

2023 Form 6 - Full and Public Disclosure of Financial Interests

Filed with COE: 04/24/2024

General Information

Name: Mr David James Roberts

PID 308195

AGENCY INFORMATION

Organization	Suborganization	Title
Belleair Bluffs	City Commission	

Net Worth

My Net Worth as of December 31, 2023 was \$ 1,988,906.16.

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 \$ 10,000.00.

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

Description of Asset	Value of Asset
House - real estate	\$ 450,000.00
Bank Accounts	\$ 17,500.00
Stocks, Bonds and Mutual Funds	\$ 1,539,829.86
Whole Life Ins. Policy	\$ 4,573.30
2014 Lexus ES300H	\$ 6,500.00
2012 Toyota Camry LE Hybrid	\$ 2,000.00
See Attached	

Liabilities

LIABILITIES IN EXCESS OF \$1,000:

Name of Creditor	Address of Creditor	Amount of Liability
GTE Financial	P.O. Box 172599, Tampa, FL 33672	\$ 41,497.08

JOINT AND SEVERAL LIABILITIES NOT REPORTED ABOVE:

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

Income

Identify each separate source and amount of income which exceeded \$1,000 during the year, including secondary sources of income. Or attach a complete copy of your 2023 federal income tax return, including all W2s, schedules, and attachments. Please redact any social security or account numbers before attaching your returns, as the law requires these documents be posted to the Commission's website.

☐ I elect to file a copy of my 2023 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
David Roberts Transportation	{REDACTED}	\$ 5,000.00
Dividend Income from Charles Schwab Account	PO Box 629030, Eldorado Hills, CA 95762	\$ 5,000.00

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

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

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

N/A

Training

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

- ☐ I certify that I have completed the required training under Section 112.3142, F.S.
- ☐ Required training under Section 112.3142, F.S., not applicable to filer for this form year.

Signature of Reporting Official or Candidate

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

David James Roberts

Digitally signed: 04/24/2024

Filed with COE: 04/24/2024



Rollover IRA of
DAVID J ROBERTS
CHARLES SCHWAB & CO INC CUST
IRA ROLLOVER

Account Number
[REDACTED]
Statement Period
December 1-31, 2023

Account Summary

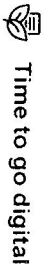
Ending Account Value	Beginning Balance	Change	Ending Balance
\$1,020,042.68	\$986,329.15	\$33,713.53	

	Beginning Value	Deposits	Withdrawals	Dividends and Interest	Transfer of Securities(In/Out)	Market Value Change	Fees	Ending Value
	\$986,329.15	257.90	0.00	1,654.59	0.00	31,801.04	0.00	\$1,020,042.68
				568.42	320,788.54	56,030.77	0.00	\$986,329.15
				1,0	(320,7	(24,2		\$33.7

Gain or (Loss) Summary

	This Period	YTD	Unrealized
	0.00	0.00	\$588.2

Unrealized Gain or (Loss) is calculated based on the current market value of the securities held in the account. It is not a realized gain or loss and is subject to change. The realized gain or loss is the difference between the purchase price and the sale price of the securities.



Time to go digital

Sign up for paperless at [schwab.com](#)



Visit [schwab.com](#) to explore the features and benefits of this statement.

Online Assistance

Client Relationship Summaries and Best Interest disclosures are at [schwab.com](#). Member SIPC.

Commitment to Transparency

For the most current records on your account visit [schwab.com](#). Statements are archived up to 10 years online.

Manage Your Account

Customer Service and Trading:
Call your Schwab Representative
1-800-435-4000
24/7 Customer Service

Your Consultant
Jason Pinholster
VP - Financial Consultant
1-727-465-2633
Jason.Pinholster@schwab.com

DAVID J ROBERTS

Asset Allocation

	Percentage	Allocation (%)
Cash and Cash Investments	52,152.16	5%
Equities	939,225.12	92%
Mutual Funds	28,665.40	3%
Total	\$1,020,042.68	100%
Total Income		\$1,654.59
		\$6.32

Income Summary

Bank Sweep Interest	0.02
Cash Dividends	1,124.32
Total Capital Gains Distributions	530.25
Total Income	\$1,654.59
	\$6.32

Top Account Holdings This Period

Ticker	Description	Market Value	Weight (%)
AMZN	AMAZON.COM INC	303,880.00	30%
MSFT	MICROSOFT CORP	257,921.17	25%
TXN	TEXAS INSTRUMENTS	68,184.00	7%
SWVXX	SCHWAB VALUE ADVANTAGE M	51,918.53	5%
AXON	AXON ENTERPRISE INC	51,666.00	5%

Retirement Contribution Details

Contributions	
Traditional IRA	2,000.00
Total YTD (\$)	2,000.00

A Message About Your Account

CALIFORNIA RESIDENTS

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

Positions - Summary

For all positions as of	Cost Basis	Unrealized Gain/Loss	Value as of 12/31	Ending Value as of 12/31
	\$986,329.15	\$0.00	(\$295.55)	\$1,912.49
				\$32,096.59
				\$1,020,042.68
				\$379,623.79
				\$588,266.7



Rollover IRA of
DAVID J ROBERTS
CHARLES SCHWAB & CO INC CUST
IRA ROLLOVER

December 1-31, 2023

Cash and Cash Investments

	Account	Balance	Unsettled	Unsettled	Unsettled	Unsettled
Cash			0.00	233.63	233.63	40.40
Money Fund (Non-Sweep)	SWVXX SCHWAB VALUE ADVANTAGE M	51,918.5300	1.0000	50,239.92	51,918.53	1,678.61
Total Cash and Cash Investments			\$50,239.92	\$52,152.16	\$1,912.24	

Positions - Equities

Symbol	Company Name	Quantity	Cost Basis	Market Value	Unrealized Gain/Loss	Dividend	Yield	Cost Basis Adj
T	A T & T INC	217.2380	15,780.00	3,645.25	8,977.88	(5,332.63)	6.61%	241.13
GOOGL	ALPHABET INC.	100.0000	139,690.00	13,969.00	12,712.01	1,256.99	N/A	0.00
AMZN	AMAZON.COM INC	2,000.0000	151,940.00	303,880.00	152,504.95	151,375.05	N/A	0.00
AAPL	APPLE INC	40.0000	192,530.00	7,701.20	3,750.00	3,951.20	0.49%	38.40
AXON	AXON ENTERPRISE INC	200.0000	258,330.00	51,666.00	4,314.95	47,351.05	N/A	0.00
CHTR	CHARTER COMMUNICATN	9.0000	388,680.00	3,498.12	1,355.60	2,142.52	N/A	0.00
CSCO	CISCO SYSTEMS INC	900.0000	50,520.00	45,468.00	5,940.37	39,527.63	3.08%	1,404.00
CMCSA	COMCAST CORP	144.0000	43,850.00	6,314.40	1,755.46	4,558.94	2.64%	167.04
DXC	D X C TECHNOLOGY CO 0050	6.0000	22,870.00	137.22	289.96	(152.74)	N/A	0.00
GRMN	GARMIN LTD F	320.0225	128,540.00	41,135.69	21,237.57	19,898.12	2.27%	934.47
HPE	HEWLETT PACKARD ENTERPRI	95.9348	16,980.00	1,628.97	1,132.08	496.89	2.82%	46.05
HPQ	HP INC.	101.3289	30,090.00	3,048.99	1,867.93	1,181.06	3.48%	106.40
INTC	INTEL CORP	347.6945	50,250.00	17,471.65	9,026.81	8,444.84	0.99%	173.85
LCID	LUCID GROUP INC	200.0000	4,210.00	842.00	6,498.81	(5,356.81)	N/A	0.00
LUMN	LUMEN TECHNOLOGIES INC	38.6474	1,830.00	70.72	3,915.83	(3,345.11)	N/A	0.00
META	META PLATFORMS INC	100.0000	353,960.00	35,396.00	17,504.95	17,891.05	N/A	0.00
MSFT	MICROSOFT CORP	685.8876	376,040.00	257,921.17	55,528.13	202,393.04	0.79%	2,057.66



Rollover IRA of
DAVID J ROBERTS
CHARLES SCHWAB & CO INC CUST
IRA ROLLOVER

Report of and
December 1-31, 2023

Positions - Equities (continued)

Symbol	Description	Quantity	Unit Cost	Market Price	Market Value	Cost Basis	Unrealized Gain/Loss	Dividend Yield	YTD % Chg
MINST	MONSTER BEVERAGE CORPORA	200.0000	57.61000	11,522.00	8,530.00	2,992.00	N/A	0.00	
ORCL	ORACLE CORP	243.3977	105.43000	25,661.42	8,681.92	16,979.50	1.51%	389.44	
TSLA	TESLA INC	159.0000	248.48000	39,508.32	16,404.00	23,104.32	N/A	0.00	
TXN	TEXAS INSTRUMENTS	400.0000	170.46000	68,184.00	6,915.37	61,268.63	3.05%	2,080.00	
VIAV	VIAVI SOLUTIONS INC	2.0000	10.07000	20.14	1,344.83	1,324.69	N/A	0.00	
WBD	WARNER BROTHERS DISCOVER	47.0000	11.38000	534.86	2,612.34	12,077.48	N/A	0.00	
Total Equities				\$939,225.12	\$352,801.75	\$586,423.37		\$7,638.44	

Positions - Mutual Funds

Symbol	Description	Quantity	Unit Cost	Market Price	Market Value	Cost Basis	Unrealized Gain/Loss	Dividend Yield	YTD % Chg
CAPAX	FEDERATED HERMES CAPITAL	9.2420	8.15000	75.32	90.15	(14.83)			
SWANX	SCHWAB CORE EQUITY	1,423.1000	20.09000	28,590.08	26,731.89	1,858.19			
Total Mutual Funds				\$28,665.40	\$26,822.04	\$1,843.36			

Transactions - Summary

Transaction Date	Description	Quantity	Unit Cost	Market Price	Market Value	Cost Basis	Unrealized Gain/Loss	Dividend Yield	YTD % Chg
	Buy								
	Sell								
	Dividend								
	Capital Gain								
	Other								
	Total								

Notes: Includes only Cash debit/borrow transactions. YTD % Chg is for 12/1/23 to 12/31/23.



Rollover IRA of
DAVID J ROBERTS
CHARLES SCHWAB & CO INC CUST
IRA ROLLOVER

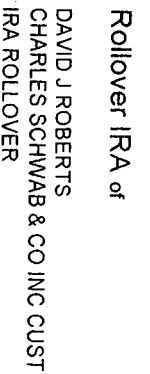
Statement Period
December 1-31, 2023

Transaction Details

Date	Description	Acct	Symbol	Description	Amount	Shares	Price	Gain/(Loss)
12/13	Dividend	Cash Dividend	SWANX	SCHWAB CORE EQUITY				295.15
	Dividend	LT Cap Gain	SWANX	SCHWAB CORE EQUITY				530.25
12/14	Dividend	Qual. Dividend	MSFT	MICROSOFT CORP				300.00
12/15	Purchase		SWVXX	SCHWAB VALUE ADVANTAGE M ONEY INV	825.4000	1.0000		(825.40)
12/18	Purchase		SWVXX	SCHWAB VALUE ADVANTAGE M ONEY INV	300.0000	1.0000		(300.00)
	Deposit	Journalized Funds		J0TRANSF FR75214888				257.89
	Interest	Bank Interest XZ		BANK INT 111623-121523				0.02
12/20	Purchase		SWVXX	SCHWAB VALUE ADVANTAGE M ONEY INV	257.9100	1.0000		(257.91)
12/28	Purchase	Reinvested Shares CAPAX		FEDERATED HERMES CAPITAL INCOME A	0.0310	8.1600		(0.25)
	Dividend	Div For Reinvest	CAPAX	FEDERATED HERMES CAPITAL				0.25
12/29	Purchase	Reinvested Shares SWVXX		SCHWAB VALUE ADVANTAGE M ONEY INV	295.2600	1.0000		(295.26)
	Purchase	Reinvested Shares SWVXX		SCHWAB VALUE ADVANTAGE M ONEY INV	0.0400	1.0000		(0.04)
	Deposit	Journalized Funds		J0TRANSF FR75214888				0.01
	Dividend	Qual. Dividend	GRMN	GARMIN LTD F				233.62
	Dividend	Div For Reinvest	SWVXX	SCHWAB VALUE ADVANTAGE M				295.26
	Dividend	Sttm Cap Gn Rein	SWVXX	SCHWAB VALUE ADVANTAGE M				0.04
Total Transactions								\$233.63

Bank Sweep Activity

Date	Description	Amount	From	To
12/01	Beginning Balance XZ	\$0.00	12/15	BANK TRANSFER TO BROKERAGE
		(525.40)	12/20	BANK TRANSFER TO BROKERAGE

[illegible][illegible]



Statement Period
December 1-31, 2023

Please see the reverse of this page for additional information.

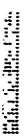
11

[Redacted]

DAVID J ROBERTS

[Redacted]

© 2015 Charles Schwab & Co., Inc. All rights reserved. Member SIPC. (0616-1157)





Summary for Enclosed Statements

Statement Period
December 1-31, 2023

2 Statements Enclosed

Name on Account			
Account #	Account Type	Starting Value	Ending Value
1 DAVID J ROBERTS	Schwab One Account	361,699.44	371,266.06
2 DAVID J ROBERTS	Roth Conversion IRA	102,137.75	102,114.33
Total		\$463,837.19	\$473,380.39

This Summary may not include all of your accounts at Schwab and is informational only. See the enclosed individual account statements and their Terms and Conditions.



Schwab One® Account of
DAVID J ROBERTS

Account Number
[REDACTED]

Statement Period
December 1-31, 2023

Your Consultant

Jason Pinholster
VP - Financial Consultant
tel: 1 727-465-2633
email: Jason.Pinholster@schwab.com

Manage Your Account

Questions about this statement
1 (800) 435-4000 - 24/7 Customer service
For the most current records on your account visit us at
schwab.com/login Statements are archived up to 10 years online

Special Account Message

CALIFORNIA RESIDENTS

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

DAVID J ROBERTS
[REDACTED]

Commitment to Transparency

Client Relationship Summaries and Best Interest disclosures at schwab.com/transparency

Go Paperless

Protect your privacy and the environment, make the switch at schwab.com/ez



Terms and Conditions

GENERAL INFORMATION AND KEY TERMS:

This Account statement is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your Account at Schwab ("Account"). Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab (including balances held at a Depository Institution) you should verify its content with this statement.

ATP (Automatic Investment Plan) Customers: Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request.

Average Daily Balance: Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest.

Bank Sweep and Bank Sweep for Benefit Plans Features: Schwab acts as your agent and custodian in establishing and maintaining your Deposit Account(s) as a feature of your brokerage account(s). Deposit accounts held through bank sweep features constitute direct obligations of one of more FDIC insured banks ("Affiliated Banks") that are affiliated with Schwab and are not obligations of Schwab. Funds swept to Affiliated Banks are eligible for deposit insurance from the FDIC up to the applicable limits for each bank for funds held in the same insurable capacity. The balance in the Deposit Accounts can be withdrawn on your order and the proceeds returned to your brokerage account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the bank sweep features(s) in your account, please refer to the Cash Features Disclosure Statement available online or from a Schwab representative.

Cash: Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business.

Dividend Reinvestment Customers: Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. Further information on these transactions will be furnished upon written request.

Interest: For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that may differ from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Affiliated Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest features; interest accrues daily from the second-to-last business day of the current month, for the bank sweep feature(s), interest accrues daily from the 16th day of the prior month and is credited/posited on the first business day after the 15th of the current month.

If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage account is less than \$,005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than \$,005.

Margin Account Customers: This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.3 of Regulation T, issued by the Board of Governors of the Federal Reserve System. The permanent report of the separate account as required by Regulation T is available for your inspection.

Securities purchased on margin are Schwab's collateral for the loan to you. It is important that you fully understand the risks involved in trading securities on margin. These risks include:

- You can lose more funds than you deposit in the margin account.
- Schwab can force the sale of securities or other assets in any of your account(s) to maintain the required account equity without contacting you.
- You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call.
- Schwab can increase both its "house" maintenance margin requirements and the maintenance margin requirements for your Account at any time without advance written notice to you.

Market Price: The most recent price evaluation available to Schwab on the last business day of the report period, normally the last trade price or bid as of market close. Untraded securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties; Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Assets Not Held at Schwab Are not held in your Account or covered by the Account's SIPC account protection and are not otherwise in Schwab's custody and are being provided as a courtesy to you. Information on Assets Not Held at Schwab, including but not limited to valuations, is reported solely based on information you provide to Schwab. Schwab can neither validate nor certify the existence of Assets Not Held at Schwab or the accuracy, completeness or timeliness of the information about Assets Not Held at Schwab, whether provided by you or otherwise. Descriptions of Assets Not Held at Schwab may be abbreviated or truncated. Some securities, especially thinly traded equities in the OTC market for foreign markets, may not report their most current price and are indicated as Stale Priced. Certain Limited Partnership (direct participation programs) and Unlisted Real Estate Investment Trust (REIT) securities, for which you may see a value on your monthly Account statement that reflects the issuer's appraised estimated value, are not listed on a national securities exchange, and are generally illiquid. Even if you are able to sell such securities, the price received may be less than the per share appraised estimated value provided in the account statement.

Market Value: The Market Value is computed by multiplying the Market Price by the Quantity of Shares. This is the dollar value of your present holdings in your specified Schwab Account or a summary of the Market Value summed over multiple accounts.

Non-Publicly Traded Securities: All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party as provided by Schwab's Account Agreement. Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests.

Schwab Sweep Money Funds: Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor.

Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds: The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary. If on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than 1/2 of 1 cent (\$0.005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$0.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower.

Securities Products and Service

Securities products and services

Account Number

Statement Period
December 1-31, 2023

are offered by Charles Schwab & Co., Inc., Member SIPC. Securities products and services, including unswept intraday funds and net credit balances held in brokerage accounts are not deposits or other obligations of, or guaranteed by, any bank, are not FDIC insured, and are subject to investment risk and may lose value. SIPC does not cover balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features. Please see your Cash Feature Disclosure Statement for more information on insurance coverage Yield to Maturity: This is the actual average annual return on a note if held to maturity.

Gain (or Loss): Unrealized Gain (or Loss) and Realized Gain (or Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information has been provided on this statement at the request of your Advisor, if applicable. This information is not a solicitation or a recommendation to buy or sell. Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS.

Accrued Income: Accrued income is the sum of the total accrued interest and/or accrued dividends on positions held in your Account, but the interest and/or dividends have not been received into your account. Schwab makes no representation that the amounts shown (or any other amount) will be received. Accrued amounts are not covered by SIPC account protection until actually received and held in the Account.

IN CASE OF ERRORS OR DISCREPANCIES: If you find an error or discrepancy relating to your brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately.

You may call us at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) If you're a client of an independent investment advisor, call us at 800-515-2157. Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement (SIPA) and Account balance are correct for all purposes with respect to those brokerage transactions.

IN CASE OF COMPLAINTS: If you have a complaint regarding your Schwab statement, products or services, please write to the Client Advocacy Team at Charles Schwab & Co., Inc., Attention: Client Advocacy Team, 211 Main St., San Francisco, CA 94105, USA, or call Schwab Signature Alliance at 800-515-2157.

Address Changes: If you fail to notify Schwab in writing of any change of address or phone number, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account.

Additional Information: We are required by law to report to the Internal Revenue Service adjusted cost basis information (if applicable), certain payments to you and credits to your Account during the calendar year. Retain this statement for income tax purposes. A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request. Any third party trademarks appearing herein are the property of their respective owners. Schwab and Charles Schwab Bank are affiliates of each other.

© 2023 Charles Schwab & Co., Inc. ("Schwab"). All rights reserved.
Member SIPC.

(0822-2011)



Schwab One® Account of
DAVID J ROBERTS

Account Number

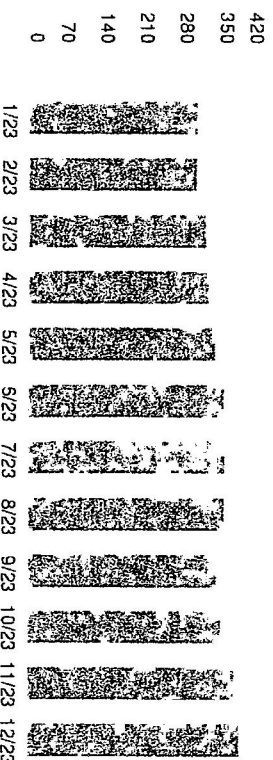
Statement Period
December 1-31, 2023

Account Value as of 12/31/2023: \$ 371,266.06

Change in Account Value

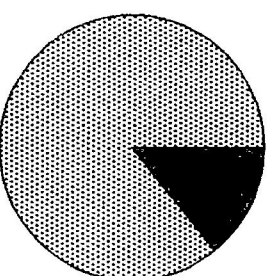
	This Period	Year to Date
Starting Value	\$ 361,699.44	\$ 287,532.69
Credits	1,036.23	7,169.47
Debits	0.00	(4,000.00)
Transfer of Securities (In/Out)	0.00	0.00
Income Reinvested	(353.37)	(2,464.46)
Change in Value of Investments	8,883.76	83,028.36
Ending Value on 12/31/2023	\$ 371,266.06	\$ 371,266.06
Accrued Income ^d	385.00	
Ending Value with Accrued Income ^d	\$ 371,651.06	\$ 83,733.37
Total Change in Account Value	\$ 9,566.62	29.12%
Total Change with Accrued Income ^d	\$ 9,951.62	

Account Value [in Thousands]



Asset Composition

	Market Value	% of Account Assets
Bank Sweep ^{x,z}	\$ 28.70	<1%
Money Market Funds [Non-Sweep]	52,899.56	14%
Equities	318,337.80	86%
Total Assets Long	\$ 371,266.06	
Net Loan Balance	0.00	
Total Account Value	\$ 371,266.06	100%



14% MMFs [Non-Sweep]
86% Equities

Gain or (Loss) Summary

All Investments

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

	Realized Gain or (Loss) This Period		Unrealized Gain or (Loss)	
	Short Term	Long Term		
	\$0.00	\$0.00		\$205,841.80 ¹
Income Summary				
This Period		Year to Date		
	Federally Tax-Exempt	Federally Taxable	Federally Tax-Exempt	Federally Taxable
Bank Sweep Interest	0.00	0.01	0.00	0.37
Cash Dividends	0.00	1,036.22	0.00	7,169.10
Total Income	0.00	1,036.23	0.00	7,169.47

Margin Loan Information

This Period

Margin Loan
Balance

Funds Available
to Withdraw*

Securities
Buying Power*

Margin Loan Rates Vary
by Balance

0.00

206,429.70

412,859.40

11.75% - 13.57%

The opening margin loan balance for the statement period was \$0.00.

For more information about the margin feature, please visit schwab.com/margin.

*Values include any cash plus the amount available using margin borrowing.



Schwab One® Account of
DAVID J ROBERTS

Account Number
[REDACTED]

Statement Period
December 1-31, 2023

Cash Transactions Summary

	This Period	Year to Date
Starting Cash*	\$ 0.00	\$ 150.86
Deposits and other Cash Credits	0.00	0.00
Investments Sold	0.00	4,216.24
Dividends and Interest	1,036.23	7,169.47
Withdrawals and other Debits	0.00	(4,000.00)
Investments Purchased	(1,007.53)	(7,507.87)
Fees and Charges	0.00	0.00
Total Cash Transaction Detail	28.70	(122.16)
Ending Cash*	\$ 28.70	\$ 28.70
*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.		

Investment Detail - Bank Sweep

	Starting Balance	Ending Balance	% of Account Assets
Bank Sweep			
Bank Sweep XZ	0.00	28.70	<1%
Total Bank Sweep	0.00	28.70	<1%
Total Bank Sweep		28.70	<1%

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

Investment Detail - Money Market Funds [Non-Sweep]

Fund Name	Quantity	Market Price	Market Value	% of Account Assets
SCHWAB VALUE ADVANTAGE M : SWVXX (M), Q	52,243.4100	1.0000	52,243.41	14%
SCHWAB VALUE ADVANTAGE M : SWVXX (M), Q	656.1500	1.0000	656.15	<1%
Total Money Market Funds [Non-Sweep]	52,899.5600		52,899.56	14%

Investment Detail - Equities

Equities	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
A T & T INC (M) SYMBOL: T	162.0073	16.78000	2,718.48 3,987.64 Cost Basis	<1%	(1,269.16)	6.61%	179.83
APPLIED MATERIALS (M) SYMBOL: AMAT	400.0000	162.07000	64,828.00 4,208.11	17%	60,619.89	0.78%	512.00
CHARTER COMMUNICATN (M) CLASS A SYMBOL: CTR	7.0000	388.68000	2,720.76 1,256.00	<1%	1,464.76	N/A	N/A
CONOCOPHILLIPS (M) SYMBOL: COP	192.0000	116.07000	22,285.44 please provide	6%	N/A	1.99%	445.44
DOUGLAS ELLIMAN INC (M) SYMBOL: DOUG	1.0000	2.95000	2.95 please provide	<1%	N/A	N/A	N/A
MERCK & CO. INC. (M) SYMBOL: MRK	500.0000	109.02000	54,510.00 please provide	15%	N/A	2.67%	1,460.00
Accrued Dividend: 385.00							



Schwab One® Account of
DAVID J ROBERTS

Account Number
[REDACTED]

Statement Period
December 1-31, 2023

Investment Detail - Equities (continued)

Equities (continued)	Quantity	Market Price	Market Value Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
MICROSOFT CORP ^(M) SYMBOL: MSFT	400.0000	376.04000	150,416.00 4,615.37 ¹	41%	145,800.63	0.79%	1,200.00
ORGANON & CO ^(M) SYMBOL: OGN	50.0000	14.42000	721.00 please provide ¹	<1%	N/A ¹	7.76%	56.00
PHILLIPS 66 ^(M) SYMBOL: PSX	96.0000	133.14000	12,781.44 please provide ¹	3%	N/A ¹	3.15%	403.20
THE CIGNA GROUP ^(M) SYMBOL: CI	23.0000	299.45000	6,887.35 please provide ¹	2%	N/A ¹	1.64%	113.16
VECTOR GROUP LTD ^(M) SYMBOL: VGR	2.0000	11.28000	22.56 please provide ¹	<1%	N/A ¹	7.09%	1.60
WARNER BROTHERS DISCOVER ^(M) SYMBOL: WBD	39.0000	11.38000	443.82 1,218.14	<1%	(774.32)	N/A	N/A
Total Equities	1,872.0073		318,337.80 15,285.26¹	86%	205,841.80¹		4,371.23
			Total Cost Basis:				
					Total Accrued Dividend for Equities: 385.00		

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only and are derived from information provided by outside parties. Schwab cannot guarantee the accuracy of such information. Since the interest and dividends are subject to change at any time, they should not be relied upon exclusively for making investment decisions. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments. In which case EAI and EY will continue to display at a prior rate.



Schwab One® Account of
DAVID J ROBERTS

Account Number
[REDACTED]

Statement Period
December 1-31, 2023

Total Investment Detail	371,266.06
Total Account Value	371,266.06
Total Cost Basis	15,285.26

Transaction Detail - Purchases & Sales

Money Market Fund [Non-Sweep] Activity

Settle Date	Trade Dat	Transaction	Description	Quantity	Unit Price	Charges and Interest	Total Amount
12/06/23	12/05/23	Bought	SCHWAB VALUE ADVANTAGE M ONEY INV: SWVXX	212.1600	1.0000	0.00	(212.16)
12/18/23	12/15/23	Bought	SCHWAB VALUE ADVANTAGE M ONEY INV: SWVXX	442.0000	1.0000	0.00	(442.00)
12/29/23	12/29/23	Reinvested Shares	SCHWAB VALUE ADVANTAGE M ONEY INV: SWVXX	1.9900	1.0000	0.00	(1.99)
12/29/23	12/29/23	Reinvested Shares	SCHWAB VALUE ADVANTAGE M ONEY INV: SWVXX	351.3400	1.0000	0.00	(351.34)

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.



Schwab One® Account of
DAVID J ROBERTS

Account Number
[REDACTED]

Statement Period
December 1-31, 2023

Transaction Detail - Purchases & Sales (continued)

Money Market Fund [Non-Sweep] Activity (continued)

Settle Date	Trade Dat	Transaction	Description	Quantity	Unit Price	Charges and Interest	Total Amount
12/29/23	12/29/23	Reinvested Shares	SCHWAB VALUE ADVANTAGE M	0.0400	1.0000	0.00	(0.04)
			ONEY INV: SWVXX				

Total Money Market Fund [Non-Sweep] Activity

(1,007.53)

Total Purchases & Sales

(1,007.53)

Transaction Detail - Dividends & Interest (including Money Market Fund dividends reinvested)

Transaction Process	Date	Activity	Description	Credit/(Debit)
12/01/23	12/01/23	Qualified Dividend	CONOCOPHILLIPS: COP	111.36
12/01/23	12/01/23	Qualified Dividend	PHILLIPS 66: PSX	100.80
12/14/23	12/14/23	Qualified Dividend	APPLIED MATERIALS: AMAT	128.00
12/14/23	12/14/23	Qualified Dividend	MICROSOFT CORP: MSFT	300.00
12/14/23	12/14/23	Qualified Dividend	ORGANON & CO: OGN	14.00
12/15/23	12/15/23	Qualified Dividend	VECTOR GROUP LTD: VGR	0.40
12/15/23	12/18/23	Bank Interest	BANK INT 111623-121523	0.01
12/21/23	12/21/23	Qualified Dividend	THE CIGNA GROUP: CI	28.29
12/29/23	12/29/23	Div For Reinvest	SCHWAB VALUE ADVANTAGE M: SWVXX	1.99
12/29/23	12/29/23	Div For Reinvest	SCHWAB VALUE ADVANTAGE M: SWVXX	351.34
12/29/23	12/29/23	Sttm Cap Gn Rein	SCHWAB VALUE ADVANTAGE M: SWVXX	0.04
Total Dividends & Interest				1,036.23

Total Transaction Detail

28.70

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.



Schwab One® Account of
DAVID J ROBERTS

Account Number
[REDACTED]

Statement Period
December 1-31, 2023

Bank Sweep Activity

Transaction		Description	Withdrawal	Deposit	Balance x,z
Date	Transaction				
Opening Balance x,z					
12/04/23	Auto Transfer	BANK CREDIT FROM BROKERAGE x		212.16	212.16
12/06/23	Auto Transfer	BANK TRANSFER TO BROKERAGE		0.00	0.00
12/15/23	Interest Paid x,z	BANK INTEREST	212.16	0.01	0.01
12/15/23	Auto Transfer	BANK CREDIT FROM BROKERAGE x		442.00	442.01
12/18/23	Auto Transfer	BANK TRANSFER TO BROKERAGE	441.60		0.41
12/22/23	Auto Transfer	BANK CREDIT FROM BROKERAGE x		28.29	28.70
Total Activity			653.76	682.46	
Ending Balance x,z					28.70

Bank Sweep: Interest Rate as of 12/29/23 was 0.45%. Your interest period was 11/16/23 - 12/15/23. z

Pending Corporate Actions

Transaction	Quantity	Payable Date	Rate per Share	Share Distribution	Cash Distribution
MERCK & CO. INC. Qual Div	500.0000	01/08/24	0.7700		385.00
Total Pending Corporate Actions					385.00
Pending transactions are not included in account value.					

Endnotes For Your Account

Symbol Endnote Legend

- (M) Denotes a security that is marginable. Some mutual fund or ETF investments may not be immediately marginable.
- ⚡ Dividends paid on this security will be automatically reinvested.

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.



Schwab One® Account of
DAVID J ROBERTS

Account Number
[REDACTED]

Statement Period
December 1-31, 2023

Endnotes For Your Account (continued)

Symbol Endnote Legend

- d** Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your brokerage account, but the income and/or dividends have not been received into your account and Schwab makes no representation that they will. Accrued amounts are not covered by SIPC account protection until actually received and held in the account.
- i** Value includes incomplete cost basis. If cost basis is not available for an investment, you may be able to provide updates. Please refer to the first page of this statement for instructions or contact information.
- t** Data for this holding has been edited or provided by a third party.
- x** Bank Sweep deposits are held at FDIC-insured bank(s) ("Banks") that are affiliated with Charles Schwab & Co., Inc.
- z** For Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its affiliated banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.

For information on how Schwab pays its representatives, go to <http://www.schwab.com/transparency>.



1



Roth Conversion IRA of
DAVID J ROBERTS
CHARLES SCHWAB & CO INC CUST
ROTH CONVERSION IRA

Account Number
[REDACTED]

Statement Period
December 1-31, 2023

Your Consultant

Jason Pinholster
VP - Financial Consultant
tel: 1 727-465-2633
email: Jason.Pinholster@schwab.com

Manage Your Account

Questions about this statement
1 (800) 435-4000 - 24/7 Customer service
For the most current records on your account visit us at
schwab.com/login *Statements are archived up to 10 years online*

Special Account Message

CALIFORNIA RESIDENTS

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

DAVID J ROBERTS

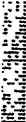


Commitment to Transparency

Client Relationship Summaries and Best Interest disclosures at schwab.com/transparency

Go Paperless

Protect your privacy and the environment, make the switch at schwab.com/ez





**Roth Conversion IRA of
DAVID J ROBERTS
CHARLES SCHWAB & CO INC CUST
ROTH CONVERSION IRA**

Terms and Conditions

GENERAL INFORMATION AND KEY TERMS:

This Account statement is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your Account at Schwab ("Account"). Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab (including balances held at a Depository Institution) you should verify its content with this statement.

AIP (Automatic Investment Plan) Customers: Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request.

Average Daily Balance: Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest.

Bank Sweep and Bank Sweep for Benefit Plans Features: Schwab acts as your agent and custodian in establishing and maintaining your Deposit Account(s) as a feature of your brokerage account(s). Deposit accounts held through bank sweep features constitute direct obligations of one or more FDIC insured banks ("Affiliated Banks") that are affiliated with Schwab and are not obligations of Schwab. Funds swept to Affiliated Banks are eligible for deposit insurance from the FDIC up to the applicable limits for each bank for funds held in the same insurable capacity. The balance in the Deposit Accounts can be withdrawn on your order and the proceeds returned to your brokerage account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the bank sweep feature(s) in your account, please refer to the Cash Features Disclosure Statement available online or from a Schwab representative.

Cash: Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business.

Dividend Reinvestment Customers: Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. Further information on these transactions will be furnished upon written request.

Interest: For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that may differ from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Affiliated Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the bank sweep feature(s), interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month.

If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage account is less than \$5,005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than \$5,005.

Margin Account Customers: This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.3 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection.

Securities purchased on margin are Schwab's collateral for the loan to you. It is important that you fully understand the risks involved in trading securities on margin. These risks include:

- You can lose more funds than you deposit in the margin account.
- Schwab can force the sale of securities or other assets in any of your account(s) to maintain the required account equity without contacting you.
- You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call.
- Schwab can increase both its "house" maintenance margin requirements and the maintenance margin requirements for your Account at any time without advance written notice to you.

Market Price: The most recent price evaluation available to Schwab on the last business day of the report period, normally the last trade price or bid as of market close. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties; Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Assets Not Held at Schwab Are not held in your Account or covered by the Account's SIPC account protection and are not otherwise in Schwab's custody and are being provided as a courtesy to you. Information on Assets Not Held at Schwab, including but not limited to valuations, is reported solely based on information you provide to Schwab. Schwab can neither validate nor certify the existence of Assets Not Held at Schwab or the accuracy, completeness or timeliness of the information about Assets Not Held at Schwab, whether provided by you or otherwise. Descriptions of Assets Not Held at Schwab may be abbreviated or truncated. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as State Priced, Certain Limited Partnership (direct participation programs) and unlisted Real Estate Investment Trust (REIT) securities, for which you may see a value on your monthly Account statement that reflects the issuer's appraisal.

Estimated value, are not listed on a national securities exchange, and are generally illiquid. Even if you are able to sell such securities, the price received may be less than the per share appraised estimated value provided in the account statement.

Market Value: The Market Value is computed by multiplying the Market Price by the Quantity of Shares. This is the dollar value of your present holdings in your specified Schwab Account or a summary of the Market Value summed over multiple accounts.

Non-Publicly Traded Securities: All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party as provided by Schwab's Account Agreement. Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests.

Schwab Sweep Money Funds: Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary.

If on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than 1/2 of 1 cent (\$0.005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$0.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower.

Securities Products and Service. Securities products and services

**Account Number
[REDACTED]
Statement Period
December 1-31, 2023**

are offered by Charles Schwab & Co., Inc., Member SIPC. Securities products and services, including unswept intraday funds and net credit balances held in brokerage accounts are not deposits or other obligations of, or guaranteed by, any bank, are not FDIC insured, and are subject to investment risk and may lose value. SIPC does not cover balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features. Please see your Cash Feature Disclosure Statement for more information on insurance coverage Yield to Maturity. This is the actual average annual return on a note if held to maturity.

Gain (or Loss): Unrealized Gain (or Loss) and Realized Gain (or Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information has been provided on this statement at the request of your Advisor, if applicable. This information is not a solicitation or a recommendation to buy or sell. Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS.

Accrued Income: Accrued income is the sum of the total accrued interest and/or accrued dividends on positions held in your Account, but the interest and/or dividends have not been received into your account. Schwab makes no representation that the amounts shown (or any other amount) will be received. Accrued amounts are not covered by SIPC account protection until actually received and held in the Account.

IN CASE OF ERRORS OR DISCREPANCIES: If you find an error or discrepancy relating to your brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately. You may call us at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) If you're a client of an independent investment advisor, call us at 800-515-2157. Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions.

IN CASE OF COMPLAINTS: If you have a complaint regarding your Schwab statement, products or services, please write to the Client Advocacy Team at Charles Schwab & Co., Inc., Attention: Client Advocacy Team, 211 Main St., San Francisco, CA 94105, USA.

Address Changes: If you fail to notify Schwab in writing of any change of address or phone number, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account.

Additional Information: We are required by law to report to the Internal Revenue Service adjusted cost basis information (if applicable), certain payments to you and credits to your Account during the calendar year. Retain this statement for income tax purposes. A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request. Any third party trademarks appearing herein are the property of their respective owners. Schwab and Charles Schwab Bank are affiliates of each other [REDACTED] Securities of the Charles Schwab Corporation.

© 2023 Charles Schwab & Co., Inc. ("Schwab"). All rights reserved.
Member SIPC.

(0822-201E)



Roth Conversion IRA of
DAVID J ROBERTS
CHARLES SCHWAB & CO INC CUST
ROTH CONVERSION IRA

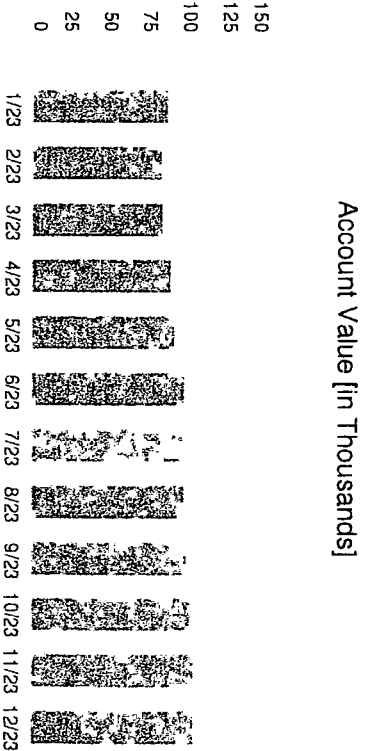
Account Number
[REDACTED]

Statement Period
December 1-31, 2023

Account Value as of 12/31/2023:\$ 102,114.33

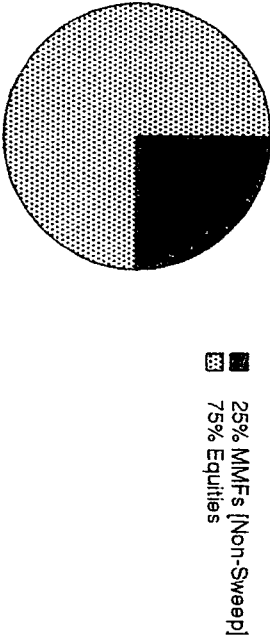
Change in Account Value

	This Period	Year to Date
Starting Value	\$ 102,137.75	\$ 82,769.56
Credits	190.58	5,307.94
Debits	0.00	0.00
Transfer of Securities (In/Out)	0.00	0.00
Income Reinvested	(170.58)	(1,000.67)
Change in Value of Investments	(43.42)	15,037.50
Ending Value on 12/31/2023	\$ 102,114.33	\$ 102,114.33
Accrued Income ^d	130.26	
Ending Value with Accrued Income ^d	\$ 102,244.59	\$ 19,344.77
Total Change in Account Value	\$(23.42)	23.37%
Total Change with Accrued Income ^d	\$ 106.84	



Asset Composition

Money Market Funds [Non-Sweep]	Market Value	% of Account Assets
Equities	\$ 25,357.79	25%
Total Assets Long	76,756.54	75%
Total Account Value	\$ 102,114.33	100%



Gain or (Loss) Summary

Gain or (Loss) on Investments Sold	
This Period	

All Investments

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

\$0.00

\$47,214.03

Income Summary

	This Period
Bank Sweep Interest	0.00
Cash Dividends	190.58
Total Income	190.58

Cash Transactions Summary

	This Period	Year to Date
Starting Cash*	\$ 0.00	\$ 171.94
Deposits and other Cash Credits	0.00	4,000.00
Investments Sold	0.00	20,141.69
Dividends and Interest	190.58	1,307.94
Withdrawals and other Debits	0.00	0.00
Investments Purchased	(190.58)	(25,621.57)
Fees and Charges	0.00	0.00
Total Cash Transaction Detail	0.00	(171.94)
Ending Cash*	\$ 0.00	\$ 0.00

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



Roth Conversion IRA of
DAVID J ROBERTS
CHARLES SCHWAB & CO INC CUST
ROTH CONVERSION IRA

Account Number
[REDACTED]

Statement Period
December 1-31, 2023

Investment Detail - Money Market Funds [Non-Sweep]

Fund Name	Quantity	Market Price	Market Value	% of Account Assets
SCHWAB VALUE ADVANTAGE M: SWVXX 2	25,357.7900	1.0000	25,357.79	25%
Total Money Market Funds [Non-Sweep]	25,357.7900		25,357.79	25%

Investment Detail - Equities

Equities	Quantity	Market Price	Market Value Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
BARRICK GOLD CORP F SYMBOL: GOLD	200.0000	18.09000	3,618.00 5,929.68	4%	(2,311.68)	2.21%	80.00
FIRSTHAND TECHNOLOGY VAL SYMBOL: SVVC	13.3093	0.30000	3.99 339.22	<1%	(335.23)	N/A	N/A
MCKESSON CORP 2 SYMBOL: MCK	118.1599	462.98000	54,705.67 5,694.61	54%	49,011.06	0.53%	293.04
Accrued Dividend: 73.26							
RIVIAN AUTOMOTIVE INC CLASS A SYMBOL: RIVN	50.0000	23.46000	1,173.00 3,075.00	1%	(1,902.00)	N/A	N/A
TESLA INC SYMBOL: TSLA	6.0000	248.48000	1,490.88 1,444.00	1%	46.88	N/A	N/A

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.



Roth Conversion IRA of
DAVID J ROBERTS
CHARLES SCHWAB & CO INC CUST
ROTH CONVERSION IRA

Account Number
[REDACTED]

Statement Period
December 1-31, 2023

Investment Detail - Equities (continued)

Equities (continued)	Quantity	Market Price	Market Value	% of	Unrealized	Estimated	Estimated
				Account Assets	Gain or (Loss)	Yield	Annual Income
WALMART INC SYMBOL: WMT	100.0000	157.65000	15,765.00 13,060.00	15%	2,705.00	1.44%	228.00
							Accrued Dividend: 57.00
Total Equities	487.4692		76,756.54	75%	47,214.03		601.04
		Total Cost Basis:	29,542.51				

Total Accrued Dividend for Equities: 130.26

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only and are derived from information provided by outside parties. Schwab cannot guarantee the accuracy of such information. Since the interest and dividends are subject to change at any time, they should not be relied upon exclusively for making investment decisions. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.

Total Investment Detail	102,114.33
Total Account Value	102,114.33
Total Cost Basis	29,542.51



Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.



Roth Conversion IRA of
DAVID J ROBERTS
CHARLES SCHWAB & CO INC CUST
ROTH CONVERSION IRA

Account Number
[REDACTED]

Statement Period
December 1-31, 2023

Transaction Detail - Purchases & Sales

Money Market Fund [Non-Sweep] Activity

Settle Date	Trade Dat	Transaction	Description	Quantity	Unit Price	Charges and Interest	Total Amount
12/20/23	12/19/23	Bought	SCHWAB VALUE ADVANTAGE M	20.0000	1.0000	0.00	(20.00)
			ONEY INV: SWVXX				
12/29/23	12/29/23	Reinvested Shares	SCHWAB VALUE ADVANTAGE M	170.5600	1.0000	0.00	(170.56)
			ONEY INV: SWVXX				
12/29/23	12/29/23	Reinvested Shares	SCHWAB VALUE ADVANTAGE M	0.0200	1.0000	0.00	(0.02)
			ONEY INV: SWVXX				

Total Money Market Fund [Non-Sweep] Activity

(190.58)

Total Purchases & Sales

(190.58)

Transaction Detail - Dividends & Interest (including Money Market Fund dividends reinvested)

Transaction Process		Activity	Description	Credit/(Debit)
Date	Date			
12/15/23	12/15/23	Qualified Dividend	BARRICK GOLD CORP F: GOLD	20.00
12/29/23	12/29/23	Div For Reinvest	SCHWAB VALUE ADVANTAGE M: SWVXX	170.56
12/29/23	12/29/23	Stim Cap Gn Rein	SCHWAB VALUE ADVANTAGE M: SWVXX	0.02
Total Dividends & Interest				190.58

Total Transaction Detail

0.00

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.



Roth Conversion IRA of
DAVID J ROBERTS
CHARLES SCHWAB & CO INC CUST
ROTH CONVERSION IRA

Account Number
[REDACTED]

Statement Period
December 1-31, 2023

Bank Sweep Activity

Transaction Date	Transaction	Description	Withdrawal	Deposit	Balance x,z
Opening Balance x,z					
12/18/23	Auto Transfer	BANK CREDIT FROM BROKERAGE x		20.00	20.00
12/20/23	Auto Transfer	BANK TRANSFER TO BROKERAGE	20.00		0.00
Total Activity			20.00	20.00	
Ending Balance x,z					0.00

Bank Sweep: Interest Rate as of 12/29/23 was 0.45%. Your interest period was 11/16/23 - 12/15/23. z

Pending Corporate Actions

Transaction	Quantity	Payable Date	Rate per Share	Share Distribution	Cash Distribution
MCKESSON CORP Qual Div	118.1599	01/02/24	0.6200		73.26
WALMART INC Qual Div	100.0000	01/02/24	0.5700		57.00
Total Pending Corporate Actions					130.26

Pending transactions are not included in account value.

Contribution Summary

Roth IRA	2022	2023
	4,000.00	0.00
Year To Date Total	4,000.00	0.00

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.



Roth Conversion IRA of
DAVID J ROBERTS
CHARLES SCHWAB & CO INC CUST
ROTH CONVERSION IRA

Account Number
[REDACTED]

Statement Period
December 1-31, 2023

Endnotes For Your Account

Symbol Endnote Legend

- ◊ Dividends paid on this security will be automatically reinvested.
- d Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your brokerage account, but the income and/or dividends have not been received into your account and Schwab makes no representation that they will. Accrued amounts are not covered by SIPC account protection until actually received and held in the account.
- X Bank Sweep deposits are held at FDIC-insured bank(s) ("Banks") that are affiliated with Charles Schwab & Co., Inc.
- Z For Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its affiliated banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.

For information on how Schwab pays its representatives, go to <http://www.schwab.com/transparency>.

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.



KPERS 457 DEFERRED COMPENSATION PLAN

 01/10/23

DAVID J ROBERTS

Statement Period: 10/01/2023 - 12/31/2023
Participant ID: 
Plan: 

What is my account balance?

\$25,649.22

As of 12/31/2023

Where can I go for help?

Website: kpers457.org
Phone: 1-800-232-0024
Mail: KPERS 457
P.O. Box 173764
Denver, CO 80217-3764

How has my account changed?

Balance as of September 30, 2023

Total
\$23,015.80

Change in Value

2,634.88

Expenses

-1.46

Balance as of December 31, 2023

\$25,649.22

How will my future contributions be invested?

100% Fidelity Contrafund

KPERS 457 DEFERRED COMPENSATION PLAN

DAVID J ROBERTS

How is my account invested?

	<u>Beginning Balance</u>	<u>Deposits</u>	<u>Change in Value</u>	<u>Transfers</u>	<u>Withdrawals /Expenses</u>	<u>Ending Balance</u>	<u>Ending Units/ Shares</u>
Fidelity Contrafund	23,015.80		2,634.88		-1.46	25,649.22	1,594.109
Totals	23,015.80		2,634.88		-1.46	25,649.22	

Who are my beneficiaries?

Empower does not currently hold a beneficiary designation for your account; however, your plan may hold a beneficiary designation. You may update this information by visiting your plan's website at kpers457.org.

How has my account changed over time?

	<u>Total</u>
Year-To-Date Total Dividends:	1,053.98
2022 Year-End Balance:	18,401.13

What activity took place this period?

	<u>Effective Date</u>	<u>Dollar Amount</u>	<u>Investment Option</u>	<u># Units /Shares</u>	<u>Unit/Share Price</u>
Expenses					
Administrative Fee	Oct 23, 2023	-2.71	Fidelity Contrafund	-0.182	14.910
Investment Option	Oct 23, 2023	4.77	Fidelity Contrafund	0.320	14.910
Service Fee Credit					
KPERS Administrative Fee	Oct 23, 2023	-0.93	Fidelity Contrafund	-0.062	14.910
Administrative Fee	Nov 22, 2023	-2.77	Fidelity Contrafund	-0.172	16.060
KPERS Administrative Fee	Nov 22, 2023	-0.95	Fidelity Contrafund	-0.059	16.060
Investment Option	Nov 24, 2023	5.04	Fidelity Contrafund	0.314	16.040
Service Fee Credit					
Administrative Fee	Dec 22, 2023	-2.91	Fidelity Contrafund	-0.181	16.040
KPERS Administrative Fee	Dec 22, 2023	-1.00	Fidelity Contrafund	-0.062	16.040
Total Expenses		-1.46			
Dividends/Capital Gains					
Dividend	Dec 08, 2023	118.95	Fidelity Contrafund	7.640	15.570
Long Term Capital Gain	Dec 08, 2023	651.92	Fidelity Contrafund	41.870	15.570
Total Dividends/Capital Gains		770.87			

KPERS 457 DEFERRED COMPENSATION PLAN

DAVID J ROBERTS
[REDACTED]

The Internal Revenue Service (IRS) has announced increased retirement plan contribution limits for 2024.

The maximum amount you can contribute to your retirement plan is **\$23,000**. The age-50 catch-up contribution remains the same at \$7,500.

What are the rates on new deposits for fixed investments ?

<u>Investment Option</u>	<u>Rate</u>	<u>Rate Valid Through</u>
Stable Value Fund	2.57%	March 31, 2024

What is the rate of return on my retirement account(s)?

Period
10/01/2023 - 12/31/2023
11.44%

Personalized performance information is provided to account holders as a general approximation of the overall recent performance of your account. It is calculated based on a formula which estimates the equivalent rate of return during the stated period, based on the opening balance, transaction activity including any applicable fees, and closing balance. Income received in the stated period will be included; income due but not received will be included in the following period. Performance calculations will not include loan balance. Due to the transaction activity in the account, overall performance may not equal individual performance returns published by the investment options in the plan. Past performance is not a guarantee or prediction of future investment results.

How have the investments in my plan performed?

The Investment Code can be used when you request certain investment related transactions on the voice response system.

Performance data quoted represents past performance and is not a guarantee or prediction of future results. The investment return and principal value of an investment will fluctuate so that, when redeemed, shares/units may be worth more or less than their original cost. Current performance may be lower or higher than performance data shown. Performance for a share class before its inception is derived from the historical performance of the oldest share class. If the newer fund has lower expenses, the extended performance is not adjusted for the lower expenses; had it, returns would have been higher. For performance data current to the most recent month-end, please visit www.kpers457.org.

Carefully consider the investment options objectives, risks, fees and expenses. Contact us for a prospectus, summary prospectus for SEC registered products or disclosure document for unregistered products, if available, containing this information. Read each carefully before investing.

For additional fund information, please refer to the Fund Fact Sheet or Prospectus.

KPERS 457 DEFERRED COMPENSATION PLAN

DAVID J ROBERTS

How have the investments in my plan performed? (continued)

Average Annualized Total Return as of December 29, 2023									
Investment Option	Investment Code	3 Month	YTD	1 Year	3 Year	5 Year	Inception /10 Year	Inception Date	Expense Ratio
Asset Allocation									
Vanguard Target Retirement Income Inv ^{1,3,8}	5171	7.34	10.74	10.74	.56	4.83	4.09	Oct 2003	.08
Vanguard Target Retirement 2020 Inv ^{1,3,8}	457	8.00	12.51	12.51	1.47	6.61	5.52	Jun 2006	.08
Vanguard Target Retirement 2025 Inv ^{2,3,8}	5170	8.87	14.55	14.55	2.03	7.56	6.10	Oct 2003	.08
Vanguard Target Retirement 2030 Inv ^{1,3,8}	454	9.53	16.03	16.03	2.66	8.37	6.58	Jun 2006	.08
Vanguard Target Retirement 2035 Inv ^{2,3,8}	4540	9.87	17.14	17.14	3.33	9.17	7.06	Oct 2003	.08
Vanguard Target Retirement 2040 Inv ^{1,3,8}	455	10.23	18.34	18.34	4.02	9.99	7.52	Jun 2006	.08
Vanguard Target Retirement 2045 Inv ^{2,3,8}	4541	10.57	19.48	19.48	4.68	10.76	7.91	Oct 2003	.08
Vanguard Target Retirement 2050 Inv ^{1,3,8}	456	10.79	20.17	20.17	4.91	10.93	7.99	Jun 2006	.08
Vanguard Target Retirement 2055 Inv ^{2,3,8}	768	10.78	20.16	20.16	4.92	10.92	7.97	Aug 2010	.08
Vanguard Target Retirement 2060 Inv ^{1,3,8}	20014	10.79	20.18	20.18	4.92	10.92	7.97	Jan 2012	.08
Vanguard Target Retirement 2065 Inv ^{3,8}	5494	10.79	20.15	20.15	4.95	10.91	8.44	Jul 2017	.08
International									
American Funds Capital World G/I R6 ^{5,8}	1454	11.93	21.22	21.22	5.03	11.02	7.59	May 2009	.42
American Funds EuroPacific Gr R6 ^{5,8}	1383	10.37	16.05	16.05	-2.66	8.04	4.90	May 2009	.47
Dodge & Cox International Stock - I ^{5,8}	1274	6.81	16.70	16.70	6.49	8.65	3.99	May 2001	.62
Small Cap									
AB Small Cap Growth Z ^{6,8}	5902	10.51	18.26	18.26	-7.42	10.75	8.80	Jun 2015	.78
DFA US Targeted Value I ^{6,8}	2427	14.39	19.31	19.31	16.46	14.77	8.51	Feb 2000	.29
Vanguard Small Cap Index Instl ^{6,8}	2386	13.41	18.22	18.22	4.67	11.72	8.44	Jul 1997	.04
Mid Cap									
Delaware Ivy Mid Cap Growth R6 ^{6,8}	8235	14.29	20.35	20.35	-.72	15.10	10.88	Jul 2014	.83
Vanguard Mid Cap Index Ins ^{6,8}	3235	12.29	16.00	16.00	5.50	12.72	9.42	May 1998	.04
Victory Sycamore Established Value R6 ^{6,8}	3029	10.59	10.35	10.35	12.40	14.62	11.00	Mar 2014	.54
Large Cap									
American Funds Growth Fund of Amer R6 ⁸	4691	14.38	37.65	37.65	4.62	15.27	12.20	May 2009	.30
DFA US Large Cap Value I ⁸	1713	9.07	11.47	11.47	10.39	10.90	8.33	Feb 1993	.31
Fidelity Contrafund ⁸	4987	11.45	39.33	39.33	7.52	16.46	12.82	May 1967	.55
Vanguard Institutional Index I ⁸	4988	11.68	26.24	26.24	9.96	15.66	12.00	Jul 1990	.04
Balanced									
T. Rowe Price Capital Appreciation ^{3,8}	5098	8.30	18.83	18.83	7.44	12.80	10.50	Jun 1986	.74
Bond									
Metropolitan West Total Return Bond Plan ^{7,8}	6553	7.54	6.07	6.07	-3.63	1.31	1.91	Jul 2011	.37
Schwab Treasury Infl Protected Secs Idx ^{7,8}	5679	4.45	3.78	3.78	-1.13	3.04	2.30	Mar 2006	.05
Vanguard Total Bond Market Index Inst ^{7,8}	6216	6.69	5.72	5.72	-3.34	1.13	1.80	Sep 1995	.04
Fixed									
Stable Value Fund ⁴	2007								

These returns and fund operating expenses are expressed as percentages. 3, 5 and 10 Year/Since Inception returns shown are annualized. For 10 Year/Since Inception, if the fund was not in existence for 10 years, returns shown are since inception. If the fund is less than one year old, returns are not annualized.

KPERS 457 DEFERRED COMPENSATION PLAN

DAVID J ROBERTS
[REDACTED]

How have the investments in my plan performed? (continued)

Returns reflect deduction of fund expenses. Your Plan may have higher or lower fund expenses and may assess a plan administrative fee that was not deducted in the returns shown.

For information related to investments in your Self-Directed Brokerage (SDB) account, contact Charles Schwab at www.schwab.com or 1-888-393-7272.

Funds may impose redemption fees and/or transfer restrictions if assets are held for less than the published holding period.

Securities available through Schwab Personal Choice Retirement Account (R) (PCRA) are offered through Charles Schwab & Co., Inc. (Member SIPC), a registered broker-dealer. Additional information can be obtained by calling 888-393-7272. Charles Schwab and Co., Inc. and Empower Financial Services, Inc. are separated and unaffiliated.

Securities, when presented, are offered and/or distributed by Empower Financial Services, Inc., Member FINRA/SIPC. EFSI is an affiliate of Empower Retirement, LLC; Empower Funds, Inc.; and registered investment adviser, Empower Advisory Group, LLC. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice.

Expense ratios provided are the Funds' total annual operating expense ratios, gross of any fee waivers or expense reimbursement.

A ticker symbol is not available for those funds that are exempt from SEC registration.

The net expense ratio is less applicable fee waivers or expense reimbursements the investment adviser and/or administrator may have agreed upon, either voluntary or by contractual agreement; the gross expense ratio is not. Voluntary fee waivers and reimbursements may be modified or terminated at any time. Additional information can be found in the Fund's prospectus and/or other disclosure documents regarding effective dates and/or if waivers or reimbursements are voluntary or by contractual agreement. Absent waivers or reimbursements, the performance would have been lower.

¹ Asset allocation funds may be subject to operating expenses for the fund and for each underlying fund.

² Asset allocation funds may be subject to operating expenses for the fund and for each underlying fund.

³ Asset allocation and balanced investment options and models are subject to the risks of the underlying investments.

⁴ This fixed fund is offered through a group fixed and variable deferred annuity contract issued by Empower Annuity Insurance Company of America. A ticker symbol is not available for this investment option.

⁵ Foreign securities involve risks, such as currency fluctuations, economic changes and political developments. These risks may be heightened in emerging markets, which may also experience liquidity risk.

⁶ Securities of small and mid-size companies may be more volatile than those of larger, more established companies.

⁷ Bond prices generally fall when interest rates rise (and vice versa) and are subject to risks including changes in credit quality, market valuations, inflation, liquidity, and default. High-yield bonds have a greater risk of default.

⁸ Where data obtained from Morningstar, (C)2023 Morningstar, Inc. All rights reserved. The data: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.

Please review this statement carefully to confirm that we have properly acted on your investment instructions. Any errors must be communicated within 180 calendar days of the date of this statement and corrections will be made for such event from the date of error. Please direct all questions, inquiries or complaints to the contact located on the first page of this statement.

After these 180 days, this account information shall be deemed accurate and acceptable to you. If you notify Empower Retirement, LLC of an error after these 180 days, the error will be corrected only from the date of notification forward and not on a retroactive basis.

Some of the plan's administrative expenses for the preceding quarter may have been paid from the total annual operating expenses (investment expenses) of one or more of the plan's investment options.

Representatives of Empower do not offer or provide investment, fiduciary, financial, legal or tax advice or act in a fiduciary capacity for any client unless explicitly described in writing. Please consult with your investment advisor, attorney and/or tax advisor as needed.

KPERS 457 DEFERRED COMPENSATION PLAN

DAVID J ROBERTS
[REDACTED]

Securities offered and/or distributed by Empower Financial Services, Inc., Member FINRA/SIPC. Empower Financial Services, Inc. is an affiliate of Empower Retirement, LLC; Empower Funds, Inc.; and registered investment advisers, Empower Advisory Group, LLC and Personal Capital.

-----An Important Message about Market Timing / Excessive Trading-----

Pursuant to SEC rules, fund companies are required to enter into agreements with intermediaries to provide fund companies with the ability to identify and enforce restrictions on participants engaging in market timing or excessive trading (prohibited trading), as defined by the fund companies. Participants engaging in prohibited trading will receive a warning and, if the prohibited trading continues, will be restricted from transferring into the identified fund(s) for a specific time period determined by the fund company. Some fund companies may restrict participants immediately, without warning when prohibited trading is identified. At the end of the restriction period, the participant will be automatically allowed to resume transfers into the identified fund(s). Transfers out of the identified fund (s) will not be restricted.

----- An Important Message about your Benefit Information -----

This benefit statement provides your vested benefit payable under the plan as of the end of the statement period. If you are terminated and eligible for a distribution, you may obtain more detailed information about your distribution options for these amounts by accessing your plan's Website or reviewing your Summary Plan Description (SPD). The amount eligible for a distribution in a lump sum may vary from the amount shown on this statement due to investment gains and/or losses that occur after the statement period end date. If you have any questions concerning your benefits, please contact the Service Center.

Annual Statement

January 1, 2023 - December 31, 2023

Priority Investor

David J Roberts



americancentury.com



1-800-345-8810



P.O. Box 4192
Kansas City, Missouri 64141-6287

Total Assets **\$20,757.57**

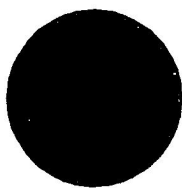
Activity Overview

	This Quarter	Year-To-Date
Beginning Value	\$18,419.48	\$15,952.48
+ Investments	0.00	0.00
- Withdrawals	0.00	0.00
+ Exchanges In	0.00	0.00
- Exchanges Out	0.00	0.00
+/- Market Change/Adjustments	+2,338.09	+4,805.09
Ending Value	\$20,757.57	\$20,757.57

Your Personal Returns

Year-To-Date	30.12%
Average Annual since 04/18/1994	8.03%

Asset Mix



Current Allocation
100% Stock Funds



Hypothetical Example
65% Stock Funds

These charts reflect your current asset allocation based on the date and fund holdings shown on this statement compared to a moderate hypothetical example.

Tax Season Coming - Will You Receive a Form?
January signals the start of the upcoming tax season, but not all investors should expect a 1099 form each year. Visit americancentury.com/taxes to learn what activity triggers a tax form and find information about tax-related topics.

Psst! Your Statement Has . . . a Statement to Make
You're glancing at me now, but then what? Will I get tucked in a drawer, shredded or head to a landfill? You can get me quicker, see me anytime and print me if needed with a My Account Page and by going paperless. Plus, securely check your balances, transact and see your account history in one place. Set up your account page and get electronic delivery at americancentury.com/save time. I'll be waiting!

Have You Forgotten About Your Old 401(k)?
We're here to jog your memory. Transfer an old 401(k) to an American Century Rollover IRA to help keep your savings on track. Our rollover specialists can help you decide if a rollover is right for you. Visit americancentury.com/rollover to get started.

This information is for educational purposes only and is not intended as a personalized recommendation or fiduciary advice. There are different options available for your retirement plan investments. You should consider all options before deciding. Our representatives can help you evaluate all your distribution options.

Total Investment Overview

Non-Retirement	Account Value 12/31/2022	Account Value 12/31/2023	Change This Year	Your Personal Returns	
				Year-To-Date	Average Annual
Ultra					
Account Number [REDACTED]	\$5,788.99	\$8,296.09	+2,507.10	43.31%	6.87%
Opened 04/18/1994					
Heritage					
Account Number [REDACTED]	4,772.14	5,756.89	+984.75	20.64%	9.93%
Opened 08/08/1994					
Equity Growth					
Account Number [REDACTED]	5,391.35	6,704.59	+1,313.24	24.36%	7.46%
Opened 05/06/1998					
Total Assets	\$15,952.48	\$20,757.57	+4,805.09	30.12%	8.03%

Total Income Overview

Non-Retirement	Year-To-Date
Dividends	\$79.81
Long-Term Capital Gains	520.56
Total Income	\$600.37

Are You on Track for Retirement?

"I've saved way too much for retirement" said no one ever. But how much should you have saved by now? We've compiled some checkpoints for every age and income level - See how far along you should be with your retirement savings by **visiting [americancentury.com](https://www.americancentury.com) and search "Retirement Savings Goals."**

Steady Investing Is Smart Investing

During times of market volatility, it's tempting to alter your investment plan. Take the emotion and guesswork out of timing your investments. Consider starting or increasing an automatic investment. Search automatic investments at [americancentury.com](https://www.americancentury.com) for more information.

■ Ultra

% of Total Assets **40.0%**

Account Number	██████████	Account Owners	Cost Basis Method	Average Cost
Fund Number	022	David J Roberts	Covered Average Cost Per Share	\$40.28
Ticker Symbol	TWCUX		Covered Cost Basis Share Count	111.327
Share Class	Investor Class		Covered Cost Basis Amount	\$4,484.21

Account Summary

	This Quarter	Year-To-Date
Beginning Value	\$7,268.77	\$5,788.99
+ Investments	0.00	0.00
- Withdrawals	0.00	0.00
+ Exchanges In	0.00	0.00
- Exchanges Out	0.00	0.00
+/- Market Change/Adjustments	+1,027.32	+2,507.10
Ending Value	\$8,296.09	\$8,296.09

Income Summary

Long-term capital gains year-to-date	\$476.05
--------------------------------------	----------

Activity This Year

Trade Date	Transactions	Dollar Amount	Share Price	Shares This Transaction	Total Shares
01/01/2023	Balance forward				104.949
12/19/2023	LT Cap Gain Rein 4.536	\$476.05	74.64	6.378	111.327
12/31/2023	Total Account Value	\$8,296.09	74.52		111.327

Information about cost basis

"Non-covered" are shares purchased prior to 1/1/2012 and "covered" are shares purchased after 1/1/2012.
For more information about cost basis, search **cost basis** at americancentury.com.

Heritage

% of Total Assets **27.7%**

Account Number	██████████	Account Owners	Cost Basis Method	Average Cost
Fund Number	030	David J Roberts	Covered Average Cost Per Share	\$22.55
Ticker Symbol	TWHIX		Covered Cost Basis Share Count	263.112
Share Class	Investor Class		Covered Cost Basis Amount	\$5,933.97

Account Summary

	This Quarter	Year-To-Date
Beginning Value	\$5,182.00	\$4,772.14
+ Investments	0.00	0.00
- Withdrawals	0.00	0.00
+ Exchanges In	0.00	0.00
- Exchanges Out	0.00	0.00
+/- Market Change/Adjustments	+574.89	+984.75
Ending Value	\$5,756.89	\$5,756.89

Income Summary

Long-term capital gains year-to-date	\$44.51
--------------------------------------	---------

Activity This Year

Trade Date	Transactions	Dollar Amount	Share Price	Shares This Transaction	Total Shares
01/01/2023	Balance forward				261.058
12/19/2023	LT Cap Gain Rein 0.1705	\$44.51	21.67	2.054	263.112
12/31/2023	Total Account Value	\$5,756.89	21.88		263.112

Information about cost basis

"Non-covered" are shares purchased prior to 1/1/2012 and "covered" are shares purchased after 1/1/2012.

For more information about cost basis, search **cost basis** at americancentury.com.

Equity Growth

% of Total Assets **32.3%**

Account Number		Account Owners	Cost Basis Method	Average Cost
Fund Number	982	David J Roberts	Covered Average Cost Per Share	\$28.47
Ticker Symbol	BEQGX		Covered Cost Basis Share Count	247.402
Share Class	Investor Class		Covered Cost Basis Amount	\$7,044.38

Account Summary

	This Quarter	Year-To-Date
Beginning Value	\$5,968.71	\$5,391.35
+ Investments	0.00	0.00
- Withdrawals	0.00	0.00
+ Exchanges In	0.00	0.00
- Exchanges Out	0.00	0.00
+/- Market Change/Adjustments	+735.88	+1,313.24
Ending Value	\$6,704.59	\$6,704.59

Income Summary

Dividends year-to-date	\$79.81
------------------------	---------

Activity This Year

Trade Date	Transactions	Dollar Amount	Share Price	Shares This Transaction	Total Shares
01/01/2023	Balance forward				244.063
03/21/2023	Div Reinvest 0.1656	\$40.42	22.46	1.800	245.863
06/20/2023	Div Reinvest 0.0354	8.70	24.51	0.355	246.218
09/19/2023	Div Reinvest 0.0634	15.61	24.91	0.627	246.845
12/19/2023	Div Reinvest 0.0611	15.08	27.08	0.557	247.402
12/31/2023	Total Account Value	\$6,704.59	27.10		247.402

Information about cost basis

"Non-covered" are shares purchased prior to 1/1/2012 and "covered" are shares purchased after 1/1/2012.

For more information about cost basis, search **cost basis** at americancentury.com.

American Century Investments

My Financial Insight

Manage Your Money Smarter. Our Tool Can Help.

Tracking your finances can seem like a full-time job. My Financial Insight can save you time. Even better, it's a free tool at americancentury.com.

Get your full financial picture in real time: investments (from American Century or other firms), bank accounts, credit cards, mortgages, 401(k)s and any other account you choose to link. It helps you:

- Get organized with a consolidated view of all your financial accounts
- Gain insight by viewing assets and expenses side-by-side
- Monitor your net worth by tracking all investments and your portfolio performance

Enroll today at americancentury.com/myinsight.

MY FINANCIAL **INSIGHT**

It's free.

It's convenient.

Securely see your
finances in one place.

