

2022 Form 6 - Full and Public Disclosure of Financial Interests

Filed with COE: 06/02/2023

General Information

Name: Hon Rosemarie Scher **CONFIDENTIAL**
Address: 200 W ATLANTIC AVE SOUTH COUNTY COURTHOUSE, DELRAY BEACH, FL 33444 **PID 238084**
County: Palm Beach

AGENCY INFORMATION

Organization	Suborganization	Title
Judicial Circuit (15Th)	Elected Constitutional Officer	Circuit Judge

Net Worth

My Net Worth as of April 30, 2023 was \$ 5,124,459.00.

Assets

Household goods and personal effects may be reported in a lump sum if their aggregate value exceeds \$1,000. This category includes any of the following, if not held for investment purposes: jewelry; collections of stamps, guns, and numismatic items; art objects; household equipment and furnishings; clothing; other household items; and vehicles for personal use, whether owned or leased.

The aggregate value of my household goods and personal effect is \$ 61,138.00.

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

Description of Asset	Value of Asset
{REDACTED}	\$ 428,900.00
Bank United Money Market	\$ 95,322.00
Bank United Certificate of Deposit	\$ 100,000.00
Capital One 360 CD	\$ 101,975.00
Capital One 360 CD	\$ 101,636.00
Capital One Money Market	\$ 12,509.00
First Horizon CD	\$ 152,476.00
Synovus Money Market	\$ 100,690.00
Truist Money Market	\$ 225,735.00
Truist Money Market	\$ 149,173.00
Wells Fargo Checking	\$ 3,348.00
TD Ameritrade IRA	\$ 313,124.00
Wells Fargo Savings	\$ 79,894.00
TD Ameritrade Investment	\$ 1,779,020.00
Deferred Compensation Nationwide	\$ 331,795.00
Treasury Direct Series I Savings Bond	\$ 10,228.00
99% Shares 846 Boca, LLC	\$ 601,199.00
99% Shares 579 Boca, LLC	\$ 475,391.00
See Attached	

Liabilities

LIABILITIES IN EXCESS OF \$1,000:

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

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.

☐ I elect to file a copy of my 2022 federal income tax return and all W2s, schedules, and attachments.

PRIMARY SOURCES OF INCOME:

Name of Source of Income Exceeding \$1,000	Address of Source of Income	Amount
Salary /State of Florida Depart. Financial Services	200 East Gaines Street, Tallahassee, FL 32399-0356	\$ 182,060.00
Dividends TD Ameritrade	P.O. Box 2209 Omaha, NE 68103	\$ 17,369.00

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.

Rosemarie Scher

Digitally signed: 06/02/2023

Filed with COE: 06/02/2023

ROSEMARIE SCHER

Please review your statement carefully. Corrections may not be accepted more than 45 days after the closing date of the statement.

Account statement
Account number: [REDACTED] **Plan(s):** 457(b)
Dates: 1/1/2023 - 3/31/2023

Balance and performance

Total account balance **\$325,675.69**

Personal rate of return

	Quarterly	1-year
457(b) Plan	7.95%	-0.28%

Personal rate of return is an estimate for your account. For the period shown, the calculation considers deposits, withdrawals and performance of investments (net of fees) in your core account. Past performance is not a guarantee of future success.

Quarterly activity

Previous quarter ending balance	\$306,578.08
Contributions	\$6,900.00
Rollovers/Transfers In	\$0.00
Dividends*	\$0.00
Investment gain/loss and interest	\$12,262.96
Fees/Charges	-\$65.35
Withdrawals, Transfers Out	\$0.00
Current quarter ending balance	\$325,675.69

*Include dividends, fund reimbursements, and/or capital gains

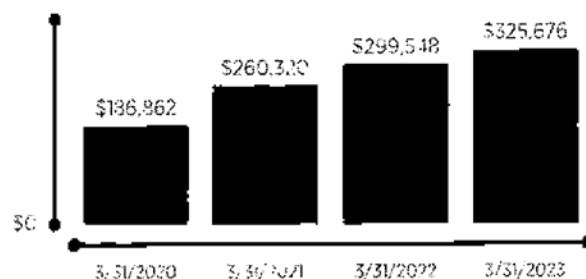
Current investments by asset class

This chart shows how the money in your account is divided among the different asset classes.

Note: Due to rounding, percentages may not equal 100%.



Balance history



Account balances are rounded to the nearest dollar and are the balances at the time your original statement was produced.

Retirement readiness

How much income will you need in retirement?

My Interactive Retirement Planner™ will help you:

- Set your retirement goals
- Track your progress
- Review options for improving your retirement outlook

Want to find out?

Log in to **www.nrsflorida.com** to add more information & see your full retirement picture.

Reminders

As a reminder:

- The fees that are assessed to your account are now clearly featured as an Explicit Fee (an asset management charge); an explicit asset fee allows us to be transparent and clearly share how account fees are assessed.
- This explicit fee is assessed on every dollar of Plan assets including those in Fixed Accounts, Target Date Funds, Mutual Funds and Self-Directed Brokerage.
- Over the course of the 5-year contract between the State of Florida Deferred Compensation Plan and Nationwide, an average annual 3.0% guaranteed rate of return will be in effect. This approach accommodates market fluctuations while also generating the most competitive guaranteed rate of return possible.

NRG-14701-L (03/23)

Contributions and withdrawals

	Contributions			Withdrawals	
	YTD contributions	Contributions this period*	Last paycheck amount*	YTD withdrawals	Last withdrawal amount
457(b) Plan	\$6,900.00	\$6,900.00	\$2,300.00	\$0.00	\$0.00

*Contributions are only shown if made during this statement period.

Total gain/loss since joining

	Contributions/Transfers In/ Loan payments since joining	Withdrawals/Transfers Out/Loan disbursements since joining	Gain/Loss/Fees	Total balance as of 3/31/2023
457(b) Plan	\$285,522.72	\$0.00	\$40,152.97	\$325,675.69

"Since joining" refers to the period of time your account has been administered by Nationwide.

Investment election

Your **investment election** is how future contributions are distributed among different investments.

457(b) Plan	Salary Reduction
Nrs Florida Fixed Fund	50.00%
TRowePr Cap App A	25.00%
TRowePr Ovrseas Stk I	25.00%
Total	100%

Investment activity

457(b) Salary Reduction

Investment option	Previous quarter balance	Contributions/Transfers In	Exchanges	Dividends*	Investment gain/loss & Interest ⁵	Fees/Charges	Withdrawals/Transfers Out	Units/Shares	Units/Shares price	Current quarter balance
International										
TRowePr Ovrseas Stk II ⁶	\$65,417.47	\$1,725.00	\$0.00	\$0.00	\$4,542.54	-\$14.42	\$0.00	6,115.2379	11.7200	\$71,670.59
Balanced										
TRowePr Cap App A ⁶	\$103,659.87	\$1,725.00	\$0.00	\$0.00	\$6,639.47	-\$22.35	\$0.00	2,442.7915	45.8500	\$112,001.99
Short term										
Nrs Florida Fixed Fund	\$137,500.74	\$3,450.00	\$0.00	\$0.00	\$1,080.95	-\$28.58	\$0.00	N/A	N/A	\$142,003.11
Total	\$306,578.08	\$6,900.00	\$0.00	\$0.00	\$12,262.96	-\$65.35	\$0.00			\$325,675.69

* May consist of dividends, fund reimbursements and/or capital gains.

⁵ Gain/loss is the difference between the account balance on the first and last day of the period, after allowing for the effects of transactions.

⁶ Fund is valued in shares rather than units.

Transaction details

Pay date	Effective date	Total amount	Transaction type	Money source	Investment option	Price	Units/ Shares	Amount per fund
	1/31/2023	-\$22.42	Explicit Asset Fee	457(b) Salary Reduction	Nrs Florida Fixed Fund	N/A	N/A	-\$9.74
					TRowePr Cap App A	45.2900	-0.1693	-\$7.67
					TRowePr Ovrseas Stk I	11.8800	-0.4214	-\$5.01
1/31/2023	1/31/2023	\$2,300.00	Deferral	457(b) Salary Reduction	Nrs Florida Fixed Fund	N/A	N/A	\$1,150.00
					TRowePr Cap App A	45.2900	12.6960	\$575.00
					TRowePr Ovrseas Stk I	11.8800	48.4007	\$575.00
	2/28/2023	-\$20.11	Explicit Asset Fee	457(b) Salary Reduction	Nrs Florida Fixed Fund	N/A	N/A	-\$8.89
					TRowePr Cap App A	44.4100	-0.1538	-\$6.83
					TRowePr Ovrseas Stk I	11.4400	-0.3839	-\$4.39
2/28/2023	2/28/2023	\$2,300.00	Deferral	457(b) Salary Reduction	Nrs Florida Fixed Fund	N/A	N/A	\$1,150.00
					TRowePr Cap App A	44.4100	12.9475	\$575.00
					TRowePr Ovrseas Stk I	11.4400	50.2622	\$575.00
	3/31/2023	-\$22.82	Explicit Asset Fee	457(b) Salary Reduction	Nrs Florida Fixed Fund	N/A	N/A	-\$9.95
					TRowePr Cap App A	45.8500	-0.1711	-\$7.85
					TRowePr Ovrseas Stk I	11.7200	-0.4283	-\$5.02
3/31/2023	3/31/2023	\$2,300.00	Deferral	457(b) Salary Reduction	Nrs Florida Fixed Fund	N/A	N/A	\$1,150.00
					TRowePr Cap App A	45.8500	12.5409	\$575.00
					TRowePr Ovrseas Stk I	11.7200	49.0614	\$575.00

Important disclosures

1st Qtr. Yield = 3.20%; 2nd Qtr. Yield = 3.20%; Contract floor through 2023 = 3.20%.

Performance

The following are percentage changes in Net Assets (with capital gains and income dividends reinvested) for the funds under the Plan, for the respective periods ended 3/31/2023. The results shown represent past performance and do not represent expected future performance or experience. Past performance does not guarantee future results. Investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the data quoted. Performance data current to the most recent month-end may be obtained by visiting: www.nrsflorida.com.

Please consider the fund's investment objectives, risks, and charges and expenses carefully before investing. The prospectus contains this and other important information about the investment company. Prospectuses are available by calling 1-800-949-4457. Read the prospectus carefully before investing.

✓ Checkmarked items indicate which funds you are invested in as of 3/31/2023

Ticker Symbol	Fund	Morningstar Category	Total Return (%)		Average Annual Return (%)				Inception Date	Gross Expense (%)
			3 Month	1 YR	5 YR	10 YR	Since Inception			
Asset allocation										
XX196	TRowePr RtrmtBal Trust F (b)	Allocation- 30% to 50% Equity	4.07	-5.31	4.14	4.62	5.20	1/13/2012	0.370	
XX184	TRowePr 2005 Trust F (b)	Target-Date 2000-2010	4.22	-5.56	3.99	4.70	5.39	1/13/2012	0.370	
XX185	TRowePr 2010 Trust F (b)	Target-Date 2000-2010	4.38	-5.64	4.30	5.17	5.93	1/13/2012	0.370	
XX186	TRowePr 2015 Trust F (b)	Target-Date 2015	4.49	-5.69	4.65	5.85	6.71	1/13/2012	0.370	
XX187	TRowePr 2020 Trust F (b)	Target-Date 2020	4.68	-5.85	4.99	6.52	7.45	1/13/2012	0.370	
XX188	TRowePr 2025 Trust F (b)	Target-Date 2025	4.95	-6.32	5.45	7.20	8.19	1/13/2012	0.370	
XX189	TRowePr 2030 Trust F (b)	Target-Date 2030	5.39	-6.86	5.85	7.80	8.83	1/13/2012	0.370	
XX190	TRowePr 2035 Trust F (b)	Target-Date 2035	5.87	-7.19	6.27	8.30	9.35	1/13/2012	0.370	
XX191	TRowePr 2040 Trust F (b)	Target-Date 2040	6.15	-7.54	6.61	8.69	9.73	1/13/2012	0.370	
XX192	TRowePr 2045 Trust F (b)	Target-Date 2045	6.35	-7.54	6.90	8.88	9.90	1/13/2012	0.370	
XX193	TRowePr 2050 Trust F (b)	Target-Date 2050	6.39	-7.54	6.90	8.88	9.90	1/13/2012	0.370	
XX194	TRowePr 2055 Trust F (b)	Target-Date 2055	6.40	-7.64	6.88	8.87	9.89	1/13/2012	0.370	
XX195	TRowePr 2060 Trust F (b)	Target-Date 2060	6.41	-7.62	6.88	N/A	7.62	12/5/2014	0.370	

Performance (continued)

				Year Return (%)	Average Annual Return (%)						
	Ticker Symbol	Fund	Morningstar Category	3 Month	1 YR	5 YR	10 YR	Since Inception	Inception Date	Gross Expense (%)	
Asset allocation											
	TRowePr 2065 Trust F (b)	Target-Date 2065+		6.46	-7.61	N/A	N/A	N/A	10/19/2020	0.370	
Specialty											
	TTMIX	TRowePr Comm Tech I	Communications	14.61	-20.16	7.90	12.76	13.60	10/13/1993	0.640	
	THISX	TRowePr Hlth Scnc I	Health	-2.27	-6.03	10.40	14.12	13.77	12/29/1995	0.650	
	VGSNX	Vngrd RealEst Indx Inst	Real Estate	1.79	-20.10	5.84	5.81	7.87	12/2/2003	0.100	
	TSNIX	TRowePr Scnc Tech I	Technology	26.91	-2.15	10.35	15.98	11.15	9/30/1987	0.650	
International											
	RNWGX	AmFds New Wld R6	Diversified Emerging Mkts	6.67	-6.90	4.10	5.50	7.73	6/17/1999	0.570	
	VTSNX	Vngrd Ttl IntlStkIndx Inst	Foreign Large Blend	6.65	-4.60	2.53	4.45	4.52	11/29/2010	0.080	
✓	TROIX	TRowePr Ovrseas Stk I	Foreign Large Blend	6.93	-3.39	3.15	5.29	3.24	12/29/2006	0.660	
Small cap											
	PRJIX	TRowePr New Hrizns I	Mid-Cap Growth	7.56	-16.03	9.72	13.36	11.54	6/3/1960	0.640	
	VSCIX	Vngrd SmCap Indx Inst	Small Blend	3.74	-9.32	6.77	9.20	8.60	7/7/1997	0.040	
	VSENX	JPM SmCap Eq R6	Small Blend	2.56	-6.87	6.89	9.69	12.40	12/20/1994	0.750	
	XX436	SmCap Val Eq D	Small Blend	0.07	-12.28	5.32	7.90	9.27	1/13/2012	0.640	
	WIAEX	Wasatch SmCap Gr Inst	Small Growth	7.50	-21.45	7.75	9.43	11.46	12/8/1986	1.060	
	XX435	SmCap Cor Eq D	Small Growth	3.51	-10.58	7.79	10.04	11.43	1/13/2012	0.740	
	DVZRX	DE SmCap Val R6	Small Value	-1.66	-10.67	4.73	N/A	7.91	5/2/2016	0.690	
Mid cap											
	VSPMX	Vngrd SPMdCap400 Indx Inst	Mid-Cap Blend	3.79	-5.17	7.61	9.73	9.91	3/28/2011	0.080	
	XX201	TRowePr US MdCap Gr Eq D	Mid-Cap Growth	7.21	-6.40	8.09	11.65	12.46	1/13/2012	0.610	
	JMVYX	JPM MdCap Val R6	Mid-Cap Value	-0.06	-7.19	6.46	8.72	11.38	11/13/1997	0.730	
	XX437	MdCap Val D	Mid-Cap Value	3.17	-5.37	7.89	9.77	11.28	1/13/2012	0.640	
Large cap											
	NRSRX	NeuBer Sustnbl Eq R6	Large Blend	6.10	-8.06	8.75	10.31	9.31	3/16/1994	0.580	
	PDGIX	TRowePr Divd Gr I	Large Blend	1.98	-3.65	11.55	12.00	10.00	12/30/1992	0.490	
	XX198	TRowePr Eq Indx C (a)	Large Blend	7.48	-7.77	11.12	12.16	9.83	12/31/1992	0.050	
	VIIIIX	Vngrd Inst Indx Inst Pls	Large Blend	7.49	-7.75	11.18	12.23	8.05	7/7/1997	0.020	
	FLCNX	Fid Contra K6	Large Growth	11.02	-10.23	10.34	N/A	11.77	5/25/2017	0.450	
	XX199	TRowePr Gr Stk A (a)	Large Growth	16.46	-17.66	7.45	12.17	9.49	3/31/2006	0.500	
	MGRPX	MSIF Gr R6	Large Growth	17.60	-36.29	4.16	N/A	10.69	9/13/2013	0.460	
	XX466	TRowePr Gr Stk B	Large Growth	16.45	-17.62	7.50	12.24	9.57	3/31/2006	0.450	
	XX197	TRowePr Eq Inc D (a)	Large Value	-0.66	-6.14	7.62	8.72	7.24	9/8/2006	0.520	
	XX465	TRowePr Eq Inc B	Large Value	-0.63	-6.07	7.70	8.82	7.35	9/8/2006	0.450	
Balanced											
✓	XX200	TRowePr Cap App A	Allocation- 50% to 70% Equity	6.38	-3.35	10.56	10.88	9.37	3/31/2006	0.570	
	FPKFX	Fid Puritan K6	Allocation--50% to 70% Equity	5.43	-7.83	N/A	N/A	8.62	6/14/2019	0.320	
Bonds											
	REGGX	AmFds Emrg Mkt Bd R6	Emerging Markets Bond	2.84	-0.35	0.26	N/A	2.53	4/22/2016	0.550	

Performance (continued)

Ticker Symbol	Fund	Morningstar Category	Total Return (%)		Average Annual Return (%)				Inception Date	Gross Expense (%)
			3 Month	1 YR	5 YR	10 YR	Since Inception			
Bonds										
XX434	Bd Tr I TS	Intermediate Core Bond	3.23	-5.88	0.59	1.21	1.97	8/2/2010	0.300	
DODIX	DodgeCox Inc I	Intermediate Core-Plus Bond	3.13	-3.04	1.93	2.35	6.00	12/30/1988	0.410	
TSPNX	TRowePr Spctrm Inc I	Multisector Bond	2.66	-4.76	1.78	2.65	6.18	6/29/1990	0.470	

Fixed investment option

VRU#	Fixed investment option	Annualized current quarter yield (%)		Current year guaranteed minimum yield (%)	
✓ 365	NRS Florida Fixed Fund	3.200		N/A	

Disclosures

Fee disclosures

The Standardized Illustration represents performance based on a \$10,000 hypothetical investment, and reflects the deduction of the following fees:

Gross expense ratios represent the fund's total operating expenses expressed as a percentage of the assets held in the fund. For more information about gross expense ratios, read the fund's prospectus.

Some mutual funds may impose a short-term trade fee. Some funds may be subject to a trade restriction policy. Please read the underlying prospectus carefully.

Footnotes

a) These funds are not open to new participants.

b) These funds are designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Therefore, in addition to the fund's expenses, you are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.

Risk disclosures

Government Money Market Funds: The Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund is open to all investors. Although the Fund seeks to preserve the value of the investment at \$1.00 per share, it cannot guarantee it will do so. You could lose money by investing in the Fund. The Fund may impose a fee upon sale of shares or temporarily suspend the ability to sell shares if the Fund's liquidity falls below required minimums because of market conditions or other factors. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time. The Fund may invest in shares of other government money market mutual funds, including those advised by the Fund's subadvisor, to provide additional liquidity or to achieve higher yields. Please refer to the most recent prospectus for a more detailed description of the Fund's principal risks.

International/emerging markets funds: Funds that invest in international stocks face risks that funds investing only in U.S. stocks do not. Currency fluctuation, political risk, differences in accounting standards and the limited availability of information may make these funds less stable.

Small company funds: Small and emerging companies may have less liquidity than larger, established companies. Therefore, funds investing in stocks of small or emerging companies may face greater price volatility and risk.

High-yield bond funds: Funds that invest in high-yield securities may have more credit risk and changes in price than funds that invest in higher-quality securities.

Non-diversified funds: Funds that invest in a single industry or small number of securities may be more volatile than those that invest more broadly.

Government bond funds: These funds invest mainly in securities of the U.S. government and its agencies; however, these entities do not guarantee the value of the funds.

Real estate funds: Funds that invest mainly in real estate are sensitive to economic and business cycles, changing demographic patterns and government actions.

Important disclosures

"Inception Date" is the date the fund was established. The "Since Inception" column contains performance for the funds if the Inception Date was before the time period indicated.

Performance numbers in the "3 Month" column are not annualized returns and represent the total percentage change in share value for the time period indicated.

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Ameritrade

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ROSEMARIE SCHER



Terms and Conditions

TD Ameritrade provides monthly statements for accounts with activity and quarterly statements for inactive accounts with assets.

Portfolio Summary: Tracks the current value of your portfolio as of the report date and compares it to the prior month. The asset allocation indicates your portfolio diversification by investment type.

Multiple allocations under 5% will be grouped into the category of "Other" in the pie chart. Margin/Equity = Total Account Equity / (Total Long Marginate Value + Total Short Value)

Activity Summary: The opening and closing cash balances are reconciled here for quick reference. All account activity is summarized for the current period and year-to-date.

Income & Expense Summary (non-IRAs only): This section details the income and expense totals from the Activity Summary and classifies the tax treatment.

Retirement Account Summary (IRAs only): Review the IRS regulated transactions for the current and prior years. IRS Form 5498 for IRA activity is based on the current account value including Alternative Investments as of December 31 of the previous year and will be furnished to the IRS.

Performance Summary: Monitor annual portfolio performance and the unrealized gains and losses for your future investment strategy.

Account Positions: View your investments at the current market value and compare the original cost to see unrealized gains and losses in your portfolio. Original cost is assigned using the first-in, first-out (FIFO) method, which assumes the first shares you sell are those you purchased first. The estimated investment income² and average cost per share are displayed for your reference (the oldest purchase date is shown for an indication of your holding period). This statement represents a statement of account assets and account activity of your account only. There is no guarantee that you will receive this amount or any dividend.

Account Activity: All account activity is listed in date order, and reflected in the closing cash balance.

Trades Pending Settlement: Confirm executed trades with a settlement date after month end. These trades pending will be reflected in the Account Activity section next month.

Online Cash Services Transaction Detail: Cash management transactions that cleared during this period, including check, debit card and ATM activity, are listed in date order.

Online Cash Services Summary: Credit and debit transaction totals for the current period are summarized. Individual transactions are not listed.

TD Ameritrade does not provide legal or tax advice. Please consult your legal advisor or tax accountant when necessary.

Accuracy of Reports: Please review this statement carefully. If you disagree with any transaction, or if there are any errors or omissions, please contact TD Ameritrade, Inc. and TD Ameritrade Clearing at 800-669-3800 within ten (10) days of your receipt of this statement.

To further protect your rights, including rights under the Securities Investor Protection Act (SIPA), any oral statements that you have made should be confirmed to TD Ameritrade and TD Ameritrade Clearing, Inc. in writing. The statement will otherwise be considered conclusive.

Account Protection: TD Ameritrade FDIC Insured Deposit Account ("IDA") deposits are held at one or more banks ("Program Banks"). Three of the Program Banks are Charles Schwab Bank, SSB; Charles Schwab Premier Bank, SSB; and Charles Schwab Trust Bank, each an affiliate of TD Ameritrade. IDA deposits are insured by the FDIC (not covered by SIPC) up to \$250,000. Limits are per account ownership per institution. To learn more about FDIC coverage go to www.fdic.gov. Securities, including mutual funds, held in your Brokerage Account are not deposits or obligations of, or guaranteed by, any bank, are not FDIC-insured, and involve investment risks, including possible loss of principal. TD Ameritrade is a member of SIPC, which protects securities customers of its members up to \$500,000 (including \$250,000 for claims for cash). Explanatory brochure is available on request at www.sipc.org.

Additionally, TD Ameritrade provides each client \$149.5 million worth of protection for securities and \$2 million of protection for cash through supplemental coverage provided by London insurers. In the event of a brokerage insolvency, a client may receive amounts due from the trustee in bankruptcy and then SIPC. Supplemental coverage is paid out after the trustee and SIPC payouts and under such coverage each client is limited to a combined return of \$162 million from a trustee, SIPC and London insurers. The TD Ameritrade supplemental coverage has an aggregate limit of \$500 million over all customers. This policy provides coverage following brokerage insolvency and does not protect against loss in market value of the securities.

An investment in a money market fund is not insured or guaranteed by the FDIC or any other government agency. Although certain money market funds may seek to preserve their value of your investment at \$1 per share, it is possible to lose money by investing in such a fund. Mutual fund purchases may be subject to eligibility and other restrictions, as well as charges and expenses. Certain money market funds may impose liquidity fees and redemption gates in certain circumstances. Dividends are declared daily and paid/invested monthly. The prospectus contains this and other important information. Read the prospectus carefully before investing. Non-deposit investments held by your broker-dealer are NOT FDIC INSURED / NOT BANK GUARANTEED / MAY LOSE VALUE.

¹Due to rounding adjustments, the statement details may not equal the statement totals.
²Estimated Annual Income and Estimated Annual Yield values are based upon the number of shares owned or current value balance as of the statement date and the most recent dividend rate or cash yield provided.

The balance in your bank deposit account or shares of your money market mutual fund can be liquidated on your order, and the proceeds returned to your securities account or remitted to you, according to your order.

Tax Reporting: The portfolio report is not a tax document. You will receive Form 1099 for annual tax reporting compliance with IRS requirements (includes taxable interest, dividends, capital gains, taxes withheld, and sales proceeds). Some payments are subject to reclassification which will be reflected on subsequent tax reports.

Cost Basis: Cost-Basis, tax lot and performance reporting and Gain/Loss are offered and conducted by CCH INCORPORATED. TD Ameritrade is not responsible for the reliability or suitability of the information. TD Ameritrade and its information providers do not guarantee the accuracy of the information and data provided. CCH INCORPORATED is a separate company and not affiliated with TD Ameritrade.

Margin and Options Account Agreements: Be aware of the following: 1) Commissions and other charges related to the execution of option transactions have been included in confirmations of such transactions previously furnished to you and will be made available promptly upon request. 2) Promptly advise TD Ameritrade in writing of any change in your investment objectives or financial situation as they pertain to your margin or options account agreements. Commission/Fee represents base commission and any options contract, exercise, and assignment fees.

Current Market Prices: The market values of securities have been obtained, if available, from quotation services and other independent sources. Values are based on the closing price, the mean between the bid and asking prices, or other methods. If no market value is available from a quotation service or other independent source, the security is subject to being reflected as Not Available ("NA"). The valuations on your portfolio report are provided as general information and we do not guarantee the accuracy of any securities prices. Mortgage backed positions are valued using the remaining balance and the current market prices. Portfolio report valuations may not represent sales proceeds. The secondary market for Certificates of Deposits ("CDs") is generally illiquid and the actual value may be different from the purchase price. A significant loss of principal may result from the sale of a CD prior to maturity. Bonds and/or Fixed Income Securities trade differently than equity securities and do not trade on a liquid exchange. Rather, they trade in the OTC (over the counter) market and sufficient liquidity may not exist for you to sell your position prior to maturity. The sale of bonds prior to maturity may result in a loss of principal.

Bonds Quantity: The figure on the statement represents the number of bonds. For example, \$3,000 of a \$1,000 face value bond would display as "3" in the quantity.

Alternative Investments ("AI"), also called Non Standard Assets ("NSA"), are typically investments in direct participation program securities (partnerships), limited liability companies, or real estate investment trusts), commodity pools, private equity, private debt or hedge funds. AIs are typically liquid investments and do not trade on a national securities exchange. The values shown for these investments are estimated values derived from various methods, including, but not limited to, unconfirmed management estimates, independent appraisals, the program's net assets, and/or third party tender offers that have been provided by the management, administrator, and/or sponsor of each program, or by a third-party vendor without independent verification by TD Ameritrade. Values may not reflect the original purchase price, actual market value or be realized upon liquidation. If an estimated value cannot be ascertained through these methods, the valuation may be reflected as Not Available ("NA"). For additional detail regarding valuation for Alternative Investments, please contact Client Services. These investments are not covered under the SIPC. AI transaction fees are applicable to purchases, capital call processing, and redemptions.

A Distribution on Direct Participation Programs and/or REITs are reported and a net investment per share estimated value is also reported. Pricing and distribution information has been provided by the sponsor, issuer or other external party responsible for reporting of the DPP or REIT and the classification of distributions as income or return of capital, dividend or interest, is subject to final accounting by such party(ies) and will be reported to you on a Form 1099 or K-1 as applicable.

Auction Rate Securities ("ARS") Pricing: The market values for ARS securities have been obtained, if available, from auction services or other independent sources. The accuracy of this pricing is not guaranteed. If a market value is not available, TD Ameritrade will price the ARS position, taking into consideration both the liquidity and underlying credit quality. The ARS may lack liquidity and as a result, there can be no assurance that such securities can be sold under current market conditions.

All transactions are subject to (i) the constitution, rules, regulations, customs and usages of the exchange or market and the derivatives it may, market such transactions are executed (ii) federal and state laws, and the rules and regulations promulgated thereunder; and (iii) the rules and regulations of FINRA and the Federal Reserve System.

For an investor brochure that includes information describing FINRA's Public Disclosure Program, please contact FINRA at 800-280-9999 or www.finra.org.

The interest rate shown for TD Ameritrade Cash is taken from the applicable interest rate tier for the Market Value balance in the TD Ameritrade Cash, as of the statement closing date. Simple interest is accrued daily based on the interest rate for applicable to each day's balance.

MSRB RULE G-16: TD Ameritrade, Inc. is registered with the Municipal Securities Rulemaking Board and the U.S. Securities and Exchange Commission. The website address for the Municipal Securities Rulemaking Board is <http://www.msrb.org>. An investor brochure is available on the website of the Municipal Securities Rulemaking Board which describes the protections that may be provided by the Municipal Securities Rulemaking Board rules and how to file a complaint with an appropriate regulatory authority.

Financial Statement Notification: The statement of financial condition for TD Ameritrade Clearing, Inc. is available twice a year and may be obtained at no cost, via the Internet at <http://www.tdameritrade.com/financialstatement.html>.

Option Assignment: All short equity option positions and some index option positions are available for assignment. Exercise assignment notices for equity or index options are randomly allocated among all clients' short positions.

Free Credit Balances (Rule 15c2-2 & 3): Under the client protection rules, we may use free credit balances in your account in the ordinary course of our business which are payable to you on demand.

Margin Accounts (Regulation T): If you have a margin account, this report is a combination of your margin account and a special memorandum account. Trading on margin poses additional risks and is not suitable for all investors. A complete list of the risks associated with margin trading is available in the margin risk disclosure document. You may obtain a copy of this document by contacting us at the number listed on page one of your statement.

Payment for Order Flow Disclosure (Rules 606 and 607): Rule 607 of Regulation NMS requires broker-dealers to disclose upon opening a new customer account and on an annual basis thereafter: (i) its policies regarding receipt of payment for order flow, including a statement as to whether any payment for order flow is received for routing customer orders and a detailed description of the nature of the compensation received; and (ii) its policies for determining where to route customer orders that are the subject of payment for order flow absent specific instructions.

The firm receives compensation for directing listed and OTC securities, and options order flow to selected market centers (e.g., broker dealers, exchanges and alternative trading systems) for execution. Compensation generally is in the form of a per share or per contract cash payment. The potential for receipt of order flow payment is not a factor in the routing/determination. TD Ameritrade also may receive compensation related to the foreign currency exchange component of transactions in foreign securities from market centers executing such trades. In accordance with SEC Rule 606, TD Ameritrade posts quarterly reports that detail the material market centers to which TD Ameritrade routes orders in NMS Securities and TD Ameritrade's material relationships with those market centers. This report is made available at www.tdameritrade.com/disclosure-606 upon request. As required under SEC Rule 606(b)(1), on request, TD Ameritrade will provide the identity of the market center to which your orders were routed for execution in the six months prior to the request, whether the orders were directed orders or non-directed orders, and the time of the executions, if any, that resulted from such orders. This applies to both held and not held order flow.

TD Ameritrade regularly assesses the execution quality provided by the market centers to which we route order flow in seeking best execution for our clients. For non-directed client orders, it is our policy to route orders to market centers based on a number of factors that are more fully discussed in the Supplemental Materials of FINRA Rule 5310, including where applicable, but not necessarily limited to, speed of execution, price improvement opportunities, differences in price dissemination, likelihood of executions, the marketability of the order, size guarantees, service levels and support, the reliability of order handling systems, customer needs and expectations, transaction costs and whether the firm will receive remuneration for routing order flow to such market centers. Price improvement occurs when an order is executed at a price that is more favorable than the displayed national best bid or offer.

Trade Confirmations (Rule 10b-10): All confirmations are transmitted on the transaction date. If you participate in the Dividend Reinvestment Plan (DRIP) details regarding the reinvestment of dividends will be included on your monthly statements. TD Ameritrade will act as agent in having your DRIP purchases executed.

Futures/Options Disclosures for EU Clients: In accordance with the Packaged Retail and Insurance-based Investment Products Regulation - EU No 1286, retail investors based in the European Economic Area (EEA) can access Key Information Documents (KIDs) through the following landing page: <https://tdameritrade.com/eips-regulation.page>

Taxes: Transactions in foreign securities (including foreign company ADRs that trade in the U.S.) may include taxes and fees charged by the foreign markets or governments, which may be reflected in the price of the security or charged as an independent line item.

Privacy Policy Notification: A copy of the TD Ameritrade privacy policy is available at www.tdameritrade.com

Callable Securities: The allocation of partial redemptions or calls is done using a pro-rata lottery system. A description of the procedures for callable securities is available on the website or hard copies are available upon request.

In case of errors or questions about your Electronic Fund Transfers, please contact us at 1-800-669-3800, or in writing to P.O. Box 2209, Omaha, NE 68103, or by email at clientservice@tdameritrade.com. The information contained in your account statement shall be binding upon you if you do not object within sixty (60) days of your transfer of funds subject to Regulation E such as A.M. and point-of-sale transfers, debit transactions, direct debit, and wire transfers. Within 60 days after the transfer, if you have any questions, contact us by email at clientservice@tdameritrade.com or by phone at 1-800-669-3800. Within 60 days after we sent you the FIRST statement on which the error problem appeared:

- (1) Tell us your name and account number.
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.
- (4) We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

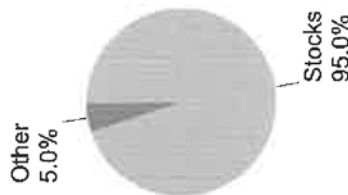


Statement Reporting Period:
04/01/23 - 04/30/23

Statement for Account # [REDACTED]
ROSEMARIE SCHER
TOD
4521 PGA BLVD
UNIT 124
PALM BEACH GARDENS, FL 33418-3997

800-869-3900
TD AMERITRADE
DIVISION OF TD AMERITRADE INC
PO BOX 2209
OMAHA, NE 68103-2209
TD Ameritrade Clearing, Inc., Member SIPC

Portfolio Summary						
Investment	Current Value	Prior Value	Period Change	% Change	Estimated Income	Estimated Yield
Cash	\$ -	\$ -	\$ -	-	\$ -	-
Insrd Dep Acct (IDA)	14,230.11	13,019.95	1,210.16	9.3%	-	0.35%
Money Market	-	-	-	-	-	-
Short Balance	-	-	-	-	-	-
Stocks	1,689,620.58	1,650,642.82	38,977.76	2.4%	18,813.16	1.1%
Short Stocks	-	-	-	-	-	-
Fixed Income	75,169.14	75,098.38	70.76	0.1%	1,250.00	1.7%
Options	-	-	-	-	-	-
Short Options	-	-	-	-	-	-
Mutual Funds	-	-	-	-	-	-
Other	-	-	-	-	-	-
Total	\$1,779,019.83	\$1,738,761.15	\$40,258.68	2.3%	\$20,063.16	1.1%



Cash Activity Summary				Income & Expense Summary				Performance Summary			
	Current	YTD		Reportable	Non Reportable	YTD					
Opening Balance	\$ 0.00	\$ -	Income	\$581.16	\$ -	\$4,968.53	Cost Basis As Of - 04/30/23 **	\$361,111.00			
Securities Purchased	-	-	Dividends	-	-	-	Unrealized Gains	1,403,705.35			
Securities Sold	-	-	Interest	-	625.00	625.00	Unrealized Losses	(26.63)			
Funds Deposited	-	-	Other	-	-	-	Funds Deposited/(Disbursed) YTD	-			
Funds Disbursed	-	-	Expense	-	-	-	Income/(Expense) YTD	5,593.53			
Income	1,206.16	5,593.53	Interest	-	-	-	Securities Received/(Delivered) YTD	0.00			
Expense	-	-	Fees	-	-	-	**To view realized gains and losses for your account, login at www.tdameritrade.com and visit My Account > Cost Basis.				
Other	(1,206.16)	(5,593.53)	Other	-	-	-					
Closing Balance	\$ 0.00	\$0.00	Net	\$581.16	\$625.00	\$5,593.53					

Statement for Account XXXXXXXXXX
04/01/23 - 04/30/23

Income Summary Detail*

Description	Current		Year to Date	
Non Taxable Interest		\$ 625.00		\$ 625.00
Qualified Dividends		581.16		4,968.53
IDA Interest		4.00		12.74

*This section displays current and year to date totals for this account. The year to date totals will accurately reflect your cumulative amount for the year. Year-end tax reporting income amounts may differ from what is reflected on monthly statements versus your tax documents. Please reference your official tax document(s) for tax reporting.

Account Positions

Investment Description	Symbol/ CUSIP	Quantity	Current Price	Market Value	Purchase Date	Cost Basis	Average Cost	Unrealized Gain(Loss)	Estimated Income	Yield
Stocks - Cash										
ABBOTT LABORATORIES COM	ABT	423	\$ 110.47	\$ 46,728.81	11/11/11	\$ 12,677.19	\$ 29.97	\$ 34,051.62	\$ 863.08	1.8%
ABBVIE INC COM	ABBV	59	151.12	8,916.08	05/11/20	4,968.98	84.22	3,947.10	349.24	3.9%
ACCENTURE PLC COM	ACN	202	280.29	56,618.58	08/16/11	11,091.42	54.91	45,527.16	904.76	1.6%
ALPHABET INC COM CL C	GOOG	540	108.22	58,438.80	08/16/11	7,330.11	13.57	51,108.69	-	-
ALPHABET INC COM CL A	GOOGL	540	107.34	57,963.60	08/16/11	7,372.90	13.65	50,590.70	-	-
APPLE INC COM	AAPL	3,444	169.68	584,377.92	08/16/11	67,076.33	19.48	517,301.59	3,167.33	0.5%
COSTCO WHOLESALE CORP COM	COST	300	503.22	150,966.00	03/30/11	23,690.26	78.97	127,275.74	1,224.33	0.8%
FASTENAL COM	FAST	226	53.84	12,167.84	02/12/13	5,756.91	25.47	6,410.93	316.36	2.6%
GRAINGER W W INC COM	GWW	26	695.57	18,084.82	10/18/12	5,400.81	207.72	12,684.01	193.51	1.1%
INTUIT INC COM	INTU	240	443.95	106,548.00	12/16/11	13,356.13	55.65	93,191.87	749.03	0.7%
INTUITIVE SURGICAL INC COM	ISRG	171	301.22	51,508.62	08/16/11	6,634.12	38.80	44,874.50	-	-
NEXTERA ENERGY INC COM	NEE	3,000	76.63	229,890.00	08/12/11	46,557.22	15.52	183,332.78	5,609.32	2.4%

Statement for Account

04/01/23 - 04/30/23

Account Positions

Investment Description	Symbol/ CUSIP	Current Price	Market Value	Purchase Date	Cost Basis	Average Cost	Unrealized Gain(Loss)	Estimated Income	Yield
Stocks - Cash									
NIKE INC COM CL B	NKE	126.72	85,409.28	06/04/12	16,449.52	24.41	68,959.76	916.44	1.1%
ORACLE CORP COM	ORCL	94.72	39,024.64	08/16/11	11,307.71	27.45	27,716.93	659.13	1.7%
PRICE T ROWE GROUPS COM	TROW	112.33	28,868.81	08/16/11	13,041.95	50.75	15,826.86	1,254.06	4.3%
QUALCOMM INC COM	QCOM	116.80	34,105.60	08/16/11	14,227.96	48.73	19,877.64	934.49	2.7%
STARBUCKS CORP COM	SBUX	114.29	68,802.58	08/16/11	11,437.39	19.00	57,365.19	1,276.29	1.9%
VISA INC COM CL A	V	232.73	51,200.60	02/07/13	8,643.54	39.29	42,557.06	395.78	0.8%
Total Stocks			\$1,689,620.58		\$287,020.45		\$1,402,600.13	\$18,813.15	1.1%
Fixed Income - Cash									
PALM BEACH CNTY FLA REV REF BDS CLBL PRE-REFUNDED 10/01/2023 5% 10/01/2030	696572KV7	\$ 100.745	\$ 25,186.25	11/10/22	\$ 25,212.88	\$ -	\$ (26.63)	\$ 1,250.00	5.0%
UNITED STATES TREASURY BILLS BILL 0% 05/04/2023	912796YW3	99.9658	49,982.89	10/31/22	48,877.67	-	1,105.22	-	-
Total Fixed Income			\$75,169.14		\$74,090.55		\$1,078.59	\$1,250.00	1.7%
Yields displayed for fixed income products are the estimated current yield. Income displayed for fixed income products is the estimated yearly income and may not take into account certain features of bonds such as variable rate bonds, maturing bonds or called bonds.									
Total Cash Account			\$1,764,789.72		\$361,111.00		\$1,403,678.72	\$20,063.15	1.1%

Statement for Account

04/01/23 - 04/30/23

Account Activity

Trade Date	Settle Date	Acct Type	Transaction/ Cash Activity*	Description	Symbol/ CUSIP	Quantity	Price	Amount	Balance
Opening Balance									
04/03/23	04/03/23	Cash	Div/Int - Income	PALM BEACH CNTY FLA REV REF BDS CLBL PRE-REFUNDED 10/01/2023 5% 10/01/2030 Payable: 04/01/2023 Non Taxable Int 625.00	696572KV7	-	\$ 0.00	\$ 625.00	\$ 0.00 625.00
04/03/23	04/03/23	Cash	Div/Int - Income	NIKE INC COM CL B Payable: 04/03/2023 QUALIFIED DIVIDENDS 229.16	NKE	-	0.00	229.16	854.16
04/03/23	04/03/23	Cash	Journal - Other	PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-	0.00	(854.16)	0.00
04/18/23	04/18/23	Cash	Div/Int - Income	INTUIT INC COM Payable: 04/18/2023 QUALIFIED DIVIDENDS 187.20	INTU	-	0.00	187.20	187.20
04/18/23	04/18/23	Cash	Journal - Other	PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-	0.00	(187.20)	0.00
04/24/23	04/24/23	Cash	Div/Int - Income	ORACLE CORP COM Payable: 04/24/2023 QUALIFIED DIVIDENDS 164.80	ORCL	-	0.00	164.80	164.80
04/24/23	04/24/23	Cash	Journal - Other	PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-	0.00	(164.80)	0.00
Closing Balance									\$ 0.00

*For Cash Activity totals, refer to the Cash Activity Summary on page one of your statement.

Insured Deposit Account Interest Credited

Begin Date	Balance	Number of Days	Interest Rate	Interest Accrued	MTD Accrued	MTD PAID
04/01/23	\$ 13,019.95	2	0.3494	\$ 0.25	\$ -	\$ -
04/03/23	13,874.11	15	0.3494	1.99	2.24	-
04/18/23	14,061.31	6	0.3494	0.81	3.05	-
04/24/23	14,226.11	7	0.3494	0.95	4.00	4.00
Total Interest Income						\$4.00

Statement for Account # [REDACTED]
04/01/23 - 04/30/23

Insured Deposit Account Activity						
Date Cleared	Check Number	Date Written	Transaction	Description	Tracking Code	Expense Code
Opening Balance						
04/03/23	-	04/03/23	Received	FDIC INSURED DEPOSIT ACCOUNT PLUS NOT COVERED BY SIPC PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-
						\$ 854.16
04/18/23	-	04/18/23	Received	FDIC INSURED DEPOSIT ACCOUNT PLUS NOT COVERED BY SIPC PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-
						187.20
04/24/23	-	04/24/23	Received	FDIC INSURED DEPOSIT ACCOUNT PLUS NOT COVERED BY SIPC PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-
						164.80
04/28/23	-	04/28/23	Received	Interest: Insured Deposit Account Bank NA	-	-
						4.00
Closing Balance						
TD Bank NA						
						\$14,230.11
						\$13,019.95
						13,874.11
						14,061.31
						14,226.11
						14,230.11

Important Information

FDIC Insured Deposit Account (IDA) balances reflected in your brokerage account are FDIC-insured up to applicable limits and held by one or more banks ("Program Banks"). Three of the Program Banks are Charles Schwab Bank, SSB; Charles Schwab Premier Bank, SSB; and Charles Schwab Trust Bank, each an affiliate of TD Ameritrade.

BREAKPOINTS

Certain purchases of Class A Mutual Funds may be eligible for breakpoints on, and waivers of, the sales charge. To learn more about breakpoint discounts, go to <http://www.finra.org/industry/issues/breakpoints>. For more information on waiver eligibility, please refer to the fund prospectus.

IDA FEATURE DURING TRANSITION

If your TD Ameritrade account was recently transitioned to a Charles Schwab & Co., Inc. ("Schwab") account, this account statement reflects cash in your account being redeemed from the TD Ameritrade Insured Deposit Account (IDA) feature. In fact, the cash in your IDA feature remained at the Program Bank(s) during this time period and remained eligible for FDIC insurance coverage up to the applicable limits throughout the transition process.



ROSEMARIE SCHER IRA TD AMERITRADE
CLEARING, CUSTODIAN



Terms and Conditions

TD Ameritrade provides monthly statements for accounts with activity and quarterly statements for inactive accounts with assets.

Portfolio Summary: Tracks the current value of your portfolio as of the report date and compares it to the prior month's. The asset allocation indicates your portfolio diversification by investment type.

Multiple allocations under 5% will be grouped into the category of "Other" in the pie chart. Margin Equity

= Total Account Equity (Total Long Marketable Value + Total Short Value)

Activity Summary: The opening and closing cash balances are reconciled here for quick reference.

All account activity is summarized for the current period and year-to-date.

Income & Expense Summary (non-IRAs only): This section details the income and expense totals from the Activity Summary and classifies the tax treatment.

Retirement Account Summary (IRAs only): Review the IRS regulated transactions for the current and prior years. IRS Form 5498 for market value is based on the current account value including Alternative Investments as of December 31 of the previous year and will be furnished to the IRS.

Performance Summary: Monitor annual portfolio performance and the unrealized gains and losses for your future investment strategy.

Account Positions: View your investments at the current market value and compare the original cost to see unrealized gains and losses in your portfolio. Original cost is assigned using the first-in, first-out (FIFO) method, which assumes the first shares you sell are those you purchased first. The estimated investment income² and average cost per share are displayed for your reference (the oldest purchase date is shown for an indication of your holding period). This statement represents a statement of account assets and account activity of your account only. There is no guarantee that you will receive this amount or any dividend.

Account Activity: All account activity is listed in date order, and reflected in the closing cash balances.

Trades Pending Settlement: Confirm executed trades with a settlement date after month-end. These transactions will be reflected in the Account Activity section next month.

Online Cash Services Transaction Details: Cash management transactions that cleared during this period, including check, debit card and ATM activity, are listed in date order.

Online Cash Services Summary: Credit and debit transaction totals for the current period are summarized. Individual transactions are not listed.

TD Ameritrade does not provide legal or tax advice. Please consult your legal advisor or tax accountant when necessary.

Accuracy of Reports: Please review this statement carefully. If you disagree with any transaction, or if there are errors or omissions, please contact TD Ameritrade, Inc. and then TD Ameritrade Clearing at 800-689-3900 within ten (10) days of your receipt of this statement. To further protect your rights, including rights under the Securities Investor Protection Act (SIPA), any oral statements that you have made should be confirmed to TD Ameritrade and TD Ameritrade Clearing, Inc. in writing. The statement will otherwise be considered conclusive.

Account Protection: TD Ameritrade FDIC Insured Deposit Account ("IDA") deposits are held at one or more banks ("Program Banks"). Three of the Program Banks are Charles Schwab Bank, SSB; Charles Schwab Premier Bank, SSB; and Charles Schwab Trust Bank, each an affiliate of TD Ameritrade. IDA deposits are insured by the FDIC (not covered by SIPC) up to \$250,000. Limits are per account ownership per institution. To learn more about FDIC coverage go to www.fdic.gov. Securities, including mutual funds, held in your Brokerage Account are not deposited or obligations of, or guaranteed by, any bank, are not FDIC-insured, and involve investment risks, including possible loss of principal. TD Ameritrade is a member of SIPC, which protects securities customers of its members up to \$500,000 (including \$250,000 for claims for cash). Explanatory brochure is available on request at www.sipc.org.

Additionally, TD Ameritrade provides each client \$49.5 million worth of protection for securities and \$2 million of protection for cash through supplemental coverage provided by Lloyds Insurance. In the event of brokerage insolvency, a client may receive amounts due from the trustee in bankruptcy and then SIPC. Supplemental coverage is paid out after the trustee and SIPC payouts and under such coverage each client is limited to a combined return of \$152 million from a trustee, SIPC and Lloyds Insurance. The TD Ameritrade supplemental coverage has an aggregate limit of \$500 million over all customers. This policy provides coverage following brokerage insolvency and does not protect against loss in market value of the securities.

An investment in a money market fund is not insured or guaranteed by the FDIC or any other government agency. Although certain money market funds may seek to preserve their value of your investments at \$1 per share, it is possible to lose money by investing in such a fund. Mutual fund purchases may be subject to eligibility and other restrictions, as well as charges and expenses. Certain money market funds may impose liquidity fees and redemption gates in certain circumstances. Dividends are declared daily and paid/reinvested monthly. The prospectus contains this and other important information. Read the prospectus carefully before investing. Non-deposit investments held by your broker-dealer are NOT FDIC INSURED / NOT BANK GUARANTEED / MAY LOSE VALUE.

²Due to rounding adjustments, the statement details may not equal the statement totals.
³Estimated Annual Income and Estimated Annual Yield values are based upon the number of shares owned or current value balance as of the statement date and the most recent dividend rate or cash yield provided.

The balance in your bank deposit account or shares of your money market mutual fund can be liquidated on your order, and the proceeds returned to your securities account or remitted to you.

Tax Reporting: The portfolio report is not a tax document. You will receive Form 1099 for annual tax reporting in compliance with IRS requirements (including taxable interest, dividends, capital gains, taxes withheld, and sales proceeds). Some payments are subject to reclassification which will be reflected on subsequent tax reports.

Cost Basis: Cost-Basis, tax lot and performance reporting and Gainskeeper are offered and conducted by CCH INCORPORATED. TD Ameritrade is not responsible for the reliability or suitability of the information. TD Ameritrade and its information providers do not guarantee the accuracy of the information and data provided. CCH INCORPORATED is a separate company and is not affiliated with TD Ameritrade.

Margin and Options Account Agreements: Be aware of the following: 1) Commissions and other charges related to the execution of option transactions have been included in confirmations of such transactions previously furnished to you and will be made available promptly upon request. 2) Promptly advise TD Ameritrade in writing of any change in your investment objectives or financial situation as they pertain to your margin or options account agreements. Commission/Fee represents base commission and any options contract, exercise, and assignment fees.

Current Market Prices: The market values of securities have been obtained, if available, from quotation services and other independent sources. Values are based on the closing price, the mean between the bid and asking prices, or other methods. If no market value is available from a quotation service or other independent source, the security is subject to being reflected as Not Available ("NA"). The valuations on your portfolio report are provided as general information and we do not guarantee the accuracy of any securities prices. Mortgage backed positions are valued using the remaining balance and the current market price. Portfolio report valuations may not represent sales proceeds. The secondary market for Certificates of Deposits ("CDs") is generally liquid and the actual value may be different from the purchase price. A significant loss of principal may result from the sale of a CD prior to maturity. Bonds and/or Fixed Income Securities trade differently than equity securities and do not trade on a liquid exchange. Rather, they trade in the OTC (over the counter) market and sufficient liquidity may not exist for you to sell your position prior to maturity. The sale of bonds or to maturity may result in a loss of principal.

Bonds Quantity: The figure on the statement represents the number of bonds. For example, \$3,000 of a \$1,000 face value bond would display as "3" in the quantity.

Alternative Investments ("AI"), also called Non Standard Assets ("NSA"), are typically investments in direct participation program securities (partnerships, limited liability companies, or real estate investment trusts), commodity pools, private equity, private debt or hedge funds. AI are typically liquid investments and do not trade on a national securities exchange. The values shown for these investments are estimated values derived from various methods, including, but not limited to, unconfirmed management estimates, independent third-party appraisals, the program's net assets, and/or third party lender offers that have been provided by the management, administrator, and/or sponsor of each program, or by a third-party vendor without independent verification by TD Ameritrade. Values may not reflect the original purchase price, actual market value or be realized upon liquidation. If an estimated value cannot be established through these methods, the valuation may be reflected as Not Available ("NA"). For additional detail regarding valuation for Alternative Investments, please contact Client Services. These investments are not covered under the SIPC. AI transaction fees are applicable to purchases, capital call processing, and redemptions.

AI distributions on Direct Participation Programs and/or REITs are reported and a net investment per share estimated value is also reported. Pricing and distribution information has been provided by the sponsor, issuer or other external party responsible for reporting of the DPP or REIT and the classification of distributions as income or return of capital, in whole or in part, is subject to final accounting by such party(ies) and will be reported to you on a Form 1099 or K-1, as applicable.

Auction Rate Securities ("ARS") Pricing: The market values for ARS securities have been obtained, if available, from quotation services or other independent sources. The accuracy of the pricing is not guaranteed. If a market value is not available, TD Ameritrade will price the ARS position, taking into consideration both the liquidity and underlying credit quality. The ARS may lack liquidity and, as a result, there can be no assurance that such securities can be sold under current market conditions.

All transactions are subject to: (i) the constitution, rules, regulations, customs and usages of the exchange or market, and any changes thereto; (ii) the rules and regulations of the Federal Reserve Bank of New York; and (iii) the rules and regulations of FINRA and the Federal Reserve System.

For an investor brochure that includes information describing FINRA's Public Disclosure Program, please contact FINRA at 800-289-9899 or www.finra.org.

The interest rate shown for TD Ameritrade Cash is taken from the applicable interest rate tier for the Market Value balance in the TD Ameritrade Cash, as of the statement closing date. Simple interest is accrued daily based on the interest rate tier applicable to each day's balance.

MSRB RULE G-10: TD Ameritrade, Inc. is registered with the Municipal Securities Rulemaking Board and the U.S. Securities and Exchange Commission. The website address for the Municipal Securities Rulemaking Board is <http://www.msrb.org>. An investor brochure is available on the website of the Municipal Securities Rulemaking Board which describes the protections that may be provided by the Municipal Securities Rulemaking Board rules and how to file a complaint with an appropriate regulatory authority.

Financial Statement Notification: The statement of financial condition for TD Ameritrade Clearing, Inc. is available twice a year and may be obtained at no cost, via the internet at: <http://www.tdameritrade.com/financialstatement.html>.

Option Assignment: All short equity option positions and some index option positions are available for assignment. Exercise assignment notices for equity or index options are randomly allocated among all clients' short positions.

Free Credit Balances (Rule 15c2-2 & 3): Under the client protection rules, we may use free credit balances in your account in the ordinary course of our business which are payable to you, on demand.

Margin Accounts (Regulation T): If you have a margin account, this report is a combination of your margin account and a special memorandum account. Trading on margin poses additional risks and is not suitable for all investors. A complete list of the risks associated with margin trading is available in the margin risk disclosure document. You may obtain a copy of this document by contacting us at the number listed on page one of your statement.

Payment for Order Flow Disclosure (Rules 606 and 607): Rule 607 of Regulation NMS requires broker-dealers to disclose upon opening a new customer account and on an annual basis thereafter, (i) its policies regarding receipt of payment for order flow, including a statement as to whether any payment for order flow is received for routing customer orders and a detailed description of the nature of the compensation received; and (ii) its policies for determining where to route customer orders that are the subject of payment for order flow absent specific instructions.

The firm receives compensation for directing listed and OTC securities, and options order flow to selected market centers (e.g., broker dealers, exchanges and alternative trading systems for execution). Compensation generally is in the form of a per share or per contract cash payment. The policy for receipt of order flow payment is not a factor in the routing determination. TD Ameritrade also may receive compensation related to the foreign currency exchange component of transactions in foreign securities from market centers executing such trades. In accordance with SEC Rule 606, TD Ameritrade posts quarterly reports that detail the material market centers to which TD Ameritrade routes orders in NMS Securities and TD Ameritrade's material relationships with those market centers. This report is made available at www.tdameritrade.com/historical-606-disclosure-page or in written form upon request. As required under SEC Rule 606(b)(1), on request, TD Ameritrade will provide the identity of the market center to which your orders were routed for execution in the six months prior to the request, whether the orders were directed orders or non-directed orders, and the limit of the executions, if any, that resulted from such orders. This applies to both held and not held order flow.

TD Ameritrade regularly assesses the execution quality provided by the market centers to which we route order flow in seeking best execution for our clients. For non-directed client orders, it is our policy to route orders to market centers based on a number of factors that are more fully discussed in the Supplemental Materials of FINRA Rule 5310, including where applicable, but not necessarily limited to, speed of execution, price improvement opportunities, differences in price dissemination, likelihood of executions, the marketability of the order, size guarantees, service levels and support, the reliability of order handling systems, customer needs and expectations, transaction costs and whether the firm will receive remuneration for routing order flow to such market centers. Price improvement occurs when an order is executed at a price that is more favorable than the displayed national best bid or offer.

Trade Confirmations (Rule 10b-10): All confirmations are transmitted on the transaction date. If you participate in the Dividend Reinvestment Plan (DRIP) details regarding the reinvestment of dividends will be included on your monthly statements. TD Ameritrade will act as agent in having your DRIP purchases executed.

Futures/Options Disclosures for EU Clients: In accordance with the Packaged Retail and Insurance-based Investment Products Regulation - EU No 1286, retail investors based in the European Economic Area (EEA) can access Key Information Documents (KIDs) through the following landing page: <https://tdameritrade.com/prips-regulation-page>

Taxes: Transactions in foreign securities (including foreign company ADRs that trade in the U.S.) may include taxes and fees charged by the foreign markets or governments, which may be reflected in the price of the security or charged as an independent line item.

Privacy Policy Notification: A copy of the TD Ameritrade privacy policy is available at www.tdameritrade.com

Callable Securities: The allocation of partial redemptions or calls is done using a pro-rata lottery system. A description of the procedures for callable securities is available on the website or hard copies are available upon request.

In case of errors or questions about your Electronic Fund Transfers, please contact us at 1-800-959-3900, or in writing to P.O. Box 22089, Omaha, NE 68103, or by email at client-services@tdameritrade.com. The information contained in your order statement shall be binding upon you if you or your broker or other agent, by any means, has agreed to be subject to arbitration. TD Ameritrade will not be bound by any arbitration agreement, dispute resolution, or arbitration clause that you or your broker or other agent, by any means, has agreed to after you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

(1) Tell us your name and account number.

(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

(3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.



Statement Reporting Period:
04/01/23 - 04/30/23

800-669-3900
TD AMERITRADE
DIVISION OF TD AMERITRADE INC
PO BOX 2209
OMAHA, NE 68103-2209
TD Ameritrade Clearing, Inc., Member SIPC

Statement for Account # [REDACTED]
ROSEMARIE SCHER IRA TD AMERITRADE
CLEARING CUSTODIAN
4521 PGA BLVD
UNIT 124
PALM BEACH GARDENS, FL 33418-3997

Portfolio Summary						
Investment	Current Value	Prior Value	Period Change	% Change	Estimated Income	Estimated Yield
Cash	\$ -	\$ -	\$ -	-	\$ -	-
Insrd Dep Acct (IDA)	45,375.94	45,282.18	93.76	0.2%	-	0.35%
Money Market	-	-	-	-	-	-
Short Balance	-	-	-	-	-	-
Stocks	267,747.66	265,667.02	2,080.64	0.8%	6,553.00	2.4%
Short Stocks	-	-	-	-	-	-
Fixed Income	-	-	-	-	-	-
Options	-	-	-	-	-	-
Short Options	-	-	-	-	-	-
Mutual Funds	-	-	-	-	-	-
Other	-	-	-	-	-	-
Total	\$313,123.60	\$310,949.20	\$2,174.40	0.7%	\$6,553.00	2.1%
Margin Equity	100.0%					



Cash Activity Summary				Retirement Account Summary				Performance Summary			
	Current	YTD			2023 PTD	2023 YTD	2022 YTD				
Opening Balance	\$ 0.00	\$0.01	Contributions		\$ -	\$ -	\$ -	Cost Basis As Of - 04/30/23 **		\$198,660.67	
Securities Purchased	-	-	Distributions		-	-	-	Unrealized Gains		72,547.04	
Securities Sold	-	-	Plan Contribution		-	-	-	Unrealized Losses		(3,460.05)	
Contributions	-	-	Rollover		-	-	-	Funds Deposited/(Disbursed) YTD		-	
Distributions	-	-	Direct Transfer		-	-	-	Income/(Expense) YTD		1,185.82	
Income	80.74	1,185.82	Tax Withheld		-	-	-	Securities Received/(Delivered) YTD		0.00	
Expense	-	-	Recharacter		-	-	-	**To view realized gains and losses for your account, login at www.tdameritrade.com and visit My Account > Cost Basis.			
Other	(80.74)	(1,185.83)	Roth Conv.		-	-	-				
Closing Balance	\$ 0.00	\$0.00									

Statement for Account

04/01/23 - 04/30/23

Income Summary Detail*

Description	Current	Year to Date
Ordinary Dividends	\$ 80.74	\$ 1,185.82
IDA Interest	13.02	51.15

*This section displays current and year to date totals for this account. The year to date totals will accurately reflect your cumulative amount for the year. Year-end tax reporting income amounts may differ from what is reflected on monthly statements versus your tax documents. Please reference your official tax document(s) for tax reporting.

Account Positions

Investment Description	Symbol/ CUSIP	Quantity	Current Price	Market Value	Purchase Date	Cost Basis	Average Cost	Unrealized Gain(Loss)	Estimated Income	Yield
Stocks - Margin										
ISHARES TRUST CORE S&P500 ETF	IVV	192	\$ 417.66	\$ 80,190.72	06/09/15	\$ 39,762.35	\$ 207.10	\$ 40,428.37	\$ 1,259.80	1.6%
ISHARES TRUST CORE US AGGD ET ETF	AGG	123	99.96	12,295.08	06/09/15	13,332.71	108.40	(1,037.63)	315.86	2.6%
ISHARES TRUST PFD AND INCM SEC ETF	PFF	127	31.37	3,983.99	06/09/15	5,004.31	39.40	(1,020.32)	257.29	6.5%
SELECT SECTOR SPDR TRUST	XLE	75	85.13	6,384.75	06/09/15	5,841.94	77.89	542.81	248.69	3.9%
ENERGY ETF										
SPDR SPDR BLOOMBERG SHORT TERM H	SJNK	172	24.74	4,255.28	06/09/15	5,001.91	29.08	(746.63)	269.53	6.3%
VANGUARD FTSE DEVELOPED MKTS ETF	VEA	1,079	46.36	50,022.44	06/09/15	43,565.38	40.38	6,457.06	1,401.63	2.8%
VANGUARD FTSE EMR MKT ETF	VWO	786	40.24	31,628.64	06/09/15	32,284.11	41.07	(655.47)	1,177.53	3.7%
VANGUARD REAL ESTATE ETF	VNQ	178	83.30	14,827.40	06/09/15	13,672.18	76.81	1,155.22	608.52	4.1%
VANGUARD MID CAP ETF	VO	192	209.29	40,183.68	06/09/15	24,608.13	128.17	15,575.55	628.87	1.6%
VANGUARD SMALL CP ETF	VB	128	187.31	23,975.68	06/09/15	15,587.65	121.78	8,388.03	385.29	1.6%
Total Stocks				\$267,747.66		\$198,660.67		\$69,086.99	\$6,553.01	2.4%
Total Margin Account				\$267,747.66		\$198,660.67		\$69,086.99	\$6,553.01	2.4%

Statement for Account

04/01/23 - 04/30/23

Account Activity

Trade Date	Settle Date	Acct Type	Transaction/ Cash Activity*	Description	Symbol/ CUSIP	Quantity	Price	Amount	Balance
Opening Balance									
04/10/23	04/10/23	Margin	Div/Int - Income	ISHARES TRUST CORE US AGGBD ET ETF Payable: 04/07/2023 Ordinary Dividends 30.97	AGG	-	\$ 0.00	\$ 30.97	\$ 0.00
04/10/23	04/10/23	Margin	Div/Int - Income	ISHARES TRUST PFD AND INCM SEC ETF Payable: 04/07/2023 Ordinary Dividends 23.52	PFF	-	0.00	23.52	54.49
04/10/23	04/10/23	Margin	Div/Int - Income	SPDR SPDR BLOOMBERG SHORT TERM H Payable: 04/10/2023 Ordinary Dividends 26.25	SJNK	-	0.00	26.25	80.74
04/11/23	04/11/23	Margin	Journal - Other	PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-	0.00	(80.74)	0.00
Closing Balance									
									\$ 0.00

*For Cash Activity totals, refer to the Cash Activity Summary on page one of your statement.

Insured Deposit Account Interest Credited

Begin Date	Balance	Number of Days	Interest Rate	Interest Accrued	MTD Accrued	MTD PAID
04/01/23	\$ 45,282.18	10	0.3494	\$ 4.34	\$ 4.34	\$ -
04/11/23	45,362.92	20	0.3494	8.68	13.02	13.02
Total Interest Income						\$13.02

Statement for Account

04/01/23 - 04/30/23

Insured Deposit Account Activity

Date Cleared	Check Number	Date Written	Transaction	Description	Tracking Code	Expense Code	Amount	Balance
Opening Balance 04/11/23	-	04/11/23	Received	FDIC INSURED DEPOSIT ACCOUNT PLUS NOT COVERED BY SIPC PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-	\$ 80.74	\$45,282.18 45,362.92
04/28/23	-	04/28/23	Received	Interest: Insured Deposit Account Bank NA	-	-	13.02	45,375.94
Closing Balance TD Bank NA							\$45,375.94	\$45,375.94

FDIC Insured Deposit Account (IDA) balances reflected in your brokerage account are FDIC-insured up to applicable limits and held by one or more banks ("Program Banks"). Three of the Program Banks are Charles Schwab Bank, SSB; Charles Schwab Premier Bank, SSB; and Charles Schwab Trust Bank, each an affiliate of TD Ameritrade.

Important Information

BREAKPOINTS

Certain purchases of Class A Mutual Funds may be eligible for breakpoints on, and waivers of, the sales charge. To learn more about breakpoint discounts, go to <http://www.finra.org/industry/issues/breakpoints>. For more information on waiver eligibility, please refer to the fund prospectus.

IDA FEATURE DURING TRANSITION

If your TD Ameritrade account was recently transitioned to a Charles Schwab & Co., Inc. ("Schwab") account, this account statement reflects cash in your account being redeemed from the TD Ameritrade Insured Deposit Account (IDA) feature. In fact, the cash in your IDA feature remained at the Program Bank(s) during this time period and remained eligible for FDIC insurance coverage up to the applicable limits throughout the transition process.