\$2,139.53
Taxable Interest	\$8.08	\$33.58
TOTAL TAXABLE	\$781.02	\$2,173.11
TOTAL INCOME	\$781.02	\$2,173.11

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

TAXES, FEES AND EXPENSES	Current Period	Year-to-Date
Account Fees	\$0.00	(\$1,951.90)
TOTAL TAXES, FEES AND EXPENSES	\$0.00	(\$1,951.90)

ACCOUNT ALLOCATION

Bank Deposits 2.0%



Equity 98.0%

	Percent	Prior Period	Current Period
Bank Deposits	2.0 %	\$2,517.21	\$2,009.19
Equity	98.0	\$104,098.56	\$100,573.04
TOTAL	100.0 %	\$106,615.77	\$102,582.23

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

Truist Investment Services, Inc.

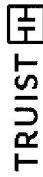
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Account carried with National Financial Services LLC, Member
NYSE, SIPC

Statement for the Period December 1, 2022 to December 31, 2022

ANN M CRAGGS - Individual TOD
Account Number [REDACTED]

Separate Acct Manager: TRUIST ADVISORY SERVICES INC.
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Account Overview *continued*

REALIZED GAIN (LOSS)	Current Period	Year-to-Date
Short Term Gain	\$0.00	\$883.50
Short Term Loss	\$0.00	\$10,541.49
Disallowed Short Term Loss	\$0.00	\$12.64
TOTAL SHORT TERM GAIN (LOSS)	\$0.00	(\$9,645.35)
Long Term Gain	\$0.00	\$0.00
Long Term Loss	\$0.00	\$0.00
Disallowed Long Term Loss	\$0.00	\$0.00
TOTAL LONG TERM GAIN (LOSS)	\$0.00	\$0.00

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

MESSAGES AND ALERTS

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

If you have an investment advisory agreement with Truist Advisory Services, Inc., only advisory
share class annuities referenced under the Assets Held Away section of this statement are included
in your investment advisory assets. Truist Advisory Services, Inc. does not provide ongoing
investment advice or charge advisory fees on non-advisory share class annuities.

Effective December 2022, Bank of Hope was removed from the Bank Deposit Sweep Program
bank list. You are not required to take action. If you have any questions or would like
information on other Core Transaction Account options, please contact your financial
professional.

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

Truist Investment Services, Inc.

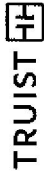
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Account carried with National Financial Services LLC, Member
NYSE, SIPC

Statement for the Period December 1, 2022 to December 31, 2022

ANN M CRAGGS - Individual
Account Number [REDACTED]

Separate Acct Manager: TRUIST ADVISORY SERVICES INC.
Investment Discipline: PINNACLE MANAGED



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

Account Overview *continued*

MESSAGES AND ALERTS *continued*

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

Truist Investment Services, Inc.

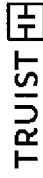
MN CEBNGWMWBBCQKSK_BBBC [REDACTED]

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NYSE, SIPC

Statement for the Period December 1, 2022 to December 31, 2022

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Holdings

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

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

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

CASH AND CASH EQUIVALENTS - 1.96% of Total Account Value

Description	Symbol/Cusip Account Type	Quantity	Price on 12/31/22	Current Market Value	Estimated Annual Income	Unrealized Gain (Loss)
Bank Deposits						
Bank deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). Funds used to purchase or sweep to a bank deposit are SIPC protected until deposited to a Program Bank at which time funds may be eligible for FDIC insurance. Customers are responsible for monitoring their total deposits at each Program Bank to determine the extent of available FDIC insurance. Refer to the Bank Deposit Detail section which appears later in this statement for information on the banks holding your deposits. If your account was established on the last business day of this month, your statement will not include a Bank Deposit Detail section. The Interest Rate below is the interest rate effective for Cash Balances in your FDIC-Insured Bank Deposit Sweep on the last day of the statement period.						
LEVEL RATE MULTIBANK SWEEP MANAGED	QTMNQ CASH	2,009.19	\$1.00	\$2,009.19		
Interest Rate	3.65%					
Total Cash and Cash Equivalents				\$2,009.19		

HOLDINGS > EXCHANGE TRADED PRODUCTS - 98.04% of Total Account Value

Description	Symbol/Cusip Account Type	Quantity	Price on 12/31/22	Current Market Value	Estimated Annual Income	Original/Adjusted Cost Basis	Unrealized Gain (Loss)
Equity							
CONSUMER DISCRETIONARY SELECT SECTOR	XLY CASH	42	\$129.16	\$5,424.72	\$54.13	\$8,817.08	(\$3,392.36)
SPDR FUND							
Estimated Yield	0.99%						
Dividend Option Cash							
Capital Gain Option Cash							
Average Unit Cost	\$209.93						
Client Investment	\$8,817.08						

Truist Investment Services, Inc.

MN_CEBNGWMWBBCQKSK_BBBC [REDACTED]

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NYSE, SIPC

Statement for the Period December 1, 2022 to December 31, 2022



ANN M CRAGGS - Individual TOD
Account Number [REDACTED]

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Services are offered by Truist Advisory Services, Inc., a SEC registered investment advisor.

HOLDINGS > EXCHANGE TRADED PRODUCTS *continued*

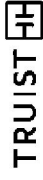
Description	Symbol/Cusip Account Type	Quantity	Price on 12/31/22	Current Market Value	Estimated Annual Income	Original/Adjusted Cost Basis	Unrealized Gain (Loss)
CONSUMER STAPLES SELECT SECTOR SPDR	XLP CASH	108	\$74.55	\$8,051.40	\$198.86	\$8,003.65	\$47.75
Estimated Yield 2.47%							
Dividend Option Cash							
Capital Gain Option Cash							
Average Unit Cost \$74.11							
Client Investment \$8,003.65							
HEALTH CARE SELECT SECTOR SPDR	XLV CASH	140	\$135.85	\$19,019.00	\$278.96	\$18,394.84	\$624.16
Estimated Yield 1.46%							
Dividend Option Cash							
Capital Gain Option Cash							
Average Unit Cost \$131.39							
Client Investment \$18,382.20							
ISHARES CORE MSCI EUROPE ETF	IEUR CASH	64	\$47.50	\$3,040.00	\$92.85	\$3,791.20	(\$751.20)
Estimated Yield 3.05%							
Dividend Option Cash							
Capital Gain Option Cash							
Average Unit Cost \$59.24							
Client Investment \$3,791.20							
SELECT SECTOR SPDR TR COMMUNICATION	XLC CASH	149	\$47.99	\$7,150.51	\$78.94	\$10,982.15	(\$3,531.64)
Estimated Yield 1.10%							
Dividend Option Cash							
Capital Gain Option Cash							
Average Unit Cost \$71.69							
Client Investment \$10,682.15							
SELECT SECTOR SPDR TRUST TECHNOLOGY	XLK CASH	135	\$124.44	\$16,799.40	\$174.26	\$21,935.22	(\$5,135.82)
Estimated Yield 1.03%							
Dividend Option Cash							
Capital Gain Option Cash							
Average Unit Cost \$162.48							
Client Investment \$21,935.22							
UTILITIES SELECT SECTOR SPDR FUND	XLU CASH	93	\$70.50	\$6,556.50	\$191.45	\$6,603.21	(\$46.71)
Estimated Yield 2.92%							
Dividend Option Cash							
Capital Gain Option Cash							
Average Unit Cost \$71.00							
Client Investment \$6,603.21							

Truist Investment Services, Inc.

Account carried with National Financial Services LLC, Member
NYSE, SIPC

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Statement for the Period December 1, 2022 to December 31, 2022



ANN M CRAGGS - Individual IQD
Account Number [REDACTED]

Separate Acct Manager: TRUIST ADVISORY SERVICES INC.
Investment Discipline: PINNACLE MANAGED

Private Client Group
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SEC registered broker-dealer, member FINRA, SIPC, and a limited insurance agency. Investment advisory
services are offered by Truist Advisory Services, Inc., a SEC registered investment adviser.

HOLDINGS > EXCHANGE TRADED PRODUCTS *continued*

Description	Symbol/Cusip Account Type	Quantity	Price on 12/31/22	Current Market Value	Estimated Annual Income	Original/Adjusted Cost Basis	Unrealized Gain (Loss)
VANGUARD INTL EQUITY INDEX FDS ALLWRLD	VEU	364	\$50.14	\$18,250.96	\$599.26	\$22,600.79	(\$4,349.83)
EX US	CASH						
Estimated Yield 3.11%							
Dividend Option Cash							
Capital Gain Option Cash							
Average Unit Cost \$62.09							
Client Investment \$22,600.79							
VANGUARD INTL EQUITY INDEX FDS FTSE	VPL	253	\$64.35	\$16,280.55	\$448.39	\$18,417.90	(\$2,137.35)
PACIFIC ETF	CASH						
Estimated Yield 2.75%							
Dividend Option Cash							
Capital Gain Option Cash							
Average Unit Cost \$72.80							
Client Investment \$18,417.90							
Total Equity				\$100,573.04	\$2,087.10	\$119,246.04	(\$18,673.00)
Total Exchange Traded Products				\$100,573.04	\$2,087.10	\$119,246.04	(\$18,673.00)
Total Exchange Traded Products Client Investment		\$119,233.40					
Total Securities				\$100,573.04	\$2,087.10	\$119,246.04	(\$18,673.00)
TOTAL PORTFOLIO VALUE				\$102,582.23	\$2,087.10	\$119,246.04	(\$18,673.00)
TOTAL CLIENT INVESTMENT		\$119,233.40					

Truist Investment Services, Inc.

Account carried with National Financial Services LLC, Member
NYSE, SIPC

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Statement for the Period December 1, 2022 to December 31, 2022

ANN M CRAGGS - Individual
Account Num [REDACTED]

Separate Acct Manager: TRUIST ADVISORY SERVICES INC.
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Activity

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PURCHASES, SALES, AND REDEMPTIONS

Settlement Date	Account Type	Transaction	Description	Quantity	Amount	Total Cost Basis	Realized Gain (Loss)
Securities Purchased							
12/28/22	CASH	YOU BOUGHT	HEALTH CARE SELECT SECTOR SPDR AVERAGE PRICE TRADE DETAILS ON REQUEST RFF @ 135.8784	4	(\$543.51)	\$543.51	
12/28/22	CASH	YOU BOUGHT	SELECT SECTOR SPDR TRUST TECHNOLOGY SELECT SECTOR USD DIS AVERAGE PRICE TRADE DETAILS ON REQUEST RAV2 @ 124.2558	6	(\$745.53)	\$745.53	
Total Securities Purchased					(\$1,289.04)		

ACTIVITY > CORE FUND ACTIVITY

For more information about the operation of your core account, please refer to your Customer Agreement.

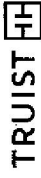
Settlement Date	Account Type	Transaction	Description	Quantity	Amount
12/19/22	CASH	YOU BOUGHT	LEVEL RATE MULTIBANK SWEEP MANAGED MORNING TRADE @ 1	21.75	(\$21.75)
12/22/22	CASH	YOU BOUGHT	LEVEL RATE MULTIBANK SWEEP MANAGED MORNING TRADE @ 1	751.19	(\$751.19)
12/28/22	CASH	YOU SOLD	LEVEL RATE MULTIBANK SWEEP MANAGED MORNING TRADE @ 1	(1,289.04)	\$1,289.04
12/30/22	CASH	REINVESTMENT	LEVEL RATE MULTIBANK SWEEP MANAGED NET INT REINVEST	8.08	(\$8.08)

Truist Investment Services, Inc.

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Account carried with National Financial Services LLC, Member
NYSE, SIPC

Statement for the Period December 1, 2022 to December 31, 2022



ANN M CRAGGS - Individual TOR
Account Number [REDACTED]

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NYSE, SIPC. Services are offered by Truist Advisory Services, Inc., a SEC registered investment adviser.

ACTIVITY continued

TOTAL CORE FUND ACTIVITY				Amount
				\$508.02

ACTIVITY > INCOME > TAXABLE INCOME

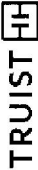
Settlement Date	Account Type	Transaction	Description	Quantity	Amount
Taxable Dividends					
12/19/22	CASH	DIVIDEND RECEIVED	ISHARES CORE MSCI EUROPE ETF		\$21.75
12/22/22	CASH	DIVIDEND RECEIVED	HEALTH CARE SELECT SECTOR SPDR		\$75.83
12/22/22	CASH	DIVIDEND RECEIVED	CONSUMER STAPLES SELECT SECTOR SPDR		\$57.57
12/22/22	CASH	DIVIDEND RECEIVED	CONSUMER DISCRETIONARY SELECT SECTOR SPDR FUND		\$15.36
12/22/22	CASH	DIVIDEND RECEIVED	SELECT SECTOR SPDR TRUST TECHNOLOGY SELECT SECTOR USD DIS		\$47.13
12/22/22	CASH	DIVIDEND RECEIVED	SELECT SECTOR SPDR TR COMMUNICATION		\$17.53
12/22/22	CASH	DIVIDEND RECEIVED	UTILITIES SELECT SECTOR SPDR FUND		\$53.22
12/22/22	CASH	DIVIDEND RECEIVED	VANGUARD INTL EQUITY INDEX FDS ALLWRLD EX US		\$225.17
12/22/22	CASH	DIVIDEND RECEIVED	VANGUARD INTL EQUITY INDEX FDS FTSE PACIFIC ETF		\$259.58
Total Taxable Dividends					\$772.94
Taxable Interest					
12/30/22	CASH	INTEREST RECEIVED	LEVEL RATE MULTIBANK SWEEP MANAGED		\$8.08
Total Taxable Interest					\$8.08

Truist Investment Services, Inc.

Account carried with National Financial Services LLC, Member NYSE, SIPC

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Statement for the Period December 1, 2022 to December 31, 2022



ANN M CRAGGS - Individual TOD
Account Number [REDACTED]
Separate Acct Manager: TRUIST ADVISORY SERVICES INC.
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SEC registered investment advisor.

ACTIVITY > INCOME > TAXABLE INCOME continued

Settlement Date	Account Type	Transaction	Description	Quantity	Amount
Total Taxable Income					\$781.02
TOTAL INCOME					\$781.02

ACTIVITY > BANK DEPOSIT DETAIL

Bank Deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). Funds are not FDIC insured until swept to a Program Bank. Customers are responsible for monitoring their total deposits at each Program Bank to determine the extent of available FDIC insurance. Your ending balance at each Program Bank as of the end of this statement period is shown below. If you participate in the Bank Deposit Sweep Program, the Bank Deposit Detail section lists banks and ending balances. Funds pending settlement reflect deposits to (credit) or withdrawals from (debit) to a Program Bank. Please refer to the Program Disclosure document for additional details that may impact the program.

Bank	Beginning Balance	Ending Balance
Truist Bank (Managed)	\$2,517.21	\$2,009.19
Total Bank Deposits	\$2,517.21	\$2,009.19

Footnotes and Cost Basis Information

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

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

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

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

Truist Investment Services, Inc.

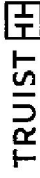
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NYSE, SIPC

MN_CEBNGWMWBQCKSK_BBBBC [REDACTED]

Statement for the Period December 1, 2022 to December 31, 2022

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SEC registration is provided by Truist Investment Services, Inc., a SEC-registered investment adviser.

Footnotes and Cost Basis Information *continued*

Consult your tax advisor for further information.

Miscellaneous Footnotes

CHANGE IN VALUE OF YOUR PORTFOLIO is the change in market value of your portfolio assets over the time period shown. The portfolio assets include the market value of all the securities in the account, plus insurance and annuity assets if applicable. The time frame of the graph is from account opening or September 2011, whichever is later, to the current period. Please note that large increases and/or declines in the value of the portfolio can be due to additions, distribution and/or performance.

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

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

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

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

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

Truist Investment Services, Inc.

MN_CEBNGWMWBBCQSK_BBBBC [REDACTED]

Account carried with National Financial Services LLC, Member
NYSE, SIPC

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

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

NFS carries your brokerage account and acts as your custodian for funds and securities that are deposited with NFS by you or your broker-dealer. In addition to your initial contact with your broker-dealer you may contact NFS at (800) 804-9942. Any oral communications regarding inaccuracies or discrepancies should be reconfirmed in writing to protect your rights, including those under the Securities Investor Protection Act ("SIPA"). When contacting either your broker-dealer or NFS, remember to include your entire brokerage account number to ensure a prompt reply.

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

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

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

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

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

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

Sales Loads and Fees. In connection with (i) access to, purchase, sale, exchange or redemption of, and/or maintenance of positions in mutual funds, ETFs and other investment products such as alternative investments or private placements ("funds") or (ii) infrastructure needed to support such funds, some funds, or their investment

Truist Investment Services, Inc.

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priced at par value, may differ from its purchase price and may not closely reflect the value at which the security may be sold or purchased based on various market factors. Investment decisions should be made only after consulting your broker-dealer.

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

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

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

End of Statement

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Account carried with National Financial Services LLC, Member
NYSE, SIPC