

2023 Form 6 - Full and Public Disclosure of Financial Interests

Filed with COE: 05/30/2024

General Information

Name: Gene Brown

PID 245158

AGENCY INFORMATION

Organization	Suborganization	Title
Bradenton	Mayor And City Council	

CANDIDATE FOR

Position	Agency Name	Position sought or held
Mayor for a City, Town or Village - Form 6	City of Bradenton	Mayor

Net Worth

My Net Worth as of December 31, 2023 was \$ 2,176,772.33.

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 \$ 104,640.00.

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

Description of Asset	Value of Asset
Home 808 3rd Ave. W., Suite 716, Bradenton, FL 34205	\$ 600,000.00
Brown & Sons Funeral Homes 25%	\$ 1,250,000.00
MissionSquare Retirement 457K	\$ 124,105.33
Prudential Insurance Cash Vaule	\$ 13,408.02
Wells Fargo Investments	\$ 46,125.84
Capital Group Investments 401K	\$ 34,716.90
FRS Retirement Account	\$ 82,509.07
First Southern Bank Savings	\$ 22,887.77
Suncoast Credit Union Savings	\$ 3,019.40
See Attached	

Liabilities

LIABILITIES IN EXCESS OF \$1,000:

Name of Creditor	Address of Creditor	Amount of Liability
Valon Mortgage	9450 SW Gemmi Dr. PMB 28754 Beaverton, OR 97008	\$ 258,000.00
GM Financial 2022 Buick Enclave Lease	PO Box 78143 Phoenix, AZ 85062-8143	\$ 11,200.00
U.S. Bank 2021 Astoria Travel Trailer	PO Box 790179 St. Louis, MO 63179-0179	\$ 21,000.00
Suncoast Credit Union 2019 GMC Sierra	PO Box 11829 Tampa, FL 33680-1829	\$ 10,200.00

JOINT AND SEVERAL LIABILITIES NOT REPORTED ABOVE:

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

Income

Identify each separate source and amount of income which exceeded \$1,000 during the year, including secondary sources of income. Or attach a complete copy of your 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
Brown & Sons Funeral Homes & Crematory	604 43rd St. W., Bradenton, FL 34209	\$ 104,000.00
City of Bradenton	101 Old Main St., Bradenton, FL 34205	\$ 57,298.51
Brown & Sons Funeral Homes & Crematory	604 43rd St. W., Bradenton, FL 34209	\$ 16,991.49

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.

Gene Brown

Digitally signed: 05/30/2024

Filed with COE: 05/30/2024



2023 Federal Tax Return Filing
Instructions
FOR THE YEAR ENDING
December 31, 2023

Prepared for	JAY PURUT																
Tax Summary	<table><tr><td>Gross Income.....</td><td>\$80226</td></tr><tr><td>Adjusted Gross Income.....</td><td>\$80226</td></tr><tr><td>Total Deductions.....</td><td>\$15700</td></tr><tr><td>Total Taxable Income.....</td><td>\$64526</td></tr><tr><td>Total Tax.....</td><td>\$9503</td></tr><tr><td>Total Payments.....</td><td>\$6490</td></tr><tr><td>Refund Amount.....</td><td>\$0</td></tr><tr><td>Amount You Owe.....</td><td>\$3118</td></tr></table>	Gross Income.....	\$80226	Adjusted Gross Income.....	\$80226	Total Deductions.....	\$15700	Total Taxable Income.....	\$64526	Total Tax.....	\$9503	Total Payments.....	\$6490	Refund Amount.....	\$0	Amount You Owe.....	\$3118
Gross Income.....	\$80226																
Adjusted Gross Income.....	\$80226																
Total Deductions.....	\$15700																
Total Taxable Income.....	\$64526																
Total Tax.....	\$9503																
Total Payments.....	\$6490																
Refund Amount.....	\$0																
Amount You Owe.....	\$3118																
Make check payable to																	
Mailing Address	Since you are filing your return electronically and you chose to use an electronic signature, you do not mail your return.																

Instructions

If you e-filed your return and it has been accepted, you will get notified via text or email if you opted for that option.

If you have a balance due being paid by check or are paper filing the return, mail it to the address indicated.
Keep a copy of your return and supporting documents for your records.

Keep a copy of your return and supporting documents for your records.

INTERNAL REVENUE SERVICE
P O Box 1214
Charlotte, NC 28201-1214

Fold here for #10 envelope

INTERNAL REVENUE SERVICE
P O Box 1214
Charlotte, NC 28201-1214

Fold here for 6x9 envelope

Fold here for #10 envelope

2023 TWO YEAR COMPARISON

JAY PURUT

Keep for Your Records

	2023	2022	Difference
Filing status	Single	Single	
INCOME:			
Wages, salaries, tips, etc.	63,724	71,891	-8,167
Interest income	1		1
Ordinary dividend income	17	132	-115
IRA distributions and pension income			
Taxable social security income	16,484	14,585	1,899
Capital gain or (loss) (Schedule D)			
Schedule 1 - Income			
Refunds of state and local taxes			
Alimony received			
Business income or (loss) (Schedule C)			
Other gains or (losses) (Form 4797)			
Rental real estate, partnerships, estates, etc. (Schedule E)			
Farm income or (loss) (Schedule F)			
Unemployment compensation			
Other income			
Total income	80,226	86,608	-6,382
ADJUSTMENTS:			
Schedule 1 - Adjustments			
Educator expenses			
Busn expenses for reservists, performing artists, etc			
Health savings account deduction			
Moving expenses			
Deductible part of self-employment tax			
Self-employed SEP, SIMPLE and qualified plans deduction ...			
Self-employed health insurance			
Penalty on early withdrawal of savings			
Alimony paid			
IRA contributions			
Student loan interest deduction			
Archer MSA deduction			
Other adjustments			
Total adjustments			
ADJUSTED GROSS INCOME:	80,226	86,608	-6,382
DEDUCTIONS:			
Standard deduction or Itemized deductions	15,700	14,700	1,000
Charitable contributions if taking standard deduction	N/A		
If itemized, Schedule A deductions:			
Medical and dental expenses			
Sales, income, and other taxes paid	6,657		6,657
Interest paid	7,216		7,216
Gifts to charity			
Casualty and theft losses			
Other miscellaneous deductions			
Qualified business income deduction			
TAXABLE INCOME:	64,526	71,908	-7,382

2023 TWO YEAR COMPARISON

JAY PURUT

Keep for Your Records

	2023	2022	Difference
TAX COMPUTATION (BEFORE CREDITS):			
Tax	9,503	11,428	-1,925
Tax calculation method	QDCGTW	QDCGTW	
Schedule 2 – Taxes			
Alternative minimum tax			
Excess advance premium tax credit repayment			
Total taxes	9,503	11,428	-1,925
Tax rate	22%	22%	
CREDITS:			
Child and other dependents tax credit			
Schedule 3 – Non-Refundable Credits			
Foreign tax credit		3	-3
Child care credit			
Education credit			
Retirement savings contribution credit			
Other credits			
Total credits		3	-3
OTHER TAXES:			
Schedule 2 – Other Taxes			
Self-employment tax			
Additional tax on IRAs			
Other taxes			
TOTAL TAXES:	9,503	11,425	-1,922
PAYMENTS:			
Federal income tax withheld	6,490	8,260	-1,770
Estimated payments made			
Earned income credit			
Refundable child tax credit or additional child tax credit			
American opportunity credit			
Schedule 3 – Refundable Credits & Payments			
ACA premium tax credit			
Qualified sick and family leave credit			
Other payments			
Total payments	6,490	8,260	-1,770
AMOUNT DUE / REFUND:			
Amount overpaid			
Overpayment applied to next year			
Refund			
Amount due	3,118	3,165	-47
Penalty	105		105

Tax Calculation Methods:

Sch D = Sch D tax worksheet
 Sch J = Inc Aver for Farmer/Fisherman
 FEITW = Foreign Earned Income Tax WS

QDCGTW = Qual Div Cap Gain Tax WS
 F8615 = Child with unearned income

TCW = Tax Comp Worksheet (rates)
 TABLE = Tax Table

For the year Jan. 1–Dec. 31, 2023, or other tax year beginning _____, 2023, ending _____, 20____ See separate instructions.

Your first name and middle initial JAY		Last name % Jay Purut PURUT		Your social security number [REDACTED]	
If joint return, spouse's first name and middle initial		Last name		Spouse's social security number	
Home address (number and street). If you have a P.O. box, see instructions. 148 Kel Wen Cir				Apt. no.	
City, town, or post office. If you have a foreign address, also complete spaces below. Destin				State FL	
				ZIP code 32541-3711	
Foreign country name		Foreign province/state/county		Foreign postal code	
Presidential Election Campaign Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund. ☒ You ☐ Spouse					

Filing Status ☒ Single ☐ Married filing jointly (even if only one had income) ☐ Married filing separately (MFS)
☐ Head of household (HOH) ☐ Qualifying surviving spouse (QSS)
Check only one box. If you checked the MFS box, enter the name of your spouse. If you checked the HOH or QSS box, enter the child's name if the qualifying person is a child but not your dependent: _____

Digital Assets At any time during 2023, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.) ☐ Yes ☒ No

Standard Deduction Someone can claim: ☐ You as a dependent ☐ Your spouse as a dependent
☐ Spouse itemizes on a separate return or you were a dual-status alien
Age/Blindness ☒ You: Were born before January 2, 1959 ☐ Are blind
☐ Spouse: Was born before January 2, 1959 ☐ Is blind

Dependents (see instructions):		(2) Social security no.	(3) Relationship to you	(4) Check the box if qualifies for (see instructions):	
(1) First name	Last name			Child tax credit	Credit for other dependents
				☐	☐
				☐	☐
				☐	☐
				☐	☐

Income Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld. If you did not get a Form W-2, see instructions. Attach Schedule B if required.	1a Total amount from Form(s) W-2, box 1 (see instructions)	1a	63,724
	b Household employee wages not reported on Form(s) W-2	1b	
	c Tip income not reported on line 1a (see instructions)	1c	
	d Medicaid waiver payments not reported on Form(s) W-2 (see instructions)	1d	
	e Taxable dependent care benefits from Form 2441, line 26	1e	
	f Employer-provided adoption benefits from Form 8839, line 29	1f	
	g Wages from Form 8919, line 6	1g	
	h Other earned income (see instructions)	1h	
	i Nontaxable combat pay election (see instructions)	1i	
	z Add lines 1a through 1h	1z	63,724
	2a Tax-exempt interest.	2a	
	3a Qualified dividends.	3a	13
4a IRA distributions.	4a		
5a Pensions and annuities	5a		
6a Social security benefits.	6a	19,393	
b Taxable interest.		2b	1
b Ordinary dividends.		3b	17
b Taxable amount.		4b	
b Taxable amount.		5b	
b Taxable amount.		6b	16,484
c If you elect to use the lump-sum election method, check here (see instructions). ☐			

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions. Form **1040-SR** (2023)

	7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐	7	
	8	Additional income from Schedule 1, line 10	8	
	9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your total income	9	80,226
	10	Adjustments to income from Schedule 1, line 26	10	
Standard Deduction See Standard Deduction Chart on the last page of this form.	11	Subtract line 10 from line 9. This is your adjusted gross income	11	80,226
	12	Standard deduction or itemized deductions (from Schedule A)	12	15,700
	13	Qualified business income deduction from Form 8995 or Form 8995-A	13	
	14	Add lines 12 and 13	14	15,700
	15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your taxable income	15	64,526
Tax and Credits	16	Tax (see instructions). Check if any from: 1 ☐ Form(s) 8814 2 ☐ Form 4972 3 ☐	16	9,503
	17	Amount from Schedule 2, line 3	17	
	18	Add lines 16 and 17	18	9,503
	19	Child tax credit or credit for other dependents from Schedule 8812	19	
	20	Amount from Schedule 3, line 8	20	
	21	Add lines 19 and 20	21	
	22	Subtract line 21 from line 18. If zero or less, enter -0-	22	9,503
	23	Other taxes, including self-employment tax, from Schedule 2, line 21	23	
	24	Add lines 22 and 23. This is your total tax	24	9,503
Payments	25	Federal income tax withheld from:		
	a	Form(s) W-2	25a	6,490
	b	Form(s) 1099	25b	
	c	Other forms (see instructions)	25c	
	25d	Add lines 25a through 25c	25d	6,490
If you have a qualifying child, attach Sch. EIC.	26	2023 estimated tax payments and amount applied from 2022 return	26	
	27	Earned income credit (EIC)	27	
	28	Additional child tax credit from Schedule 8812	28	
	29	American opportunity credit from Form 8863, line 8	29	
	30	Reserved for future use	30	
	31	Amount from Schedule 3, line 15	31	
	32	Add lines 27, 28, 29, and 31. These are your total other payments and refundable credits	32	
	33	Add lines 25d, 26, and 32. These are your total payments	33	6,490

Go to www.irs.gov/Form1040SR for instructions and the latest information.Form **1040-SR** (2023)

Refund	34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you overpaid	34	
	35a	Amount of line 34 you want refunded to you . If Form 8888 is attached, check here. ☐	35a	
	b	Routing number XXXXXXXXXXXXXXXXXXXX	c Type: ☐ Checking ☐ Savings	
	d	Account number XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX		
	36	Amount of line 34 you want applied to your 2024 estimated tax	36	
Amount You Owe	37	Subtract line 33 from line 24. This is the amount you owe . For details on how to pay, go to www.irs.gov/Payments or see instructions	37	3,118
	38	Estimated tax penalty (see instructions)	38	105

Third Party Designee	Do you want to allow another person to discuss this return with the IRS? See instructions			☒ Yes. Complete below.	☐ No	
	Designee's name	HRB TAX GROUP INC	Phone no.	337-855-7003	Personal identification number (PIN)	87462

Sign Here	Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.			
	Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
	Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)
	Phone no. 8504616166 Email address jay.purut@gmail.com			

Paid Preparer Use Only	Preparer's name	Preparer's signature	Date	PTIN	Check if:
	Diana Beches		04-17-2024	P01803108	☐ Self-employed
	Firm's name	HRB TAX GROUP INC			Phone no. 337-855-7003
	Firm's address	390 SAM HOUSTON JONES PKWY LAKE CHARLES LA 70611			Firm's EIN 431871840

Go to www.irs.gov/Form1040SR for instructions and the latest information.Form **1040-SR** (2023)

Standard Deduction Chart*

Add the number of boxes checked in the "Age/Blindness" section of Standard Deduction on page 1 1

IF your filing status is...	AND the number of boxes checked is...	THEN your standard deduction is...
Single	1	\$15,700
	2	17,550
Married filing jointly	1	\$29,200
	2	30,700
	3	32,200
	4	33,700
Qualifying surviving spouse	1	\$29,200
	2	30,700
Head of household	1	\$22,650
	2	24,500
Married filing separately**	1	\$15,350
	2	16,850
	3	18,350
	4	19,850

*Don't use this chart if someone can claim you (or your spouse if filing jointly) as a dependent, your spouse itemizes on a separate return, or you were a dual-status alien. Instead, see instructions.

**You can check the boxes for your spouse if your filing status is married filing separately and your spouse had no income, isn't filing a return, and can't be claimed as a dependent on another person's return.

Go to www.irs.gov/Form1040SR for instructions and the latest information.Form **1040-SR** (2023)

****DO NOT FILE****
Underpayment of Estimated Tax by
Individuals, Estates, and Trusts

Attach to Form 1040, 1040-SR, 1040-NR, or 1041.

Go to www.irs.gov/Form2210 for instructions and the latest information.

Name(s) shown on tax return

JAY PURUT

Identifying number

Do You Have To File Form 2210?

Complete lines 1 through 7 below. Is line 4 or line 7 less than \$1,000?	Yes	Don't file Form 2210. You don't owe a penalty.
No		
Complete lines 8 and 9 below. Is line 6 equal to or more than line 9?	Yes	You don't owe a penalty. Don't file Form 2210 unless box E in Part II applies, then file page 1 of Form 2210.
No		
You may owe a penalty. Does any box in Part II below apply?	Yes	You must file Form 2210. Does box B, C, or D in Part II apply?
No		
	No	You aren't required to figure your penalty because the IRS will figure it and send you a bill for any unpaid amount. If you want to figure it, you may use Part III as a worksheet and enter your penalty amount on your tax return, but file only page 1 of Form 2210 .
	Yes	You must figure your penalty.
Don't file Form 2210. You aren't required to figure your penalty because the IRS will figure it and send you a bill for any unpaid amount. If you want to figure it, you may use Part III as a worksheet and enter your penalty amount on your tax return, but don't file Form 2210 .		

Part I Required Annual Payment

1	Enter your 2023 tax after credits from Form 1040, 1040-SR, or 1040-NR, line 22. (See the instructions if not filing Form 1040.)	1	9,503
2	Other taxes, including self-employment tax and, if applicable, Additional Medicare Tax and/or Net Investment Income Tax (see instructions)	2	
3	Other payments and refundable credits (see instructions)	3	()
4	Current year tax. Combine lines 1, 2, and 3. If less than \$1,000, stop ; you don't owe a penalty. Don't file Form 2210	4	9,503
5	Multiply line 4 by 90% (0.90)	5	8,553
6	Withholding taxes. Don't include estimated tax payments. See instructions	6	6,490
7	Subtract line 6 from line 4. If less than \$1,000, stop ; you don't owe a penalty. Don't file Form 2210	7	3,013
8	Maximum required annual payment based on prior year's tax (see instructions)	8	11,425
9	Required annual payment. Enter the smaller of line 5 or line 8	9	8,553

Next: Is line 9 more than line 6?

- ☐ **No.** You **don't** owe a penalty. **Don't** file Form 2210 unless box E below applies.
- ☒ **Yes.** You may owe a penalty, but **don't** file Form 2210 unless one or more boxes in Part II below applies.
- If box B, C, or D applies, you must figure your penalty and file Form 2210.
 - If box A or E applies (but not B, C, or D), file only page 1 of Form 2210. You **aren't** required to figure your penalty; the IRS will figure it and send you a bill for any unpaid amount. If you want to figure your penalty, you may use Part III as a worksheet and enter your penalty on your tax return, but **file only page 1 of Form 2210**.

Part II Reasons for Filing. Check applicable boxes. If none apply, **don't** file Form 2210.

- A ☐ You request a **waiver** (see instructions) of your entire penalty. You must check this box and file page 1 of Form 2210, but you aren't required to figure your penalty.
- B ☐ You request a **waiver** (see instructions) of part of your penalty. You must figure your penalty and waiver amount and file Form 2210.
- C ☐ Your income varied during the year and your penalty is reduced or eliminated when figured using the **annualized income installment method**. You must figure the penalty using Schedule AI and file Form 2210.
- D ☐ Your penalty is lower when figured by treating the federal income tax withheld from your income as paid on the dates it was actually withheld, instead of in equal amounts on the payment due dates. You must figure your penalty and file Form 2210.
- E ☐ You filed or are filing a joint return for either 2022 or 2023, but not for both years, and line 8 above is smaller than line 5 above. You must file page 1 of Form 2210, but you **aren't** required to figure your penalty (unless box B, C, or D applies).

For Paperwork Reduction Act Notice, see separate instructions.Form **2210** (2023)

Part III Penalty Computation (See the instructions if you're filing Form 1040-NR.)

Section A – Figure Your Underpayment		Payment Due Dates			
		(a) 4/15/23	(b) 6/15/23	(c) 9/15/23	(d) 1/15/24
10 Required installments. If box C in Part II applies, enter the amounts from Schedule AI, line 27. Otherwise, enter 25% (0.25) of line 9, Form 2210, in each column. For fiscal year filers, see instructions	10	2,138	2,138	2,138	2,138
11 Estimated tax paid and tax withheld (see the instructions). For column (a) only, also enter the amount from line 11 on line 15, column (a). If line 11 is equal to or more than line 10 for all payment periods, stop here; you don't owe a penalty. Don't file Form 2210 unless you checked a box in Part II. . . .	11	1,623	1,623	1,623	1,621

Complete lines 12 through 18 of one column before going to line 12 of the next column.

12 Enter the amount, if any, from line 18 in the previous column.	12				
13 Add lines 11 and 12.	13		1,623	1,623	1,621
14 Add the amounts on lines 16 and 17 in the previous column.	14		515	1,030	1,545
15 Subtract line 14 from line 13. If zero or less, enter -0-. For column (a) only, enter the amount from line 11	15	1,623	1,108	593	76
16 If line 15 is zero, subtract line 13 from line 14. Otherwise, enter -0-	16		0	0	
17 Underpayment. If line 10 is equal to or more than line 15, subtract line 15 from line 10. Then go to line 12 of the next column. Otherwise, go to line 18	17	515	1,030	1,545	2,062
18 Overpayment. If line 15 is more than line 10, subtract line 10 from line 15. Then go to line 12 of the next column	18				

Section B – Figure the Penalty (Use the Worksheet for Form 2210, Part III, Section B -- Figure the Penalty in the instructions.)

19 Penalty. Enter the total penalty from line 14 of the Worksheet for Form 2210, Part III, Section B -- Figure the Penalty. Include this amount on Form 1040, 1040-SR, or 1040-NR, line 38; or Form 1041, line 27. Don't file Form 2210 unless you checked a box in Part II.	19	105
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Form **2210** (2023)

Form **8879**

(Rev. January 2021)

Department of the Treasury
Internal Revenue Service**IRS e-file Signature Authorization**

► **ERO must obtain and retain completed Form 8879.**
 ► **Go to www.irs.gov/Form8879 for the latest information.**

CLIENT COPY

OMB No. 1545-0074

Submission Identification Number (SID) Taxpayer's name
JAY PURUTSocial security number


Spouse's name

Spouse's social security number

Part I Tax Return Information — Tax Year Ending December 31, 2023 (Enter year you are authorizing.)

Enter whole dollars only on lines 1 through 5.

Note: Form 1040-SS filers use line 4 only. Leave lines 1, 2, 3, and 5 blank.

1 Adjusted gross income	1	80,226
2 Total tax	2	9,503
3 Federal income tax withheld from Form(s) W-2 and Form(s) 1099	3	6,490
4 Amount you want refunded to you	4	
5 Amount you owe	5	3,118

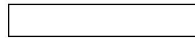
Part II Taxpayer Declaration and Signature Authorization (Be sure you get and keep a copy of your return)

Under penalties of perjury, I declare that I have examined a copy of the income tax return (original or amended) I am now authorizing, and to the best of my knowledge and belief, it is true, correct, and complete. I further declare that the amounts in Part I above are the amounts from the income tax return (original or amended) I am now authorizing. I consent to allow my intermediate service provider, transmitter, or electronic return originator (ERO) to send my return to the IRS and to receive from the IRS (a) an acknowledgement of receipt or reason for rejection of the transmission, (b) the reason for any delay in processing the return or refund, and (c) the date of any refund. If applicable, I authorize the U.S. Treasury and its designated Financial Agent to initiate an ACH electronic funds withdrawal (direct debit) entry to the financial institution account indicated in the tax preparation software for payment of my federal taxes owed on this return and/or a payment of estimated tax, and the financial institution to debit the entry to this account. This authorization is to remain in full force and effect until I notify the U.S. Treasury Financial Agent to terminate the authorization. To revoke (cancel) a payment, I must contact the U.S. Treasury Financial Agent at 1-888-353-4537. Payment cancellation requests must be received no later than 2 business days prior to the payment (settlement) date. I also authorize the financial institutions involved in the processing of the electronic payment of taxes to receive confidential information necessary to answer inquiries and resolve issues related to the payment. I further acknowledge that the personal identification number (PIN) below is my signature for the income tax return (original or amended) I am now authorizing and, if applicable, my Electronic Funds Withdrawal Consent.

Taxpayer's PIN: check one box only

- ☒ I authorize HRB TAX GROUP INC to enter or generate my PIN  as my
ERO firm name
 signature on the income tax return (original or amended) I am now authorizing. **Enter five digits, but don't enter all zeros**
- ☐ I will enter my PIN as my signature on the income tax return (original or amended) I am now authorizing. Check this box **only**
 if you are entering your own PIN **and** your return is filed using the Practitioner PIN method. The ERO must complete Part III below.

Your signature ► SIGNATURE AND DATE ON FILEDate ► 04-17-2024**Spouse's PIN: check one box only**

- ☐ I authorize _____ to enter or generate my PIN  as my
ERO firm name
 signature on the income tax return (original or amended) I am now authorizing. **Enter five digits, but don't enter all zeros**
- ☐ I will enter my PIN as my signature on the income tax return (original or amended) I am now authorizing. Check this box **only**
 if you are entering your own PIN **and** your return is filed using the Practitioner PIN method. The ERO must complete Part III below.

Spouse's signature ►

Date ►

Practitioner PIN Method Returns Only — continue below**Part III Certification and Authentication — Practitioner PIN Method Only**

ERO's EFIN/PIN. Enter your six-digit EFIN followed by your five-digit self-selected PIN.

72325687462**Don't enter all zeros**

I certify that the above numeric entry is my PIN, which is my signature for the electronic individual income tax return (original or amended) I am now authorized to file for tax year indicated above for the taxpayer(s) indicated above. I confirm that I am submitting this return in accordance with the requirements of the Practitioner PIN method and **Pub. 1345**, Handbook for Authorized IRS e-file Providers of Individual Income Tax Returns.

ERO's signature ►

Date ► 04-17-2024

ERO Must Retain This Form — See Instructions
Don't Submit This Form to the IRS Unless Requested To Do So

For Paperwork Reduction Act Notice, see your tax return instructions.Form **8879** (Rev. 01-2024)

Form **8879**

(Rev. January 2021)

Department of the Treasury
Internal Revenue Service**IRS e-file Signature Authorization**▶ **ERO must obtain and retain completed Form 8879.**
▶ **Go to www.irs.gov/Form8879 for the latest information.**

OMB No. 1545-0074

Submission Identification Number (SID) ▶

Taxpayer's name
JAY PURUT

Social security number

Spouse's name

Spouse's social security number

Part I Tax Return Information — Tax Year Ending December 31, 2023 (Enter year you are authorizing.)

Enter whole dollars only on lines 1 through 5.

Note: Form 1040-SS filers use line 4 only. Leave lines 1, 2, 3, and 5 blank.

1	Adjusted gross income	1	80,226
2	Total tax	2	9,503
3	Federal income tax withheld from Form(s) W-2 and Form(s) 1099	3	6,490
4	Amount you want refunded to you	4	
5	Amount you owe	5	3,118

Part II Taxpayer Declaration and Signature Authorization (Be sure you get and keep a copy of your return)

Under penalties of perjury, I declare that I have examined a copy of the income tax return (original or amended) I am now authorizing, and to the best of my knowledge and belief, it is true, correct, and complete. I further declare that the amounts in Part I above are the amounts from the income tax return (original or amended) I am now authorizing. I consent to allow my intermediate service provider, transmitter, or electronic return originator (ERO) to send my return to the IRS and to receive from the IRS (a) an acknowledgement of receipt or reason for rejection of the transmission, (b) the reason for any delay in processing the return or refund, and (c) the date of any refund. If applicable, I authorize the U.S. Treasury and its designated Financial Agent to initiate an ACH electronic funds withdrawal (direct debit) entry to the financial institution account indicated in the tax preparation software for payment of my federal taxes owed on this return and/or a payment of estimated tax, and the financial institution to debit the entry to this account. This authorization is to remain in full force and effect until I notify the U.S. Treasury Financial Agent to terminate the authorization. To revoke (cancel) a payment, I must contact the U.S. Treasury Financial Agent at 1-888-353-4537. Payment cancellation requests must be received no later than 2 business days prior to the payment (settlement) date. I also authorize the financial institutions involved in the processing of the electronic payment of taxes to receive confidential information necessary to answer inquiries and resolve issues related to the payment. I further acknowledge that the personal identification number (PIN) below is my signature for the income tax return (original or amended) I am now authorizing and, if applicable, my Electronic Funds Withdrawal Consent.

Taxpayer's PIN: check one box only

- ☒ I authorize HRB TAX GROUP INC to enter or generate my PIN as my
ERO firm name signature on the income tax return (original or amended) I am now authorizing. Enter five digits, but don't enter all zeros
- ☐ I will enter my PIN as my signature on the income tax return (original or amended) I am now authorizing. Check this box **only** if you are entering your own PIN and your return is filed using the Practitioner PIN method. The ERO must complete Part III below.

Your signature ▶ _____

Date ▶ _____

Spouse's PIN: check one box only

- ☐ I authorize _____ to enter or generate my PIN as my
ERO firm name signature on the income tax return (original or amended) I am now authorizing. Enter five digits, but don't enter all zeros
- ☐ I will enter my PIN as my signature on the income tax return (original or amended) I am now authorizing. Check this box **only** if you are entering your own PIN and your return is filed using the Practitioner PIN method. The ERO must complete Part III below.

Spouse's signature ▶ _____

Date ▶ _____

Practitioner PIN Method Returns Only — continue below**Part III Certification and Authentication — Practitioner PIN Method Only**

ERO's EFIN/PIN. Enter your six-digit EFIN followed by your five-digit self-selected PIN.

72325687462**Don't enter all zeros**

I certify that the above numeric entry is my PIN, which is my signature for the electronic individual income tax return (original or amended) I am now authorized to file for tax year indicated above for the taxpayer(s) indicated above. I confirm that I am submitting this return in accordance with the requirements of the Practitioner PIN method and **Pub. 1345**, Handbook for Authorized IRS e-file Providers of Individual Income Tax Returns.

ERO's signature ▶ _____

Date ▶ 04-17-2024

ERO Must Retain This Form — See Instructions
Don't Submit This Form to the IRS Unless Requested To Do So

For Paperwork Reduction Act Notice, see your tax return instructions.

Form **8879** (Rev. 01-2021)

2023 WAGES AND SALARIES SUMMARY ATTACHMENT

JAY PURUT

Employer Name	Employer EIN	T or S	Wages	Federal Withholding	Social Security Tax Withheld	State	State Wages	State Tax Withheld	Local Tax Withheld
ENDLESS SUMMER OWNERS ASSO	59-2616259	T	27,083	2,734	1,679				
SEA BREEZE ASSOCIATION MANA	30-0893733	T	19,333	1,734	1,199				
PROGRESSIVE EMPLOYER MANAGE	27-3553310	T	17,308	2,022	1,073				

Total	63,724	6,490	3,951	
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2023 FEDERAL TAX WITHHOLDINGS ATTACHMENT

JAY PURUT

W-2	ENDLESS SUMMER OWNERS ASSO	2,734
W-2	SEA BREEZE ASSOCIATION MAN	1,734
W-2	PROGRESSIVE EMPLOYER MANAG	2,022

Total to Form 1040/1040-SR line 25d	6,490
-------------------------------------	-------

2023 SOCIAL SECURITY TAXABLE BENEFITS WORKSHEET

JAY PURUT

Keep for Your Records
Publication 915

- Before you begin:** ✓ If you are married filing separately and you lived apart from your spouse for all of 2023, enter "D" to the right of the word "benefits" on Form 1040 or 1040-SR, line 6a.
- ✓ Don't use this worksheet if you repaid benefits in 2023 and your total repayments (box 4 of Forms SSA-1099 and RRB-1099) were more than your gross benefits for 2023 (box 3 of Forms SSA-1099 and RRB-1099). None of your benefits are taxable for 2023. For more information, see "Repayments More Than Gross Benefits" in Pub 915.
- ✓ If you are filing Form 8815, Exclusion of Interest From Series EE and I U.S. Savings Bonds Issued After 1989, do not include the amount from line 2b of Form 1040 on line 3 of this worksheet. Instead, include the amount from Schedule B (Form 1040 or 1040-SR), line 2.

1. Enter the total amount from box 5 of ALL your Forms SSA-1099 and Forms RRB-1099. Also enter this amount on Form 1040 or 1040-SR, line 6a	1.	<u>19,393</u>
2. Multiply line 1 by 50% (0.50)	2.	<u>9,697</u>
3. Combine the amounts from: Form 1040 or 1040-SR, lines 1z, 2b, 3b, 4b, 5b, 7, and 8.	3.	<u>63,742</u>
4. Enter the amount, if any, from Form 1040 or 1040-SR line 2a	4.	
5. Enter the total of any exclusions/adjustments for: • Adoption benefits (Form 8839, line 28) • Foreign earned income or housing (Form 2555, lines 45 and 50), and • Certain income of bona fide residents of American Samoa (Form 4563, line 15) or Puerto Rico	5.	
6. Combine lines 2, 3, 4, and 5	6.	<u>73,439</u>
7. Form 1040 filers: Enter the amounts from Schedule 1, lines 11 through 20, and 23 and 25	7.	
8. Is the amount on line 7 less than the amount on line 6? No. STOP None of your social security benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 6b		
Yes. Subtract line 7 from line 6	8.	<u>73,439</u>
9. If you are: • Married filing jointly, enter \$32,000 • Single, head of household, qualifying surviving spouse, or married filing separately and you lived apart from your spouse for all of 2023, enter \$25,000	9.	<u>25,000</u>
Note: If you are married filing separately and you lived with your spouse at any time in 2023, skip lines 9 through 16; multiply line 8 by 85% (0.85) and enter the result on line 17. Then go to line 18.		
Is the amount on line 9 less than the amount on line 8?		
10. No. STOP None of your benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 6b. If you are married filing separately and you lived apart from your spouse for all of 2023, be sure you entered "D" to the right of the word "benefits" on Form 1040 or 1040-SR, line 6a.		
Yes. Subtract line 9 from line 8	10.	<u>48,439</u>
11. Enter: \$12,000 if married filing jointly; \$9,000 if single, head of household, qualifying surviving spouse, or married filing separately and you lived apart from your spouse for all of 2023	11.	<u>9,000</u>
12. Subtract line 11 from line 10. If zero or less, enter -0-	12.	<u>39,439</u>
13. Enter the smaller of line 10 or line 11	13.	<u>9,000</u>
14. Multiply line 13 by 50% (0.50)	14.	<u>4,500</u>
15. Enter the smaller of line 2 or line 14	15.	<u>4,500</u>
16. Multiply line 12 by 85% (0.85). If line 12 is zero, enter -0-	16.	<u>33,523</u>
17. Add lines 15 and 16	17.	<u>38,023</u>
18. Multiply line 1 by 85% (0.85)	18.	<u>16,484</u>
19. Taxable benefits. Enter the smaller of line 17 or line 18. Also enter this amount on Form 1040 or 1040-SR line 6b	19.	<u>16,484</u>

TIP: If you received a lump-sum payment in 2023 that was for an earlier year, also complete Worksheet 2 or 3 and Worksheet 4 to see if you can report a lower taxable benefit.

2023 QUALIFIED DIVIDENDS and CAPITAL GAIN TAX WORKSHEET – LINE 16

JAY PURUT

Keep for Your Records

- Before you begin:** ✓ See the instructions for line 16 in the instructions to see if you can use this worksheet to figure your tax.
 ✓ Before completing this worksheet, complete Form 1040 or 1040–SR through line 15.
 ✓ If you do not have to file Schedule D and you received capital gain distributions, be sure you checked the box on Form 1040 or 1040–SR, line 7.

1. Enter the amount from Form 1040 or 1040–SR, line 15. However, if you are filing Form 2555 (relating to foreign earned income), enter the amount from line 3 of the Foreign Earned Income Tax Worksheet	1.	64,526
2. Enter the amount from Form 1040 or 1040–SR, line 3a*	2.	13
3. Are you filing Schedule D?*		
Yes. Enter the smaller of line 15 or 16 of Schedule D. If either line 15 or line 16 is blank or a loss, enter –0–	3.	0
X No. Enter the amt from Fm 1040 or 1040–SR, ln 7.		
4. Add lines 2 and 3	4.	13
5. Subtract line 4 from line 1. If zero or less, enter –0–	5.	64,513
6. Enter: \$44,625 if single or married filing separately, \$89,250 if married filing jointly or Qualifying surviving spouse, \$59,750 if head of household.	6.	44,625
7. Enter the smaller of line 1 or line 6	7.	44,625
8. Enter the smaller of line 5 or line 7	8.	44,625
9. Subtract line 8 from line 7. This amount is taxed at 0%	9.	
10. Enter the smaller of line 1 or line 4	10.	13
11. Enter the amount from line 9	11.	0
12. Subtract line 11 from line 10	12.	13
13. Enter: \$492,300 if single, \$276,900 if married filing separately, \$553,850 if married filing jointly or Qualifying surviving spouse, \$523,050 if head of household.	13.	492,300
14. Enter the smaller of line 1 or line 13	14.	64,526
15. Add lines 5 and 9	15.	64,513
16. Subtract line 15 from line 14. If zero or less, enter –0–	16.	13
17. Enter the smaller of line 12 or line 16	17.	13
18. Multiply line 17 by 15% (0.15)	18.	2
19. Add lines 9 and 17	19.	13
20. Subtract line 19 from line 10	20.	0
21. Multiply line 20 by 20% (0.20)	21.	0
22. Figure the tax on the amount on line 5. If the amount on line 5 is less than \$100,000, use the Tax Table to figure the tax. If the amount on line 5 is \$100,000 or more, use the Tax Computation Worksheet	22.	9,503
23. Add lines 18, 21, and 22	23.	9,505
24. Figure the tax on the amount on line 1. If the amount on line 1 is less than \$100,000, use the Tax Table to figure the tax. If the amount on line 1 is \$100,000 or more, use the Tax Computation Worksheet	24.	9,503
25. Tax on all taxable income. Enter the smaller of line 23 or line 24. Also include this amount on the entry space on Form 1040 or 1040–SR, line 16. If you are filing Form 2555, don't enter this amount on the entry space on Form 1040 or 1040–SR, line 16. Instead, enter it on line 4 of the Foreign Earned Income Tax Worksheet	25.	9,503

* If you are filing Form 2555, see the footnote in the Foreign Earned Income Tax Worksheet before completing this line.

2023 INVESTMENT INCOME WORKSHEET FOR EIC

JAY PURUT

Keep for Your Records

Publication 596

Use this worksheet to figure investment income for the EIC when you file Form 1040 or 1040-SR.

Interest and Dividends

1. Enter any amount from Form 1040 or 1040-SR, line 2b 1. 1
2. Enter any amount from Form 1040 or 1040-SR, line 2a, plus any amount on Form 8814, line 1b 2.
3. Enter any amount from Form 1040 or 1040-SR, line 3b 3. 17
4. Enter the amount from Schedule 1 (Form 1040), line 8z, that is from Form 8814 if you are filing that form to report your child's interest and dividend income on your return. (If your child received an Alaska Permanent Fund dividend, use Worksheet 2 in this chapter to figure the amount to enter on this line.) . . . 4.

Capital Gain Net Income

5. Enter the amount from Form 1040 or 1040-SR, line 7. If the amount on that line is a loss, enter -0- 5. 0
6. Enter any gain from Form 4797, Sales of Business Property, line 7. If the amount on that line is a loss, enter -0-. (But, if you completed lines 8 and 9 of Form 4797, enter the amount from line 9 instead.) 6. 0
7. Subtract line 6 of this worksheet from line 5 of this worksheet. (If the result is less than zero, enter -0-.) 7. 0

Royalties and Rental Income From Personal Property

8. Enter any royalty income from Schedule E, line 23b, plus any income from the rental of personal property shown on Schedule 1 (Form 1040), line 8l 8.
9. Enter any expenses from Schedule E, line 20, related to royalty income, plus any expenses from the rental of personal property deducted on Schedule 1 (Form 1040), line 24b 9.
10. Subtract the amount on line 9 of this worksheet from the amount on line 8. (If the result is less than zero, enter -0-.) 10. 0

Passive Activities

11. Enter the total of any net income from passive activities (such as income included on Schedule E, line 26, 29a (col. (h)), 34a (col. (d)), or 40; or an ordinary gain identified as "FPA" on Form 4797, line 10). (See instructions below for lines 11 and 12.) 11.
12. Enter the total of any losses from passive activities (such as losses included on Schedule E, line 26, 29b (col. (g)), 34b (col. (c)), or 40; or an ordinary loss identified as "PAL" on Form 4797, line 10). (See instructions below for lines 11 and 12.) 12. 0
13. Combine the amounts on lines 11 and 12 of this worksheet. (If the result is less than zero, enter -0-.) 13.
14. Add the amounts on lines 1, 2, 3, 4, 7, 10, and 13. Enter the total. **This is your investment income** 14. 18
15. Is the amount on line 14 more than \$11,000?
☐ **Yes.** You can't take the credit.
☒ **No.** Go to Step 3 of the Form 1040 instructions for line 27 to find out if you can take the credit (unless you are using this publication to find out if you can take the credit; in that case, go to Rule 7 next).

Instructions for lines 11 and 12. In figuring the amount to enter on lines 11 and 12, don't take into account any royalty income (or loss) included on line 26 of Schedule E or any income (or loss) included in your earned income or on line 1, 2, 3, 4, 7, or 10 of this worksheet. To find out if the income on line 26 or line 40 of Schedule E is from a passive activity, see the Schedule E instructions. If any of the rental real estate income (or loss) included on Schedule E, line 26, isn't from a passive activity, enter "NPA" and the amount of that income (or loss) on the dotted line next to line 26.

A voucher is printed at the bottom of this page.

**NOTE: This is a new scannable voucher approved by the IRS for filing of the 1040-V for the year 2023.
This is different than the voucher that is on the IRS website.**

- ▶ Use this voucher when making a payment with Form 1040.
- ▶ Do not staple this voucher or your payment to Form 1040.
- ▶ Make your check or money order payable to the "United States Treasury".
- ▶ Write your Social Security Number (SSN) on your check or money order.

Mail payment to:

INTERNAL REVENUE SERVICE
P O Box 1214
Charlotte, NC 28201-1214

Separate here and mail with your payment and return.

Department of the Treasury
Internal Revenue Service

2023
OMB No. 1545-0074

Form 1040-V Payment Voucher

- ▶ Use Form 1040-V when paying the balance due on Form 1040, Form 1040A, 1040EZ, or 1040NR.
- ▶ Enter your SSN on your check or money order
- ▶ If your name, address, or SSN is incorrect, see instructions.

Amount you are paying by check or money order. Make your check or money order payable to **"United States Treasury"**

Dollars

3,118

1735

For Privacy Act and Paperwork Reduction Act Notice, see instructions.



JAY PURUT
148 Kel Wen Cir
Destin, FL 32541-3711

INTERNAL REVENUE SERVICE
P O Box 1214
Charlotte, NC 28201-1214

2024 CARRYFORWARD INFORMATION

JAY PURUT

Keep for Your Records

Itemized Returns Only – 2023 state and local tax refund (this amount may not be taxable in 2024)	_____
Charitable contributions carryover to 2024	_____
Estimated short-term capital loss carryover	_____
Estimated long-term capital loss carryover	_____
2023 tax liability (for 2024 Form 2210 purposes)	9,503
Form 8839: 2022 carryover of unqualified expenses	_____
Refund amount applied to 2024	_____
Disallowed investment interest in 2023	_____
Additional state taxes paid	_____
Form 8396: Mortgage interest credit from 2021	_____
Mortgage interest credit from 2022	_____
Mortgage interest credit from 2023	_____
Form 8801: Minimum tax credit carryforward	0
Potential 2024 IRA contribution from 2023 tax refund	_____

NOL carryforward:				Regular Tax		AMT Tax			
from 2003	_____	from 2013	_____	from 2003	_____	from 2013	_____		
from 2004	_____	from 2014	_____	from 2004	_____	from 2014	_____		
from 2005	_____	from 2015	_____	from 2005	_____	from 2015	_____		
from 2006	_____	from 2016	_____	from 2006	_____	from 2016	_____		
from 2007	_____	from 2017	_____	from 2007	_____	from 2017	_____		
from 2008	_____	from 2018	_____	from 2008	_____	from 2018	_____		
from 2009	_____	from 2019	_____	from 2009	_____	from 2019	_____		
from 2010	_____	from 2020	_____	from 2010	_____	from 2020	_____		
from 2011	_____	from 2021	_____	from 2011	_____	from 2021	_____		
from 2012	_____	from 2022	_____	from 2012	_____	from 2022	_____		
Gross NOL generated in 2023				Gross AMT NOL generated in 2023					
To be absorbed in carryback period				To be absorbed in carryback period					
Net carryforward from 2023				Net carryforward from 2023					
Total carryforward to 2024				Total carryforward to 2024					

- The amounts carried to next year from Schedule(s) E, pages 1 and/or 2, are found on Form 8582, Worksheet 6. Carryover AMT amounts are found on the AMT Form 8582, Worksheet 6.
- Foreign Tax Credit carryforward to 2024
- General Business Credit carryforward to 2024
- First-Time Homebuyer Credit Repayment carryforward to 2024
- If there are Form(s) 6252 in this tax return, the gross profit ratio and prior payments received (including the current year payments) will carry forward from each Form 6252.
- Amounts from Form 6251, lines 16 through 18, lines 27 and 28 are automatically carried forward to 2024.

2023 FORM 2210 UNDERPAYMENT PENALTY WORKSHEET

JAY PURUT

		PAYMENT ALLOCATION				
Due Date		4/15/2023	6/15/2023	9/15/2023	1/15/2024	Total
Required Installment		2,138	2,138	2,138	2,138	8,552
WITHHOLDING	04/15/2023	1,623				1,623
WITHHOLDING	06/15/2023	515				515
WITHHOLDING	06/15/2023		1,108			1,108
WITHHOLDING	09/15/2023		1,030			1,030
WITHHOLDING	09/15/2023			593		593
WITHHOLDING	01/15/2024			1,545		1,545
WITHHOLDING	01/15/2024				76	76
BALANCE DUE	04/15/2024				2,062	2,062
TOTAL PAYMENTS	04/15/2024	2,138	2,138	2,138	2,138	8,552

		PENALTY CALCULATION					
Transaction	Date	Beginning Balance	Amount	Adjusted Balance	Days Late	Interest Rate	Penalty
FIRST INSTALLMENT 4/15/2023							
REQUIRED INSTALLMENT	04/15/2023		2,138	2,138			
WITHHOLDING	04/15/2023	2,138	1,623	515			
WITHHOLDING	06/15/2023	515	515		61	7	6

TOTAL 1ST QTR PENALTY 6

SECOND INSTALLMENT 6/15/2023							
REQUIRED INSTALLMENT	06/15/2023		2,138	2,138			
WITHHOLDING	06/15/2023	2,138	1,108	1,030			
RATE PERIOD CHANGE	04/01/2023	1,030	1,030		15	7	3
WITHHOLDING	09/15/2023	1,030	1,030		77	7	15

TOTAL 2ND QTR
PENALTY

18

THIRD INSTALLMENT 9/15/2023							
REQUIRED	09/15		2,138	2,138			
INSTALLMENT	/2023						
WITHHOLDING	09/15	2,138	593	1,545			
	/2023						
RATE PERIOD CHANGE	07/01	1,545	1,545		15	7	4
	/2023						
RATE PERIOD CHANGE	10/01	1,545	1,545		92	8	31
	/2023						
WITHHOLDING	01/15	1,545	1,545		15	8	5
	/2024						

TOTAL 3RD QTR PENALTY

40

FOURTH INSTALLMENT 1/15/2024							
REQUIRED	01/15		2,138	2,138			
INSTALLMENT	/2024						
WITHHOLDING	01/15	2,138	76	2,062			
	/2024						
BALANCE DUE	04/15	2,062	2,062		91	8	41
	/2024						

TOTAL 4TH QTR PENALTY

41

TOTAL PENALTY

105



1825 MANATEE AVE WEST
BRADENTON, FL 34205

RETURN SERVICE REQUESTED

DALE E BROWN
GINA B BROWN
808 3RD AVE W STE 716
BRADENTON FL 34205-8671

Statement Ending 01/01/2024

Page 1 of 4

Managing Your Accounts

- Branch Location Bradenton
- Customer Service (941) 554-7080
- Online Banking www.fsb-bank.bank
- 24HR Telephone Banking (866)452-0015

Summary of Accounts

Account Type	Account Number	Ending Balance
Your Choice MM SWFL		\$22,887.77

Your Choice MM SWFL-XXX

Account Summary

Date	Description	Amount
12/05/2023	Beginning Balance	\$21,356.85
	2 Credit(s) This Period	\$4,030.92
	3 Debit(s) This Period	\$2,500.00
01/01/2024	Ending Balance	\$22,887.77

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.61%
Interest Days	28
Interest Earned Not Paid	\$0.00
Interest Paid This Period	\$10.92
Interest Paid Year-to-Date	\$10.92

Deposits

Date	Description	Amount
12/11/2023	Deposit	\$4,020.00
01/01/2024	Accr Earning Pymt Added to Account	\$10.92

Other Debits

Date	Description	Amount
12/18/2023	Withdrawal	\$1,000.00
12/19/2023	Withdrawal	\$1,000.00
12/28/2023	Withdrawal	\$500.00

Daily Balances

Date	Amount	Date	Amount	Date	Amount
12/05/2023	\$21,356.85	12/18/2023	\$24,376.85	12/28/2023	\$22,876.85
12/11/2023	\$25,376.85	12/19/2023	\$23,376.85	01/01/2024	\$22,887.77

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date	Previous year-to-date
Total Overdraft Fees	\$0.00	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00	\$0.00



Review your account online at MyFRS.com

Your Account Summary

Activity from October 1, 2023 through December 31, 2023

Opening Balance	\$71,136.94
Deposits	
Investment Plan Employee	\$681.87
Investment Plan Employer	\$3,032.12
Gains/Losses	
Closing Balance	\$7,658.14
Your Rate of Return for the Period	\$82,509.07
	10.5%

Contributions to the FRS Investment Plan
 You receive regular FRS contributions – both your own and your employer's contributions.

Your Employee Contributions	3.00% of salary*
Investment Plan Employer Contributions	13.34% of salary
Total Investment Plan Contributions	16.34% of salary

*Salary is defined in Section 121.02(1)(22), Florida Statutes.

Your Investment Plan Contributions

	Quarter	YTD
Employee	\$681.87	\$2,342.91
Employer	\$3,032.12	\$9,544.06

Your 4th Quarter FRS Investment Plan Account Statement

DALE E. BROWN

Will you be ready for retirement?

Your Investment Plan account balance would provide you with a lifetime monthly benefit of

\$512 *

Visit MyFRS.com or call the MyFRS Financial Guidance Line to learn more about available annuity options or to build a retirement plan.

* This estimate assumes you are age 65 (or your current age if you are older) and that you selected a single life annuity with level payments and no additional features. It is not a guarantee.

Your Account Balance by Source

Here's more detail about your account balance by source:

	Amount	Vested
Investment Plan Employer	\$61,885.43	100%
Investment Plan Employee	\$20,623.64	100%
Total	\$82,509.07	

You become vested based on your years of service:

Your Total Vested Balance	\$82,509.07
Your Non-Vested Balance	\$0
Total FRS Years of Service	10.42

Your Beneficiaries

Beneficiary Name	Benefit Percentage	Relationship
Primary PER FLORIDA LAW	100%	Other

You need to designate a beneficiary. If you do not designate a beneficiary, in the event of your death, your benefits will be distributed in accordance with Section 121.4501(20), Florida Statutes.

MyFRS Financial Guidance Line
 1-866-446-9377, Option 2 (TRS 711) for free financial and retirement planning
 FRS Investment Plan Administrator
 Questions about the Quarterly Statement?
 Call 1-866-446-9377, Option 4 (TRS 711) between 8:00 a.m. and 6:00 p.m. ET, Monday through Friday, except holidays

Your Investment Choices

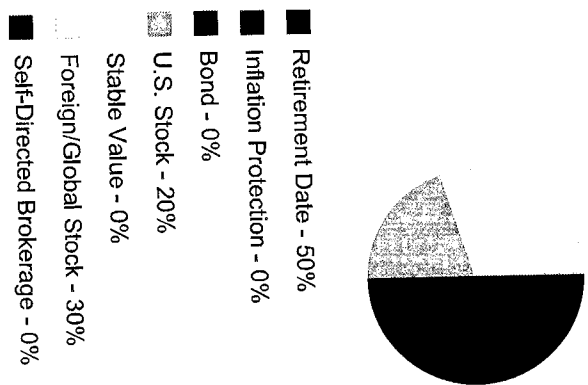
This chart shows how your account is invested and how you have chosen to invest future contributions by fund. You may change your future investment fund choices at any time.

Fund	Asset Class	Balance	Investment Election
FRS Retirement Fund (2000)	Retirement Date	\$0	0%
FRS 2020 Retirement Date Fund (2020)	Retirement Date	\$0	0%
FRS 2025 Retirement Date Fund (2025)	Retirement Date	\$0	0%
FRS 2030 Retirement Date Fund (2030)	Retirement Date	\$0	0%
FRS 2035 Retirement Date Fund (2035)	Retirement Date	\$41,007.20	50%
FRS 2040 Retirement Date Fund (2040)	Retirement Date	\$0	0%
FRS 2045 Retirement Date Fund (2045)	Retirement Date	\$0	0%
FRS 2050 Retirement Date Fund (2050)	Retirement Date	\$0	0%
FRS 2055 Retirement Date Fund (2055)	Retirement Date	\$0	0%
FRS 2060 Retirement Date Fund (2060)	Retirement Date	\$0	0%
FRS 2065 Retirement Date Fund (2065)	Retirement Date	\$0	0%
FRS Inflation Sensitive Fund (300)	Inflation Protection	\$0	0%
FRS U.S. Bond Enhanced Index Fund (80)	Bond	\$0	0%
FRS Stable Value Fund (350)	Stable Value	\$0	0%
FRS Core Plus Bond Fund (310)	Bond	\$0	0%
FRS U.S. Stock Market Index Fund (120)	U.S. Stock	\$8,271.36	10%
FRS U.S. Stock Fund (340)	U.S. Stock	\$8,306.32	10%
FRS Foreign Stock Index Fund (200)	Foreign/Global Stock	\$0	0%
FRS Foreign Stock Fund (220)	Foreign/Global Stock	\$12,440.28	15%
FRS Global Stock Fund (210)	Foreign/Global Stock	\$12,483.91	15%
Self-Directed Brokerage Account	Self-Directed Brokerage	\$0	N/A
Total		\$82,509.07	100%

You should review your investments and asset allocation periodically to make sure they are appropriate for your situation. For more information about your account, to change how your account is invested, or to learn more about the Plan, visit [MyFRS.com](#) or call the MyFRS Financial Guidance Line at 1-866-446-9377, Option 2.

Your Account By Asset Class

The FRS offers a wide range of investment choices across major asset classes. Your current asset class mix is shown below:



Account Activity by Fund

The chart below shows your activity by fund for the period starting October 1, 2023 through December 31, 2023.

Fund	FRS 2035 Retirement Date Fund (2035)	FRS U.S. Stock Market Index Fund (120)	FRS Global Stock Fund (210)	FRS Foreign Stock Fund (220)	FRS U.S. Stock Fund (340)	Total
Opening Balance	\$35,776.93	\$7,069.63	\$10,616.53	\$10,610.80	\$7,063.05	\$71,136.94
Contributions	\$1,856.99	\$371.40	\$557.11	\$557.09	\$371.40	\$3,713.99
Transfers	-\$5.94	-\$56.88	\$41.22	\$115.45	-\$93.85	\$0
Earnings	\$3,379.22	\$887.21	\$1,269.05	\$1,156.94	\$965.72	\$7,658.14
Closing Balance	\$41,007.20	\$8,271.36	\$12,483.91	\$12,440.28	\$8,306.32	\$82,509.07
Closing Units	2,281.554	100.515	141.354	380.671	522.447	0.000
Price (NAV) per Unit	17.973370	82.290092	88.316534	32.679835	15.898890	0.000000

The FRS Investment Plan offers 20 investment funds that you can choose to diversify your retirement assets – 9 funds that are spread across five asset classes and 11 Retirement Date Funds that offer diversified investment allocation based on age and years to retirement. Financial planners recommend diversifying your total investment portfolio among different types of investment options. Taking into account your investments outside the Investment Plan, you may want to review your current investment allocations to be sure you have the right mix of investments for your retirement savings. To help you decide the mix of funds that are right for you which meet your unique needs and circumstances, call the MyFRS Financial Guidance Line at 1-866-446-9377, Option 2 (TRS 711), between 8:00 a.m. and 6:00 p.m. Eastern time, Monday through Friday, except holidays.



Performance Summary as of December 31, 2023

	STRATEGY	FEES PER \$1,000		PERFORMANCE ¹			
		Annual ²	Long-Term	Quarterly ³	1 Year	5 Years	10 Years
TOTAL FRS INVESTMENT PLAN	--	--	--	8.71%	15.69%	8.83%	6.53%
<i>PB: Investment Plan Total Index</i>		--	--	8.96%	15.37%	8.77%	6.39%
RETIREMENT DATE FUNDS	--	--	--	8.74%	13.84%	8.30%	--
<i>PB: Total Retirement Custom Index</i>		--	--	9.01%	13.83%	8.37%	--
FRS 2065 Retirement Date Fund (2065) ⁴	Active	\$1.30	\$13	9.81%	17.78%	10.36%	--
<i>PB: 2065 Retirement Custom Index</i>		--	--	9.97%	17.23%	10.24%	--
FRS 2060 Retirement Date Fund (2060)	Active	\$1.30	\$13	9.81%	17.78%	10.36%	--
<i>PB: 2060 Retirement Custom Index</i>		--	--	9.97%	17.23%	10.24%	--
FRS 2055 Retirement Date Fund (2055)	Active	\$1.30	\$13	9.81%	17.79%	10.32%	--
<i>PB: 2055 Retirement Custom Index</i>		--	--	9.97%	17.23%	10.24%	--
FRS 2050 Retirement Date Fund (2050)	Active	\$1.30	\$13	9.81%	17.49%	10.14%	--
<i>PB: 2050 Retirement Custom Index</i>		--	--	9.97%	17.17%	10.20%	--
FRS 2045 Retirement Date Fund (2045)	Active	\$1.40	\$14	9.71%	16.93%	9.78%	--
<i>PB: 2045 Retirement Custom Index</i>		--	--	9.88%	16.71%	9.87%	--
FRS 2040 Retirement Date Fund (2040)	Active	\$1.50	\$15	9.48%	15.74%	9.32%	--
<i>PB: 2040 Retirement Custom Index</i>		--	--	9.67%	15.80%	9.42%	--
FRS 2035 Retirement Date Fund (2035)	Active	\$1.60	\$16	9.06%	14.30%	8.70%	--
<i>PB: 2035 Retirement Custom Index</i>		--	--	9.30%	14.43%	8.83%	--
FRS 2030 Retirement Date Fund (2030)	Active	\$1.80	\$18	8.29%	12.49%	8.00%	--
<i>PB: 2030 Retirement Custom Index</i>		--	--	8.63%	12.75%	8.14%	--
FRS 2025 Retirement Date Fund (2025)	Active	\$2.20	\$22	7.37%	10.32%	7.15%	--
<i>PB: 2025 Retirement Custom Index</i>		--	--	7.78%	10.80%	7.31%	--
FRS 2020 Retirement Date Fund (2020)	Active	\$2.20	\$22	6.91%	8.96%	6.36%	--
<i>PB: 2020 Retirement Custom Index</i>		--	--	7.34%	9.11%	6.42%	--
FRS Retirement Fund (2000)	Active	\$2.10	\$21	6.82%	8.56%	5.84%	--
<i>PB: Retirement Custom Index</i>		--	--	7.22%	8.24%	5.72%	--
STABLE VALUE FUND							
FRS Stable Value Fund (350) ⁵	Active	\$0.80	\$8	0.72%	2.70%	2.17%	--
<i>PB: ICE BofA 1-3 Year Treasury Index</i>		--	--	2.49%	4.27%	1.30%	--
INFLATION PROTECTION FUND							
FRS Inflation Sensitive Fund (300)	Active	\$3.60	\$37	5.10%	2.48%	4.63%	--
<i>PB: FRS Custom Multi-Assets Index</i>		--	--	5.62%	2.85%	4.52%	--

INVESTMENT PLAN Quarterly Newsletter

Performance Summary as of December 31, 2023 – continued

		FEES PER \$1,000		PERFORMANCE ¹			
	STRATEGY	Annual ²	Long-Term	Quarterly ³	1 Year	5 Years	10 Years
BOND FUNDS		--	--	6.48%	7.14%	2.10%	2.43%
PB: Investment Plan Total Bond Index		--	--	6.54%	6.70%	1.80%	2.20%
FRS U.S. Bond Enhanced Index Fund (80)	Passive	\$0.50	\$5	6.81%	5.86%	1.17%	1.89%
PB: Bloomberg Aggregate Bond Index		--	--	6.82%	5.53%	1.10%	1.81%
FRS Core Plus Bond Fund (310)	Active	\$1.90	\$19	6.74%	7.67%	2.40%	--
PB: FRS Custom Core Plus Fixed Income Index		--	--	6.89%	6.90%	1.99%	--
U.S. STOCK FUNDS		--	--	12.49%	27.13%	14.51%	11.00%
PB: Investment Plan Total U.S. Equities Index		--	--	12.15%	25.65%	14.62%	10.89%
FRS U.S. Stock Market Index Fund (120)	Passive	\$0.20	\$2	12.10%	26.05%	15.22%	11.55%
PB: Russell 3000 Index		--	--	12.07%	25.96%	15.16%	11.48%
FRS U.S. Stock Fund (340) ⁶	Active	\$3.50	\$36	13.21%	30.22%	13.74%	--
PB: Russell 3000 Index		--	--	12.07%	25.96%	15.16%	--
FOREIGN AND GLOBAL STOCK FUNDS		--	--	10.18%	17.08%	8.37%	5.07%
PB: Investment Plan Total Foreign/Global Equities Index		--	--	9.97%	16.42%	7.77%	4.48%
FRS Foreign Stock Index Fund (200)	Passive	\$0.30	\$3	9.95%	16.02%	7.46%	4.19%
PB: MSCI ACWI ex US IMI Index		--	--	9.81%	15.62%	7.18%	3.93%
FRS Foreign Stock Fund (220)	Active	\$4.60	\$47	10.37%	16.05%	8.04%	4.90%
PB: MSCI ACWI ex US Index		--	--	9.75%	15.62%	7.08%	3.97%
FRS Global Stock Fund (210)	Active	\$4.10	\$42	11.44%	25.01%	13.88%	10.09%
PB: MSCI All Country World Index		--	--	11.03%	22.20%	11.72%	7.93%

¹ The performance information presented reflects past performance, net of fees, which is not necessarily an indication of future performance. The most recent quarter, 1-, 5-, and 10-year performance returns are shown, if available.

² Fees are only one of several factors that you should consider when making investment decisions.

³ Not annualized.

⁴ The FRS 2065 Retirement Date Fund was initially open for investments on July 1, 2023. One- and five-year performance shown is for the FRS 2060 Retirement Date Fund which has the same investment allocation.

⁵ The FRS Stable Value Fund was initially open for investments on July 1, 2021. Past performance shown is based on the investment allocations as if they were held over the past five years prior to July 1, 2021.

⁶ The following applies to the FRS U.S. Stock Fund with an inception date of July 1, 2020: 1.) the five-year history, if available, is considered the return since inception; and 2.) one-year and five-year historical performance is based on the target weight of the underlying managers/funds that would have been in place if the funds had been in place during these time periods.

All Investment Plan funds (except the FRS Stable Value Fund) are subject to the Excessive Fund Trading Guidelines, which may limit your ability to make investment changes. The guidelines are available on the "Investment Funds" page of MyFRS.com.

This performance summary is intended for use in connection with the FRS Investment Plan, pursuant to Florida law, and is not intended for use by other investors. Sections 121.4501(8)(b)4 and 121.4501(15)(b), Florida Statutes, incorporate the federal law concept of participant control, established by regulations of the U.S. Department of Labor under Section 404(c) of the Employee Retirement Income Security Act of 1974. If you exercise control over the assets in your Investment Plan account, including the self-directed brokerage account, pursuant to Section 404(c) regulations and all applicable laws governing the operation of the Investment Plan, no program fiduciary shall be liable for any loss to your account that results from your exercise of control.

MissionSquare
RETIREMENT

Return Mail Processing Only
PO BOX 669
South Windsor, CT 06074-0669

2024 Retirement Plan Contribution Limits

The IRS has announced updated retirement plan contribution limits for 2024. Learn more at www.missionsq.org

Quarterly Financial Report for
DALE E BROWN

0000383 01 AB 0.534 01 TR 00002 ICNNTC91 000000 epp
DALE E BROWN
808 3RD AVE W SUITE 716
BRADENTON FL 34205



October 1, 2023 - December 31, 2023

Total Account Balance \$124,105.33

If You Need Assistance

Website WWW.MISSIONSQ.ORG
MissionSquare Plan Services 800-669-7400
Service Hours 8:30 AM - 9:00 PM ET

Participant & Plan Information

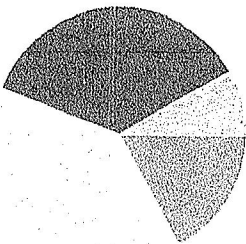
Vested Percentage 100%
Plan Name CITY OF BRADENTON
Plan Number

Account Summary

	This Period	Year-to-Date
Beginning Balance	\$108,303.81	\$90,566.47
Contributions/Other Credits	\$7,180.54	\$19,568.01
Distributions/Other Debits	\$0.00	\$0.00
Fees	-\$38.36	-\$143.64
Gain/Loss	\$8,659.34	\$14,114.49
Ending Balance	\$124,105.33	\$124,105.33
Vested Balance	\$124,105.33	

Balances by Asset Allocation

Asset Category	Percentage of Assets	Balance
BOND	17%	\$20,901.53
BALANCED/ASSET ALLOCATION	39%	\$48,136.44
U.S. STOCK	36%	\$44,658.03
INTERNATIONAL/GLOBAL STOCK	8%	\$10,409.33
Total Assets	100%	\$124,105.33



Quarterly Financial Report for
DALE E BROWN

October 1, 2023 - December 31, 2023

Personal Rate of Return

This Period	8.8%	This information represents the percentage gain/loss for your account. The actual performance of the individual funds in your account will likely differ from your personalized performance. Past performance is no guarantee of future results.
Year to Date	15.4%	

Projected Account Balance and Projected Income

Projections are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Projections involve risks, uncertainties, and other factors that may cause your actual results to differ substantially from the performance expressed or implied in the projections. Projections in no way represent that a particular result will be produced or achieved.

Estimated account balance at age 65 **\$355,988**
Estimated monthly income at age 65 **\$1,763**

Assumptions and factors used:

- Current age and account balance
- Last 12 months of contribution history
- Annual inflation rate 3.0%
- Distributions begin at age 65 for 25 years
- Annual return before 65 is 5% based on an asset mix of 60% Equity, 40% Fixed
- Annual return after 65 is 4% based on an asset mix of 20% Equity, 80% Fixed

Balances by Investment

<i>Investment</i>	<i>Percent of Assets</i>	<i>Units/ Shares</i>	<i>Unit/Share Value</i>	<i>Ending Balance</i>
BOND				
VANGUARD HIGH-YIELD CORPORATE FUND ADM	5%	1115.3305	\$5.4200	\$6,045.09
WESTERN ASSET CORE PLUS BOND I	12%	1550.7765	\$9.5800	\$14,856.44
BALANCED/ASSET ALLOCATION				
AMERICAN FUNDS 2030 TARGET DATE RET R6	39%	2967.7216	\$16.2200	\$48,136.44
U.S. STOCK				
FMI LARGE CAP INSTITUTIONAL	3%	277.8098	\$14.8900	\$4,136.59
FIDELITY 500 INDEX	22%	166.7345	\$165.4900	\$27,592.89
FIDELITY SMALL CAP INDEX	3%	151.4575	\$25.0400	\$3,792.50
T ROWE PRICE GROWTH STOCK I	7%	105.1934	\$86.8500	\$9,136.05

October 1, 2023 - December 31, 2023

Balances by Investment (continued)

Investment	Percent of Assets	Units/ Shares	Unit/Share Value	Ending Balance
INTERNATIONAL/GLOBAL STOCK				
AMERICAN FUNDS EUROPACIFIC GROWTH R6	6%	136.8898	\$54.7000	\$7,487.87
FIDELITY EMERGING MARKETS INDEX	2%	290.6922	\$10.0500	\$2,921.46
Total	100%			\$124,105.33

Future Investment Elections

Investment	Employee	Rollover	Roth
BALANCED/ASSET ALLOCATION			
AMERICAN FUNDS 2030 TARGET DATE RET R6	100%	100%	100%
Total	100%	100%	100%

Activity Summary by Investment

Investment	Beginning Balance	Contributions/ Other Credits	Distributions/ Other Debits	Transfers	Fees	Gain/Loss	Ending Balance
BOND							
VANGUARD HIGH-YIELD CORPORATE FUND ADM	\$5,635.91	\$89.74	\$0.00	\$0.00	-\$1.97	\$321.41	\$6,045.09
WESTERN ASSET CORE PLUS BOND I	\$13,574.08	\$174.96	\$0.00	\$0.00	-\$4.72	\$1,112.12	\$14,856.44
BALANCED/ASSET ALLOCATION							
AMERICAN FUNDS 2030 TARGET DATE RET R6	\$39,738.77	\$5,637.56	\$0.00	\$0.00	-\$14.23	\$2,774.34	\$48,136.44
U.S. STOCK							
FMI LARGE CAP INSTITUTIONAL	\$3,656.48	\$399.92	\$0.00	\$0.00	-\$1.28	\$81.47	\$4,136.59
FIDELITY 500 INDEX	\$24,713.24	\$209.04	\$0.00	\$0.00	-\$8.75	\$2,679.36	\$27,592.89
FIDELITY SMALL CAP INDEX	\$3,326.36	\$41.04	\$0.00	\$0.00	-\$1.15	\$426.25	\$3,792.50
T ROWE PRICE GROWTH STOCK I	\$8,158.30	\$294.10	\$0.00	\$0.00	-\$2.92	\$686.57	\$9,136.05

Quarterly Financial Report for
DALE E BROWN

October 1, 2023 - December 31, 2023

Activity Summary by Investment (continued)

Investment	Beginning Balance	Contributions/ Other Credits	Distributions/ Other Debits	Transfers	Fees	Gain/Loss	Ending Balance
INTERNATIONAL/GLOBAL STOCK							
AMERICAN FUNDS EUROPA PACIFIC GROWTH R6	\$6,786.46	\$258.07	\$0.00	\$0.00	-\$2.39	\$445.73	\$7,487.87
FIDELITY EMERGING MARKETS INDEX	\$2,714.21	\$76.11	\$0.00	\$0.00	-\$0.95	\$132.09	\$2,921.46
Total Account	\$108,303.81	\$7,180.54	\$0.00	\$0.00	-\$38.36	\$8,659.34	\$124,105.33

Balance by Contribution Type

PRE-TAX CONTRIBUTIONS	\$124,105.33
Total Employee	\$124,105.33
Ending Balance	\$124,105.33

Contribution Details

	Contributions	Date	Employee
This Period	\$4,254.92	10/04/2023	\$582.81
Year to Date	\$15,677.99	10/18/2023	\$611.95
		11/01/2023	\$611.95
		11/15/2023	\$611.95
		11/29/2023	\$611.95
		12/13/2023	\$611.95
		12/29/2023	\$612.36
Total Contributions	\$4,254.92		

Activity dated outside the current period reflects adjustments to your account to ensure proper crediting of earnings.

October 1, 2023 - December 31, 2023

Fee Summary

Fees		
ASSET ADMINISTRATIVE FEE	-\$38.36	Some of the plan's administrative expenses for the preceding quarter were paid from the total operating expenses of one or more of the plan's investment options.
Total	-\$38.36	

Beneficiary Information

Type of Beneficiary	Beneficiary Name	Relationship to Participant	Percentage
Primary	GINA BROWN	Spouse	100%



Customer Service Office
PO Box 41594
Philadelphia, PA 19176
Phone: (800) 782-5356

Financial Professional Copy

Have Questions?
Visit www.prudential.com
Or call your financial professional:
Charles W Brown
(941) 951-7033

000001114 PIC038CD040424343280 01 000000 008053 003

CHARLES W BROWN
1605 MAIN ST
SARASOTA FL 34236

April 1, 2024

Owner: Dale Eugene Brown
Insured: Dale Eugene Brown
Policy Number: [REDACTED]

Your VUL Protector Life Insurance Policy Year to Date Statement

Activity From	January 1, 2024, to March 31, 2024	Contract Date	November 27, 2018
Death Benefit Type	Type A (Fixed)	Annual Billed Premium	\$ 3,334.00

We are pleased to provide you with a statement of your VUL Protector life insurance policy values and benefits. **Before you receive your next statement, the Death Benefit and Cash Value may increase or decrease based on the investment experience of the options you selected.** If you would like more information about the historical performance of the available investment options of the VUL Protector life insurance policy or would like an illustration, please call your financial professional.

Your policy has lapse protection features that may provide a guarantee of your policy's Death Benefit and protect your policy from lapse. Please see the "Lapse Protection Information" section in this statement and your contract for additional information about maintaining your policy's lapse protection guarantee.

	Previous Year End December 31, 2023	Current Quarter End March 31, 2024
Base Policy Death Benefit	\$ 150,000.00	\$ 150,000.00

	Previous Year End December 31, 2023	Current Quarter End March 31, 2024
Contract Fund	\$ 15,266.52	\$ 16,513.32
Surrender Charge	- \$ 3,105.30	- \$ 3,105.30
Cash Value	\$ 12,161.22	\$ 13,408.02

For your information we have included a "Definitions of Terms" section.

Definitions of Terms for VUL Protector

Definitions for many of the terms used in this statement are shown below. For more information, please refer to the contract and/or prospectus.

Base Policy Death Benefit - You have the Type A (Fixed) Death Benefit, which means your Death Benefit amount on any date is equal to the greater of:

- (1) the Basic Insurance Amount; and
- (2) the Contract Fund before the deduction of any charges due on that date, multiplied by the insured's attained age factor as shown in the contract.

Basic Insurance Amount - This is the face amount of your policy, shown as "Basic Insurance Amount" on page 3 of the contract.

BenefitAccess Rider (BAR) - This rider can be used to accelerate some or all of the policy's Death Benefit in the event of the insured's chronic or terminal illness. As described in your contract, accelerating the policy's Death Benefit will impact the policy's values and charges.

Cash Value - This is the amount you would have received before tax withholding, if any, if you surrendered your policy on the date this value was calculated and there was no outstanding loan.

Contract Fund - This amount equals the total value of the investment option(s) plus the principal amount of any loan, plus any interest credited on the loan. The Contract Fund can vary daily. If monthly charges exceed the amount available in the Contract Fund, they are reflected in Outstanding Charges.

Lapse Protection Rider - This rider takes effect after the policy's Limited No-Lapse Guarantee period. The rider provides a guarantee that the policy will not end, regardless of investment results, if the rider's No-Lapse Guarantee Value is greater than \$0.00 and you repay any Policy Debt prior to default. No-Lapse values developed for this rider are for reference only and are not used in the determination of values and benefits under this policy.

Surrender Charge - This amount equals the charge that would have been deducted if the policy had been fully surrendered on the date this value was calculated. If the Basic Insurance Amount is decreased but the policy remains in force, a partial Surrender Charge applies.

Riders and Supplementary Benefits

The riders and supplementary benefits attached to your policy are:

- BenefitAccess Rider (BAR)
Rider to Provide Acceleration of Death Benefit
- Lapse Protection Rider
Rider to Provide Lapse Protection

Contract Fund Rate of Return

Your net investment return was:

Beginning of the Current Year	January 1, 2024	March 31, 2024	10.5% Average Return for Period
Inception Date	December 3, 2018	March 31, 2024	13.3% Annualized Return

"Average Return for Period" represents the increase or decrease in value of your invested assets over the period shown.

"Annualized Return" represents the Contract Fund growth calculated as an average yearly rate for the period shown.

Past performance is not indicative of future results. In addition to market fluctuations throughout the year, the timing and amount of premium payments and policy charges affect your rate of return.

Lapse Protection Information

Lapse Protection Rider

Your policy includes a Lapse Protection Rider. This rider provides your policy with lapse protection after the policy's Limited No-Lapse Guarantee period, which has ended. The rider uses a reference value, called the No-Lapse Guarantee Value, to determine if the policy enters default or remains in force when its Cash Surrender Value is \$0.00 or less.

Like the policy's Contract Fund and Cash Value, the No-Lapse Guarantee Value increases as payments are received and decreases as a result of withdrawals and mortality expense charges. The rider uses unique rates, and unlike the Contract Fund and Cash Value, the No-Lapse Guarantee Value decreases as a result of loans and is not subject to investment gains and losses as interest always accrues at a guaranteed, stated rate.

Your No-Lapse Guarantee Value is calculated monthly to determine whether your policy enters default or remains in force. It is not a value you can realize by surrendering the policy, nor is it payable as a benefit under the policy.

Whether or not your Lapse Protection Rider protects your policy from default depends upon whether the No-Lapse Guarantee Value is greater than \$0.00.

As of March 31, 2024:

As of the statement reporting date, the No-Lapse Guarantee Value was sufficient to provide you with a No-Lapse Guarantee.

The No-Lapse Guarantee Value was \$ 11,777.66.

Issued by: Pruco Life Insurance Company, located at 213 Washington Street, Newark, NJ 07102-2992, and offered through Pruco Securities, LLC (member SIPC), located at 751 Broad Street, Newark, NJ 07102-3777. Both are Prudential Financial, Inc. companies, and each is solely responsible for its own financial condition and contractual obligations. Pruco Securities, LLC acted as an agent in the transaction listed above for the affected variable investment options.

Prudential, Prudential Financial, the Rock Logo, and the Rock Prudential Logo are registered service marks of The Prudential Insurance Company of America, Newark, NJ, and its affiliates.



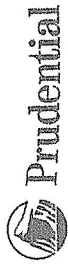
Activity for the period January 1, 2024, to March 31, 2024, in dollars.

CHARGES

Jan-01	Opening Balance	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 15,266.52
Jan-27	Monthly Update 01/27	\$ 0.00	\$ 551.08	-\$ 27.53	\$ 0.00	\$ 0.00	-\$ 3.88	-\$ 84.00	\$ 15,702.19
Feb-27	Monthly Update 02/27	\$ 0.00	\$ 559.33	-\$ 27.44	\$ 0.00	\$ 0.00	-\$ 3.87	-\$ 84.00	\$ 16,146.21
Mar-27	Monthly Update 03/27	\$ 0.00	\$ 498.85	-\$ 27.36	\$ 0.00	\$ 0.00	-\$ 3.86	-\$ 84.00	\$ 16,529.84
Mar-31	Closing Balance	\$ 0.00	-\$ 16.52	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 16,513.32
Total			\$ 1,592.74	-\$ 82.33	\$ 0.00	\$ 0.00	-\$ 11.61	-\$ 252.00	\$ 16,513.32

- (1) The Change Due to Investment Results (positive or negative) is based on the results from the variable investment options, plus interest earned on money in any available fixed investment options and interest credited on any Loan Amount. This column is expanded in the following pages.
- (2) This is the monthly cost of insurance charge deducted from the Contract Fund, as described in the contract and prospectus.
- (3),(4) These charges are deducted from the premium before it goes into the Contract Fund.
- (5) These charges are deducted monthly from the Contract Fund to cover costs of Supplementary Benefits and/or Extras on the base policy and on any riders.
- (6) This column shows monthly administrative charges, reductions due to a BAR claim(s), and any transaction charges deducted from the Contract Fund. Please refer to your contract for more information.

The fees and charges shown in this statement do not include the fees and expenses of the underlying Funds and certain policy charges that are reflected in the unit prices of the Variable Investment Options. Please refer to the current product prospectus and the prospectuses for the Funds for more information. This information is available at www.prudential.com/prospectus or by calling (800) 778-2255.



Contract Fund balances and detailed change in investment results for the period January 1, 2024, to March 31, 2024, in dollars.

----- CHANGE DUE TO INVESTMENT RESULTS BY FUND -----

Jan-01	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Jan-27	\$ 551.08	\$ 155.51	\$ 125.07	\$ 20.02	\$ 195.48	\$ 55.00
Feb-27	\$ 559.33	\$ 76.58	\$ 164.03	\$ 60.74	\$ 160.46	\$ 97.52
Mar-27	\$ 498.85	\$ 63.14	\$ 122.89	\$ 86.34	\$ 68.47	\$ 158.01
Mar-31	-\$ 16.52	-\$ 5.33	-\$ 15.05	-\$ 2.89	-\$ 2.50	\$ 9.25
Total Change Due to Investment Results:	\$ 1,592.74	\$ 289.90	\$ 396.94	\$ 164.21	\$ 421.91	\$ 319.78
Contract Fund	\$ 16,513.32	\$ 3,654.69	\$ 3,531.29	\$ 2,666.75	\$ 3,415.02	\$ 3,245.57
Percent of Contract Fund	22.14%	22.14%	21.38%	16.15%	20.63%	19.65%
Current Premium Allocation Percent		20%	20%	20%	20%	20%

(1) The Change Due to Investment Results (positive or negative) is based on the results from the investment options, plus interest credited on any Loan Amount.

(2) These columns show the change (positive or negative) in each investment option.

Negative results are indicated by a minus sign (-).

Suncoast Account Statement

Member Number: [REDACTED] 12/21/2023 - 01/20/2024 | Page 1 of 6



Suncoast Credit Union

GENE BROWN
808 3RD AVE W
STE 716
BRADENTON FL 34205-8671

Access Your Account:

SunNet Online Banking
SunMobile App
SunTel Phone Banking

For Direct Deposit and
Automatic Payments use
Routing Number (RTN):
[REDACTED]

IRS FORM

IRS Form 1099INT will be mailed by January 31, 2024 reflecting dividend (interest) earned in excess of \$10.00 on each social security number for tax year 2023. If duplicate copies of tax forms are requested, a \$1 fee will be assessed.

Prior Year to Date Summary

Dividends Paid Prior YTD \$10.61

REGULAR SAVINGS Suffix 0000

Joint Owner - GINA BROWN

Transaction History

Post Date	Eff Date	Transaction Description	Amount	New Balance
12/21/2023		Balance Forward		3,018.85
12/31/2023	12/31/2023	Deposit Dividend	0.55	3,019.40
		Annual Percentage Yield Earned 0.250% from 12/01/2023 through 12/31/2023		
01/02/2024	01/02/2024	Withdrawal Transfer To Share 0050	-200.00	2,819.40
01/03/2024	01/03/2024	Withdrawal Transfer To Share 0050	-700.00	2,119.40
01/03/2024	01/03/2024	Withdrawal Transfer To Share 0050	-1,100.00	1,019.40
01/04/2024	01/04/2024	Withdrawal Transfer To Share 0050	-100.00	919.40
01/04/2024	01/04/2024	Withdrawal Transfer To Share 0050	-100.00	819.40
01/14/2024	01/14/2024	Deposit Transfer From Share 0050	2,200.00	3,019.40
		Dividends Paid Prior Year to Date	10.31	

	Total for this Statement Period	Total Year to Date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Continued on next page



Advisors

SNAPSHOT

DALE E BROWN &
GINA B BROWN JT WROS

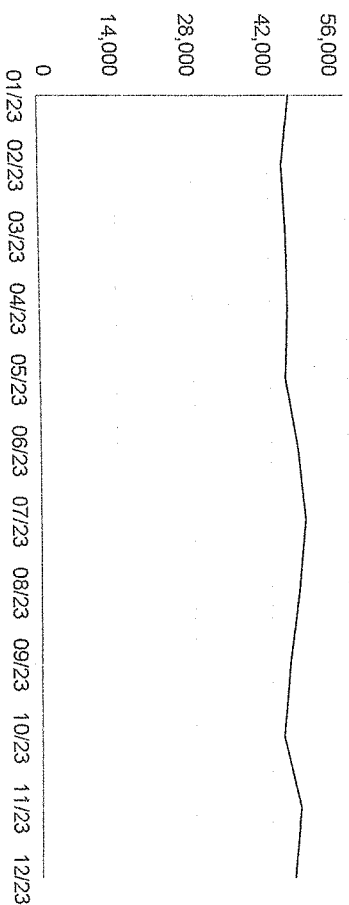
DECEMBER 1, 2023 - DECEMBER 31, 2023

Progress summary

	THIS PERIOD	THIS YEAR
Opening value	\$47,293.41	\$43,414.27
Cash deposited	0.00	0.00
Securities deposited	0.00	0.00
Cash withdrawn	-3,334.00	-3,877.90
Securities withdrawn	0.00	0.00
Change in value	2,166.43	6,589.47

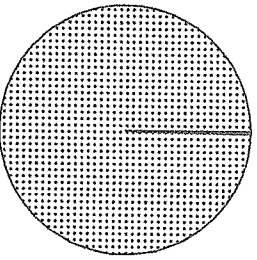
Closing value \$46,125.84 \$46,125.84

Value over time



Portfolio summary

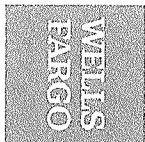
CURRENT



ASSETS



ASSET TYPE	PREVIOUS VALUE ON NOV 30	%	CURRENT VALUE ON DEC 31	%	ESTIMATED ANN. INCOME
Cash and sweep balances	1,468.73	3.11	135.67	0.29	1
Stocks, options & ETFs	0.00	0.00	0.00	0.00	0
Fixed income securities	0.00	0.00	0.00	0.00	0
Mutual funds	45,824.68	96.89	45,990.17	99.71	837
Asset value	\$47,293.41	100%	\$46,125.84	100%	\$838



Advisors

SNAPSHOT

Current period ending December 31, 2023

ACCOUNT NAME:

DALE E BROWN &
GINA B BROWN JT WROS

ACCOUNT NUMBER:

0004183 05 AT 1.997 **AUTO T2 0 0815 34205-867191 -C07-PO4187-112345



DALE E BROWN &
GINA B BROWN JT WROS
808 3RD AVE. W., SUITE 716
BRADENTON FL 34205-8671

Your Financial Advisor:

CHARLES BROWN

Phone: 941-951-7033 / 800-237-9400

1605 MAIN ST
12TH & 14TH FLOORS
SARASOTA, FL 34236

If you have more than one account with us, why not link them and receive summary information for your entire household? Contact Your Financial Advisor for more details.

Message from Wells Fargo Advisors

AFTER TWO YEARS OF UNEVEN MARKET PERFORMANCE, WILL 2024 FINALLY BRING A CHANGE? FIND OUT WHAT WELLS FARGO INVESTMENT INSTITUTE SEES AHEAD IN ITS "2024 OUTLOOK: A PIVOTAL YEAR FOR THE ECONOMY AND MARKETS." LEARN MORE AT WELLSFARGOADVISORS.COM/OUTLOOK

News

SHOULD YOU NEED ADDITIONAL DETAILS ABOUT A SPECIFIC TRANSACTION REFLECTED ON YOUR STATEMENT, THE INFORMATION IS AVAILABLE ONLINE OR BY CONTACTING THE CLIENT SERVICE NUMBER ON YOUR STATEMENT.

Investment and Insurance Products are:

- Not Insured by the FDIC or Any Federal Government Agency
- Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate
- Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested

Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC, a registered broker-dealer and non-bank affiliate of Wells Fargo & Company.

SNAPSHOT

DALE E BROWN &
GINA B BROWN JT WROS

Page 2 of 20

DECEMBER 1, 2023 - DECEMBER 31, 2023
ACCOUNT NUMBER: [REDACTED]

Cash flow summary

	THIS PERIOD	THIS YEAR
Opening value of cash and sweep balances	\$1,468.73	
Income and distributions	949.27	1,580.19
Securities sold and redeemed	2,000.00	17,046.47
Net additions to cash	\$2,949.27	\$18,626.66
Withdrawals by check	-3,334.00	-3,334.00
Securities purchased	-948.33	-16,610.14
Advisory program, platform and manager fees	0.00	-543.90
Net subtractions from cash	-\$4,282.33	-\$20,488.04
Closing value of cash and sweep balances	\$135.67	

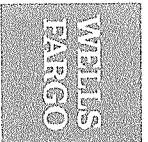
Income summary *

TAXABLE	THIS PERIOD	THIS YEAR
Money market/sweep funds	0.94	16.52
Ordinary dividends and ST capital gains	397.53	734.23
Long term capital gains	550.80	826.96
Total taxable income	\$949.27	\$1,577.71
Total federally tax-exempt income	\$0.00	\$0.00
Total income	\$949.27	\$1,577.71

* Certain distributions made in the current year are reported as prior year income according to IRS regulations. This may cause a difference between Cash Flow and Income Summary totals.

Gain/loss summary

	UNREALIZED	THIS PERIOD REALIZED	THIS YEAR REALIZED
Short term (S)	666.03	0.00	-268.93
Long term (L)	-895.31	67.31	-1,956.85
Total	-\$229.28	\$67.31	-\$2,225.78



Advisors

SNAPSHOT

DALE E BROWN &
GINA B BROWN JT WROS

DECEMBER 1, 2023 - DECEMBER 31, 2023
ACCOUNT NUMBER: [REDACTED]

Your Financial Advisor

CHARLES BROWN
Phone: 941-951-7033 / 800-237-9400

1605 MAIN ST
12TH & 14TH FLOORS
SARASOTA, FL 34236

Client service information

Client service: 800-266-6263
Website: www.wellsfargoadvisors.com

Account profile

Full account name:

DALE E BROWN &
GINA B BROWN JT WROS

Account type:

Brokerage Cash Services

Brokerage account number:

7208-7899

Brokerage Cash Services number:

1225210135

Tax status:

Taxable

Investment objective/Risk tolerance:*

AGGRESSIVE GROWTH

Time horizon:*

LONG TERM (10+ YEARS)

Liquidity needs:*

NONE

Cost Basis Election:

First In, First out

Sweep option:

STANDARD BANK DEPOSIT

Your advisory program:

FUNDSOURCE

Your manager:

FOUNDATION AGGRESSIVE GROWTH

Your Effective Program Fee Rate:**

1.25%

*For more information, please visit us at: www.wellsfargoadvisors.com/disclosures

**The Effective Program Fee Rate reflects the Program Fee rate applied to your account during the time period reported. Please review the Specific instructions and disclosures section of the statement for additional information.

Document delivery status

Statements:
Trade confirmations:
Tax documents:
Shareholder communications:
Other documents:

Paper

Electronic

X
X
X
X
X

Available funds

Cash

0.00

Money market and sweep funds

135.67

Available for loan

0.00

Your total available funds

\$135.67

DALE E BROWN &
GINA B BROWN JT WROS

DECEMBER 1, 2023 - DECEMBER 31, 2023
ACCOUNT NUMBER: 

Additional information

	THIS PERIOD	THIS YEAR
Gross proceeds	2,000.00	17,046.47

Portfolio detail

Cash and Sweep Balances

Sweep Balances - You have the right, in the course of normal business operations, to withdraw balances in the Bank Deposit Sweep Program(s) or redeem shares of the money market mutual fund used in the sweep, subject to any open commitments in any of your accounts and have the proceeds returned to your accounts or remitted to you. The money market mutual funds in the sweep reserve the right to require one or more days prior notice before permitting withdrawals.

Standard Bank Deposit Sweep - Consists of monies generally first held at Wells Fargo Bank, N.A. and (if amounts exceed \$250,000) at one or more Wells Fargo affiliated banks.

Expanded Bank Deposit Sweep - Consists of monies held at Wells Fargo Bank, N.A. unless indicated otherwise on our public website and (if amounts exceed \$250,000) at one or more Wells Fargo affiliated or nonaffiliated banks.

Brokered Liquid Deposit - Consists of monies held at one or more program banks(s), as described in the Brokered Liquid Deposit Disclosure.

Assets in the Bank Deposit Sweep Program and Brokered Liquid Deposit are not covered by SIPC, but are instead eligible for FDIC insurance of up to \$250,000 per depositor, per institution, in accordance with FDIC rules. For additional information, please contact Your Financial Advisor.

DESCRIPTION	ACCOUNT	% OF ANNUAL PERCENTAGE YIELD EARNED*	CURRENT MARKET VALUE	ESTIMATED ANNUAL INCOME
STANDARD BANK DEPOSIT	0.29	1.008	135.67	1.00
Interest Period 12/01/23 - 12/31/23				
Total Cash and Sweep Balances	0.29		\$135.67	\$1.00

* APYE measures the total amount of the interest paid on an account based on the interest rate and the frequency of the compounding during the interest period. The annual percentage yield earned is expressed as an annualized rate, based on a 365 day year.

Bank Deposit Allocation

Monies on deposit at each bank are eligible for FDIC insurance of up to \$250,000 per depositor, per bank in accordance with FDIC rules. In those instances where deposit balances exceed the maximum FDIC insurance limits, those deposits will be uninsured. Deposits at each bank are not held in your securities brokerage account and therefore not covered by SIPC. Settlement timing differences will cause balances displayed in this section to vary from those indicated in the Portfolio detail section due to activity that occurs after 2pm ET on the last business day of the month. For additional information, please contact Your Financial Advisor.

DESCRIPTION	FDIC CERT NUMBER	CURRENT VALUE	AS OF VALUE DATE
WELLS FARGO NATIONAL BANK WEST	27389	135.67	12/29
Total Bank Deposits		\$135.67	

Mutual Funds

Individual Funds
If a portion of your fund position was converted, the "Client Investment" value may include reinvestments from previously held positions.

Open End Mutual Funds

Open End Mutual Funds
Open End Mutual Fund shares are priced at net asset value. Estimated Annual Income and Yield refer to Dividends and Interest Income only, and typically do not reflect Total return.

Open End Mutual Fund shares are priced at net asset value. Estimated Annual Income and Yield refer to Dividends and interest income only.										ESTIMATED	
										ANNUAL INCOME	ANNUAL YIELD (%)
DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS				
ADRDN EMERGING MARKETS FUND INSTITUTIONAL CLASS ABEMX											
On Reinvestment											
Acquired 1/21/72 L		15,86100	19.05	302.15		208.25	-93.90				
Acquired 01/18/22 L		21,16000	17.16	363.10		277.83	-85.27				
Acquired 02/01/22 L		23,21400	17.02	395.11		304.80	-90.31				
Acquired 04/26/22 L		20,29000	13.16	267.01		266.41	-70.66				
Reinvestments L		20,06200	16.65	334.07		263.41	0.40				
Reinvestments S		1,46300	12.85	18.81		19.21					
Total	2.90	102,05000	\$16.46	\$1,680.25	13.1300	\$1,339.91	-\$340.34	\$19	1.42		
Client Investment (Excluding Reinvestments)							\$1,327.37				
Gain/Loss on Client Investment (Including Reinvestments)							\$12.54				

	AMERICAN CENTURY FDS	SMALL CAP VALUE FD CL I	ACVIX
On Reinvestment			
Acquired 12/17/21 L	58,979.00	11.42	673.53
Acquired 01/18/22 L	15,853.00	11.04	175.02
Acquired 02/01/22 L	29,253.00	10.66	311.84
Acquired 04/26/22 L	6,947.00	9.81	68.16
Reinvestments L	19,759.00	10.15	200.57
		10.12	200.12
		9.37	14.50
Reinvestments S	1,547.00		
Total	3.01	\$10.91	\$1,443.62
		\$10.91	\$1,443.17
			10.5000
			\$1,389.54
			-54.08
			\$16
			1.16
Client Investment (Excluding Reinvestments)			
Gain/Loss on Client Investment (Including Reinvestments)			
			\$1,228.55
			\$160.99

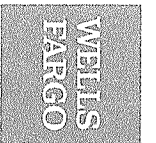
DALE E BROWN &
GINA B BROWN JT WROS

DECEMBER 1, 2023 - DECEMBER 31, 2023
ACCOUNT NUMBER: XXXXXXXXXX

Mutual Funds

Open End Mutual Funds continued

										ESTIMATED	
DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ANNUAL INCOME	ANNUAL YIELD (%)		
BAIRD FDS INC											
ULTRA SHORT BD FD											
INSTL CL											
BUBIX											
On Reinvestment		140.94800	10.04	1,415.11		1,420.75	5.64				
Acquired 05/04/23 S		41.92900	10.04	420.97		422.65	1.68				
Reinvestments S		7.28000	10.04	73.16		73.38	0.22				
Total	4.16	190.15700	\$10.04	\$1,909.24	10.0800	\$1,916.78	\$7.54	\$89	4.65		
Client Investment (Excluding Reinvestments)											
Gain/Loss on Client Investment (Including Reinvestments)											
BARON SELECT FUNDS											
EMERGING MARKETS FD											
INSTL SHS											
BEXIX											
On Reinvestment		32.52700	18.65	606.92		456.03	-150.89				
Acquired 08/17/21 L			18.66	606.94							
Acquired 12/17/21 L		99.75800	17.21	1,716.84		1,398.60	-318.24				
Acquired 01/18/22 L		26.90700	17.39	467.91		377.23	-90.68				
Acquired 02/01/22 L		29.90900	17.09	511.14		419.33	-91.81				
Acquired 05/04/23 S		2.97600	13.24	39.40		41.72	2.32				
Reinvestments L		2.01700	17.95	36.22		28.28	-7.94				
Reinvestments S		1.39300	13.44	18.73		19.53	0.80				
Total	5.94	195.48700	\$17.38	\$3,397.16	14.0200	\$2,740.72	-\$656.44	\$17	0.61		
Client Investment (Excluding Reinvestments)											
Gain/Loss on Client Investment (Including Reinvestments)											
BAIRD FDS INC											
AGGREGATE BD FD INSTL											
SHS CLASS I											
BAGIX											
On Reinvestment		78.31900	10.56	827.04		772.22	-54.82				
Acquired 03/29/22 L		8.49800	10.29	87.44		83.79	-3.65				
Acquired 04/26/22 L		8.12300	10.00	81.30		80.10	-1.20				
Reinvestments L			9.76	79.36							



Advisors

DALE E BROWN &
GINA B BROWN JT WROS

DECEMBER 1, 2023 - DECEMBER 31, 2023
ACCOUNT NUMBER: XXXXXXXXXX

Mutual Funds

Open End Mutual Funds continued

DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED	
								ANNUAL INCOME	ANNUAL YIELD (%)
Reinvestments S		3.38500	9.64	32.66		33.37	0.71		
Total	2.10	98.32500	\$10.46 \$10.44	\$1,028.44 \$1,026.50	9.8600	\$969.48	-\$58.96	\$34	3.47

Client Investment (Excluding Reinvestments) \$914.48
Gain/Loss on Client Investment (Including Reinvestments) \$55.00

GOLDMAN SACHS TR
FINL SQUARE TREAS INSTRS
FD INSTL CL
FTIXX

On Reinvestment									
Acquired 02/03/21 L nc		24.08000	1.00	24.08		24.08	0.00		
Acquired 12/17/21 L nc		341.71000	1.00	341.71		341.71	0.00		
Acquired 01/18/22 L nc		55.59000	1.00	55.59		55.59	0.00		
Acquired 02/01/22 L nc		35.49000	1.00	35.49		35.49	0.00		
Acquired 08/01/22 L nc		292.33000	1.00	292.33		292.33	0.00		
Acquired 05/05/23 S nc		69.36000	1.00	69.36		69.36	0.00		
Reinvestments L nc		7.55000	1.00	7.55		7.55	0.00		
Reinvestments S nc		38.43000	1.00	38.43		38.43	0.00		
Total	1.87	864.54000	\$1.00	\$864.54	1.0000	\$864.54	\$0.00	\$45	5.19

Client Investment (Excluding Reinvestments) \$818.56
Gain/Loss on Client Investment (Including Reinvestments) \$45.98

ALPS/CORCOMDTY
MGMT CMPLTCMDTY STRAT I
JCRIX

On Reinvestment									
Acquired 03/23/23 S		263.50800	7.46	1,965.77		1,918.33	-47.44		
Acquired 05/04/23 S		26.27300	7.41	194.68		191.27	-3.41		
Reinvestments S		9.77600	7.07	69.12		71.17	2.05		
Total	4.73	299.55700	\$7.44	\$2,229.57	7.2800	\$2,180.77	-\$48.80	\$170	7.81

Client Investment (Excluding Reinvestments) \$2,160.45
Gain/Loss on Client Investment (Including Reinvestments) \$20.32

AMERICAN FUNDS
WASHINGTON MUTUAL FD F2
WMFFX

On Reinvestment									
Acquired 02/08/19 L		17.60900	43.68	769.15		1,005.83	236.68		

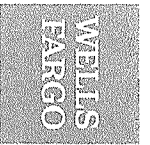
DALE E BROWN &
GINA B BROWN JT WROS

DECEMBER 1, 2023 - DECEMBER 31, 2023
ACCOUNT NUMBER: 

Mutual Funds

Open End Mutual Funds continued

DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED	
								ANNUAL INCOME	ANNUAL YIELD (%)
Acquired 02/11/19 L		2.79500	43.64	121.99		159.65	37.66		
Acquired 07/23/19 L		6.17200	46.71	288.28		352.54	64.26		
Acquired 08/28/19 L		6.23100	45.10	281.02		355.91	74.89		
Acquired 09/22/20 L		2.64100	45.36	119.80		150.85	31.05		
Acquired 12/03/20 L		0.67100	50.17	33.68		38.33	4.65		
Acquired 12/11/21 L		35.47700	58.55	2,077.17		2,026.45	-50.72		
Acquired 01/18/22 L		14.13100	58.68	829.20		807.16	-22.04		
Acquired 02/01/22 L		12.46900	58.43	728.56		712.23	-16.33		
Acquired 03/29/22 L		16.75800	59.96	1,004.79		957.22	-47.57		
Acquired 04/26/22 L		6.47000	55.98	362.19		369.57	7.38		
Acquired 08/01/22 L		9.03000	52.98	478.41		515.79	37.38		
Acquired 10/19/22 L		11.52600	49.05	565.37		658.36	92.99		
Reinvestments L		22.07200	50.82	1,121.74		1,260.75	139.01		
Reinvestments S		12.15400	50.60	1,116.89		694.24	30.88		
Total	21.82	176.20600	\$53.60	\$9,444.71	57.1200	\$10,064.88	\$620.17	\$164	1.62
			\$53.57	\$9,439.86					
								\$7,659.61	
								\$2,405.27	
Client Investment (Excluding Reinvestments)									
Gain/Loss on Client Investment (Including Reinvestments)									
MFS MID CAP GROWTH FUND-I									
OTCI									
On Reinvestment		39.64500	28.78	1,140.98		1,143.75	2.77		
Acquired 03/29/22 L		28.42	28.42	283.49		287.78	4.29		
Acquired 03/30/22 L		9.97500	25.52	252.00		284.89	32.89		
Acquired 04/26/22 L		5.09100	21.87	111.34		146.88	35.54		
Acquired 10/20/22 L									
Total	4.04	64.58600	\$27.68	\$1,787.81	28.8500	\$1,863.30	\$75.49	N/A	N/A
JPMORGAN TRI US EQUITY FUND CLASS L									
JMUEX									
On Reinvestment		34.54200	17.78	614.15		736.09	121.94		
Acquired 03/23/23 S		83.22700	18.18	1,513.07		1,773.57	260.50		
Acquired 05/04/23 S		44.74700	20.48	916.42		953.56	37.14		
Acquired 07/26/23 S		3.07700	20.54	63.21		65.56	2.35		
Reinvestments S									



Advisors

DALE E BROWN &
GINA B BROWN JT WROS

DECEMBER 1, 2023 - DECEMBER 31, 2023
ACCOUNT NUMBER: XXXXXXXXXX

Mutual Funds

Open End Mutual Funds continued

DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED	
								ANNUAL INCOME	ANNUAL YIELD (%)
Total	7.65	165.59300	\$18.76	\$3,106.85	21.3100	\$3,528.78	\$421.93	\$39	1.12
Client Investment (Excluding Reinvestments)									
Gain/Loss on Client Investment (Including Reinvestments)									
							\$3,043.64		
							\$485.14		

JPMORGAN TRI SMALL CAP EQUITY FUND									
JP MORGAN S/C EQUITY I VSEIX									
On Reinvestment									
Acquired 04/21/20 L		0.91300	43.71	39.91		49.34	9.43		
Acquired 02/02/21 L		3.01800	71.57	216.03		163.09	-52.94		
Acquired 12/17/21 L		16.01400	64.47	1,032.40		865.40	-167.00		
Acquired 01/18/22 L		5.91300	63.46	375.22		319.54	-55.68		
Acquired 02/01/22 L		5.96400	62.37	372.00		322.30	-49.70		
Acquired 04/26/22 L		1.45600	57.94	84.34		78.68	-5.66		
Reinvestments L		9.25300	58.59	542.14		500.02	-42.12		
Reinvestments S		1.72200	52.73	90.81		93.06	2.25		
Total	5.18	44.25300	\$62.21	\$2,752.85	54.0400	\$2,391.43	-\$361.42	\$18	0.77
Client Investment (Excluding Reinvestments)									
Gain/Loss on Client Investment (Including Reinvestments)									
							\$2,119.90		
							\$271.53		

PIMCO LONG TERM US GOVT FD									
INSTL CL									
PGOVX									
On Reinvestment									
Acquired 05/04/23 S		54.60300	15.73	858.91		817.95	-40.96		
Reinvestments S		1.04100	14.24	14.83		15.59	0.76		
Total	1.81	55.64400	\$15.70	\$873.74	14.9800	\$833.54	-\$40.20	\$25	3.01
Client Investment (Excluding Reinvestments)									
Gain/Loss on Client Investment (Including Reinvestments)									
							\$858.91		
							-\$25.37		

T ROWE PRICE INTL FD									
OVERSEAS STK FD									
TROXX									
On Reinvestment									
Acquired 08/17/21 L		50.46700	13.35	673.73		629.32	-44.41		
Acquired 09/14/21 L		7.32900	12.18	89.27w		91.39	2.12		
			11.53	84.50					

DALE E BROWN &
GINA B BROWN JT WROS

DECEMBER 1, 2023 - DECEMBER 31, 2023
ACCOUNT NUMBER: 

Mutual Funds

Open End Mutual Funds continued

										ESTIMATED	
DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ANNUAL INCOME	ANNUAL YIELD (%)		
Acquired 12/17/21 L		59,469.00	12.91	767.74		741.58	-26.16				
Acquired 01/18/22 L		13,743.00	13.29	182.64		171.38	-11.26				
Acquired 02/01/22 L		19,692.00	13.07	257.38		245.56	-11.82				
Acquired 05/04/23 S		240,598.00	11.91	2,865.52		3,000.25	134.73				
Acquired 07/26/23 S		122,906.00	12.50	1,536.32		1,532.63	-3.69				
Reinvestments L		5,082.00	11.83	60.15		63.38	3.23				
Reinvestments S		12,043.00	12.25	147.53		150.18	2.65				
Total	14.36	531,329.00	\$12.38	\$6,580.28	12.4700	\$6,625.67	\$45.39	\$151	2.28		
Client Investment (Excluding Reinvestments)							\$6,367.83				
Gain/Loss on Client Investment (Including Reinvestments)							\$257.84				
T ROWE PRICE BLUE CHIP GROWTH FUND											
TRBCX											
On Reinvestment											
Acquired 12/17/21 L		9,208.00	173.02	1,593.15		1,375.12	-218.03				
Acquired 01/18/22 L		5,026.00	160.83	808.40		750.58	-57.82				
Acquired 02/01/22 L		3,408.00	160.41	546.71		508.95	-37.76				
Acquired 03/29/22 L		2,526.00	160.77	406.13		377.23	-28.90				
Acquired 04/26/22 L		4,936.00	133.07	656.79		737.14	80.35				
Acquired 10/19/22 L		2,124.00	111.95	237.81		317.20	79.39				
Reinvestments L		3,356.00	137.09	460.09		501.19	41.10				
Total	9.90	30,584.00	\$153.97	\$4,709.08	149.3400	\$4,567.41	-\$141.67	N/A	N/A		
							\$152.59				
							\$4,666.88				
Client Investment (Excluding Reinvestments)							\$4,248.99				
Gain/Loss on Client Investment (Including Reinvestments)							\$318.42				
TOUCHSTONE FDS GROUP MID CAP VALUE FUND											
CLASS Y											
TCVXX											
On Reinvestment											
Acquired 10/25/17 L		1,460.00	19.67	28.71		32.02	3.31				
Acquired 11/09/17 L		6,694.00	19.57	131.01		146.80	15.79				
Acquired 12/27/17 L		1,504.00	19.11	28.74		32.98	4.24				
Acquired 03/19/20 L		17,727.00	12.55	222.48		388.76	166.28				
Acquired 09/22/20 L		2,441.00	16.60	40.52		53.53	13.01				

DALE E BROWN &
GINA B BROWN JT WROS

DECEMBER 1, 2023 - DECEMBER 31, 2023
ACCOUNT NUMBER: ~~XXXXXXXXXXXX~~

Mutual Funds

Open End Mutual Funds continued

Open End Mutual Funds continued										ESTIMATED	
								ANNUAL INCOME	ANNUAL YIELD (%)		
DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS				
Acquired 12/17/21 L		31.09800	23.32	725.20		681.98	-43.22				
Acquired 01/18/22 L		8.55500	24.34	208.24		187.61	-20.63				
Acquired 02/01/22 L		14.32300	23.64	338.59		314.10	-24.49				
Acquired 04/26/22 L		2.92500	22.86	66.86		64.15	-2.71				
Acquired 10/19/22 L		10.03900	21.09	211.72		220.16	8.44				
Acquired 03/24/23 S		9.71200	19.79	192.21		212.98	20.77				
Reinvestments L		19.30500	20.41	394.03		423.35	29.32				
			20.36	393.16							
Reinvestments S		2.25000	21.93	49.35		49.34	-0.01				
Total	6.09	128.03300	\$20.60	\$2,637.66	21.9300	\$2,807.76	\$170.10	\$27	0.97		
			\$20.59	\$2,636.79							
Client Investment (Excluding Reinvestments)											
Gain/Loss on Client Investment (Including Reinvestments)											
\$2,194.28											
\$613.48											
ARTISAN PARTNERS FDS											
INC INTL VALUE FD ADV SH											
APDKX											
On Reinvestment		40.40000	42.52	1,717.82		1,847.49	129.67				
Acquired 05/04/23 S		1.27200	43.89	55.83		58.17	2.34				
Reinvestments S											
Total	4.13	41.67200	\$42.56	\$1,773.65	45.7300	\$1,905.66	\$132.01	\$23	1.20		
						\$1,717.82					
						\$187.84					
Client Investment (Excluding Reinvestments)											
Gain/Loss on Client Investment (Including Reinvestments)											
Total Open End Mutual Funds	99.71			\$46,219.45		\$45,990.17	-\$229.28	\$837	1.82		
				\$46,164.39							
Total Mutual Funds	99.71			\$46,219.45		\$45,990.17	-\$229.28	\$837	1.82		
				\$46,164.39							

The cost for this tax lot has been adjusted due to wash sale activity as defined by IRS regulation. Cost information for this tax lot is not covered by IRS reporting requirements. Unless indicated, cost for all other lots will be reported to the IRS.

DALE E BROWN &
GINA B BROWN JT WROS

DECEMBER 1, 2023 - DECEMBER 31, 2023
ACCOUNT NUMBER: [REDACTED]

Non-Advisory Program Assets

The following securities are not included in the advisory program relationship in which this account is enrolled. The ability to hold non-advisory program assets in the account is offered as a service to you. Non-advisory program assets are not included in the advisory fee billing value and normal brokerage commissions and fees may apply to the purchase and sale of these assets. The quantity value displayed for certain types of securities (example: asset-backed fixed income) may reflect the remaining principal face value, rather than the bond's original face quantity displayed in the Portfolio Detail section of your statement. Certain security types such as cash and annuities do not have a price and will display as N/A, but will reflect a market value. For securities without a market value and a price with N/A, please reference the statement position detail section above. Any advice provided to you on these securities is deemed to be incidental to the provision of brokerage services and is not covered under the Investment Advisers Act of 1940. Assets purchased as part of the Program in the last few days of a month may appear as non-program assets temporarily. You may have other securities, not included in the non-advisory program asset section of this statement, that are included in the statement, but not held at the Firm, that are also excluded from the advisory program relationship. This could include certain non-advisory eligible annuities, currencies and precious metals.

DESCRIPTION	SYMBOL / CUSIP	QUANTITY / UNITS	CURRENT MARKET VALUE
CASH / SWEEP BALANCES	N/A	N/A	135.67
Total Non-Advisory Program Assets			\$135.67

Activity detail

Income and distributions

DATE	ACCOUNT TYPE	TRANSACTION	QUANTITY	DESCRIPTION	PRICE	AMOUNT
12/01	Cash	DIVIDEND		GOLDMAN SACHS TR FINL SQUARE TREAS INSTRS FD INSTL CL 113023 860.94000 AS OF 11/30/23		2.09
12/01	Cash	DIVIDEND		PIMCO LONG TERM US GOVT FD INSTL CL 113023 55.49300 AS OF 11/30/23		16.56
12/08	Cash	DIVIDEND		BARON SELECT FUNDS EMERGING MARKETS FD INSTL SHS 120723 194.09400 AS OF 12/07/23		



Advisors

DALE E BROWN &
GINA B BROWN JT WROS

DECEMBER 1, 2023 - DECEMBER 31, 2023
ACCOUNT NUMBER:

Activity detail continued

Income and distributions

DATE	ACCOUNT TYPE	TRANSACTION	QUANTITY	DESCRIPTION	PRICE	AMOUNT
12/08	Cash	LT CAP GAIN		ALPS/CORCM DTY MGMT CMPLTCMDTY STRAT I 120723 289.78100 AS OF 12/07/23		60.18
12/08	Cash	DIVIDEND		ALPS/CORCM DTY MGMT CMPLTCMDTY STRAT I 120723 289.78100 AS OF 12/07/23		37.90
12/14	Cash	LT CAP GAIN		JPMORGAN TR I US EQUITY FUND CLASS L 121323 163.32200 AS OF 12/13/23		72.61
12/14	Cash	LT CAP GAIN		JPMORGAN TR I SMALL CAP EQUITY FUND JP MORGAN S/C EQUITY I 121323 42.53100 AS OF 12/13/23		183.79
12/14	Cash	LT CAP GAIN		T ROWE PRICE BLUE CHIP GROWTH FUND 121323 35.27900 AS OF 12/13/23		22.47
12/14	Cash	LT CAP GAIN		TOUCHSTONE FDS GROUP MID CAP VALUE FUND CLASS Y 121323 125.78300 AS OF 12/13/23		147.53
12/15	Cash	DIVIDEND		T ROWE PRICE INTL FD OVERSEAS STK FD 121423 519.28600 AS OF 12/14/23		225.09
12/18	Cash	LT CAP GAIN		AMERICAN FUNDS WASHINGTON MUTUAL FD F2 121523 186.48400 AS OF 12/15/23		

DALE E BROWN &
GINA B BROWN JT WROS

DECEMBER 1, 2023 - DECEMBER 31, 2023
ACCOUNT NUMBER: XXXXXXXXXX

Activity detail continued

Income and distributions					AMOUNT
DATE	ACCOUNT TYPE	TRANSACTION	QUANTITY	DESCRIPTION	PRICE
12/18	Cash	DIVIDEND		AMERICAN FUNDS WASHINGTON MUTUAL FD F2 121523 186.48400 AS OF 12/15/23	5.34
12/20	Cash	DIVIDEND		AMERICAN CENTURY FDS SMALL CAP VALUE FD CL I 121923 144.81600 AS OF 12/19/23	9.81
12/21	Cash	DIVIDEND		JPMORGAN TR I US EQUITY FUND CLASS L 122023 165.12400 AS OF 12/20/23	18.20
12/21	Cash	DIVIDEND		JPMORGAN TR I SMALL CAP EQUITY FUND JP MORGAN S/C EQUITY I 122023 43.91000 AS OF 12/20/23	18.81
12/22	Cash	DIVIDEND		ABRDN EMERGING MARKETS FUND INSTITUTIONAL CLASS 122123 100.58700 AS OF 12/21/23	2.17
12/28	Cash	DIVIDEND		BARON SELECT FUNDS EMERGING MARKETS FD INSTL SHS 122723 195.33100 AS OF 12/27/23	26.88
12/28	Cash	DIVIDEND		TOUCHSTONE FDS GROUP MID CAP VALUE FUND CLASS Y 122723 126.81100 AS OF 12/27/23	12.81
12/29	Cash	DIVIDEND		BAIRD FDS INC ULTRA SHORT BD FD INSTL CL 122823 188.88500 AS OF 12/28/23	



Advisors

DALE E BROWN &
GINA B BROWN JT WROS

DECEMBER 1, 2023 - DECEMBER 31, 2023
ACCOUNT NUMBER: ~~XXXXXXXXXXXX~~

Activity detail continued

Income and distributions

DATE	ACCOUNT TYPE	TRANSACTION	QUANTITY	DESCRIPTION	PRICE	AMOUNT
12/29	Cash	DIVIDEND		BAIRD FDS INC AGGREGATE BD FD INSTL SHS CLASS I 122823 97.88400 AS OF 12/28/23		4.35
12/29	Cash	INTEREST		STANDARD BANK DEPOSIT 122923 134		0.94
Total Income and distributions:						
						\$949.27

Securities sold and redeemed

DATE	ACCOUNT TYPE	TRANSACTION	QUANTITY	DESCRIPTION	PRICE	AMOUNT
12/19	Cash	SALE	-12.98800	AMERICAN CENTURY FDS SMALL CAP VALUE FD CL I We acted as agent for your account	10.4800	136.11
12/19	Cash	SALE	-15.48300	AMERICAN FUNDS WASHINGTON MUTUAL FD F2 We acted as agent for your account	57.0300	883.00
12/19	Cash	SALE	-3.25400	MFS MID CAP GROWTH FUND-I We acted as agent for your account	28.7300	93.49
12/19	Cash	SALE	-5.93900	T ROWE PRICE BLUE CHIP GROWTH FUND We acted as agent for your account	149.4100	887.40
Total Securities sold and redeemed:						\$2,000.00

Withdrawals by check

Entries that display a blank in the expense code field are checks generated by the firm based upon standing or specific instructions that you have provided.

DATE	ACCOUNT TYPE	CHECK NUMBER	DESCRIPTION	EXPENSE CODE	AMOUNT
12/21	Cash	CHECK ISSUED	CHECK ISSUED DALE EUGENE BROWN POLICY # V2 569 613 CHK ISS #CS20327804		-3,334.00
Total Withdrawals by check:					-\$3,334.00

DALE E BROWN &
GINA B BROWN JT WROSDECEMBER 1, 2023 - DECEMBER 31, 2023
ACCOUNT NUMBER: 

Activity detail continued

Securities purchased

DATE	ACCOUNT TYPE	TRANSACTION	QUANTITY	DESCRIPTION	PRICE	AMOUNT
12/01	Cash	REINVEST DIV	3.60000	GOLDMAN SACHS TR FINL SQUARE TREAS INSTRS FD INSTL CL REINVEST AT 1.000		-3.60
12/01	Cash	REINVEST DIV	0.15100	PIMCO LONG TERM US GOVT FD INSTL CL REINVEST AT 13.870		-16.56
12/08	Cash	REINVEST DIV	1.23700	BARON SELECT FUNDS EMERGING MARKETS FD INSTL SHS REINVEST AT 13.390		-60.18
12/08	Cash	REINVEST DIV	8.51200	ALPS/CORCMDDY MGMT CMPLTCMDTY STRAT I REINVEST AT 7.070		-8.94
12/08	Cash	REINVESTMENT	1.26400	ALPS/CORCMDDY MGMT CMPLTCMDTY STRAT I REINVEST AT 7.070		-37.90
12/14	Cash	REINVESTMENT	1.80200	JPMORGAN TR I US EQUITY FUND CLASS L REINVEST AT 21.030		-72.61
12/14	Cash	REINVESTMENT	1.37900	JPMORGAN TR I SMALL CAP EQUITY FUND JP MORGAN S/C EQUITY I REINVEST AT 52.650		-183.79
12/14	Cash	REINVESTMENT	1.24400	T ROWE PRICE BLUE CHIP GROWTH FUND REINVEST AT 147.790		-22.47
12/14	Cash	REINVESTMENT	1.02800	TOUCHSTONE FDS GROUP MID CAP VALUE FUND CLASS Y REINVEST AT 21.860		-147.53
12/15	Cash	REINVEST DIV	12.04300	T ROWE PRICE INTL FD OVERSEAS STK FD REINVEST AT 12.250		-225.09
12/18	Cash	REINVESTMENT	3.98100	AMERICAN FUNDS WASHINGTON MUTUAL FD F2		



Advisors

DALE E BROWN &
GINA B BROWN JT WROS

DECEMBER 1, 2023 - DECEMBER 31, 2023
ACCOUNT NUMBER:

Activity detail continued

Securities purchased		TRANSACTION		QUANTITY	DESCRIPTION	PRICE	AMOUNT
DATE	ACCOUNT TYPE						
12/18	Cash	REINVEST DIV		1.22400	AMERICAN FUNDS WASHINGTON MUTUAL FD F2 REINVEST AT 56.540	-69.20	-69.20
12/20	Cash	REINVEST DIV		0.51000	AMERICAN CENTURY FDS SMALL CAP VALUE FD CL I REINVEST AT 10.480	-5.34	-5.34
12/21	Cash	REINVEST DIV		0.46900	JPMORGAN TRI US EQUITY FUND CLASS L REINVEST AT 20.920	-9.81	-9.81
12/21	Cash	REINVEST DIV		0.34300	JPMORGAN TRI SMALL CAP EQUITY FUND JP MORGAN S/C EQUITY I REINVEST AT 53.080	-18.20	-18.20
12/22	Cash	REINVEST DIV		1.46300	ABRDN EMERGING MARKETS FUND INSTITUTIONAL CLASS REINVEST AT 12.860	-18.81	-18.81
12/28	Cash	REINVEST DIV		0.15600	BARON SELECT FUNDS EMERGING MARKETS FD INSTL SHS REINVEST AT 13.880	-2.17	-2.17
12/28	Cash	REINVEST DIV		1.22200	TOUCHSTONE FDS GROUP MID CAP VALUE FUND CLASS Y REINVEST AT 21.990	-26.88	-26.88
12/29	Cash	REINVEST DIV		1.27200	BAIRD FDS INC ULTRA SHORT BD FD INSTL CL REINVEST AT 10.070	-12.81	-12.81
12/29	Cash	REINVEST DIV		0.44100	BAIRD FDS INC AGGREGATE BD FD INSTL SHS CLASS I REINVEST AT 9.860	-4.35	-4.35
Total Securities purchased:							-\$948.33

DALE E BROWN &
GINA B BROWN JT WROS

DECEMBER 1, 2023 - DECEMBER 31, 2023
ACCOUNT NUMBER: 

Cash sweep activity

Our Cash Sweep program allows you to earn a return on the idle cash balances in your account by automatically investing such balances into one of our cash sweep options. These 'sweep transactions' may represent a net amount for the day and occur on settlement date. The following section displays transfers into and out of your sweep option. Transactions displayed here are Transfer To, Transfer From and Reinvested Dividends and Interest. These transaction amounts are not included in your cash flow summary.

DATE	TRANSACTION	DESCRIPTION	AMOUNT	DATE	TRANSACTION	DESCRIPTION	AMOUNT
12/01		BEGINNING BALANCE	1,468.73	12/29	REINVEST INT	STANDARD BANK DEPOSIT	0.94
12/21	TRANSFER TO	STANDARD BANK DEPOSIT	2,000.00	12/31		ENDING BALANCE	135.67
12/22	TRANSFER FROM	STANDARD BANK DEPOSIT	-3,334.00				

Bank Deposits Through Teller

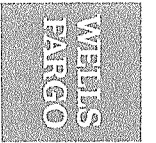
Wells Fargo Bank, N.A. (Member FDIC)

Account number 1225210135

Questions? Call us at 1-800-266-6263

Deposits made in a bank branch on the last business day of the month will typically appear on your next statement.

DATE	TRANSACTION	DESCRIPTION	AMOUNT	BANK BALANCE
12/01		BEGINNING BALANCE		\$0.00
12/31		ENDING BALANCE		\$0.00



Advisors

DALE E BROWN &
GINA B BROWN JT WROS

DECEMBER 1, 2023 - DECEMBER 31, 2023
ACCOUNT NUMBER: 

Realized gain/loss

Realized Gain/Loss Summary

	THIS PERIOD GAIN	THIS PERIOD LOSS	THIS PERIOD NET	THIS YEAR GAIN	THIS YEAR LOSS	THIS YEAR NET
Short term	0.00	0.00	0.00	19.81	-288.74	-268.93
Long term	207.77	-140.46	67.31	456.35	-2,413.20	-1,956.85
Total Realized Gain/Loss	\$207.77	-\$140.46	\$67.31	\$476.16	-\$2,701.94	-\$2,225.78

Realized Gain/Loss Detail

Long term

DESCRIPTION	QUANTITY	ADJ PRICE/ ORIG PRICE	DATE ACQUIRED	CLOSE DATE	PROCEEDS	ADJ COST/ ORIG COST	GAIN/LOSS
AMERICAN CENTURY FDS SMALL CAP VALUE FD CL I CUSIP 025076845	1.79100	11.3600	03/17/21	12/19/23	18.77	20.34	-1.57
	0.51000	10.4705	03/17/21	12/19/23	5.34	5.34 ^w	0.00
		11.3600				5.79	-0.02
	0.11600	10.5800	03/24/21	12/19/23	1.21	1.23	-0.06
	0.06700	11.3400	06/23/21	12/19/23	0.70	0.76	-0.04
	0.14600	10.7800	09/22/21	12/19/23	1.53	1.57	-0.04
	4.96100	11.4200	12/17/21	12/19/23	52.00	56.66	-4.66
	0.80100	11.2359	03/17/21	12/19/23	8.39	9.00 ^w	-0.61
		10.8000				8.65	
		10.2502	04/14/21	12/19/23	48.17	47.11 ^w	1.06
	4.59600	9.8100				45.08	
AMERICAN FUNDS WASHINGTON MUTUAL FD F2 CUSIP 939330825	15.48300	43.6800	02/08/19	12/19/23	883.00	676.29	206.71
MFS MID CAP GROWTH FUND-I CUSIP 55298787	3.25400	28.7800	03/29/22	12/19/23	93.49	93.65	-0.16
T ROWE PRICE BLUE CHIP	0.31000	149.3870	02/02/21	12/19/23	46.31	46.31 ^w	0.00
		170.5000				52.85	
GROWTH FUND CUSIP 779540106	1.44500	187.5800	10/12/21	12/19/23	215.92	271.08	-55.16

DALE E BROWN &
GINA B BROWN JT WROS

DECEMBER 1, 2023 - DECEMBER 31, 2023
ACCOUNT NUMBER: 

Realized Gain/Loss Detail continued

Long term

DESCRIPTION	QUANTITY	ADJ PRICE/ ORIG PRICE	DATE ACQUIRED	CLOSE DATE	PROCEEDS	ADJ COST/ ORIG COST	GAIN/LOSS
	0.93400	149.4111	10/12/21	12/19/23	139.55	139.55w	0.00
		187.5800				175.21	-24.72
	0.98700	174.4800	12/15/21	12/19/23	147.47	172.19	-1.01
	0.04000	174.4800	12/15/21	12/19/23	5.97	6.98	-52.45
	2.22300	173.0200	12/17/21	12/19/23	332.18	384.63	
					\$2,000.00	\$1,932.69	\$67.31
Total Long term						\$1,972.96	

w The cost for this tax lot has been adjusted due to wash sale activity as defined by IRS regulation.

Specific instructions and disclosures

Available funds

"Available for loan" reflects the approximate amount available as of the statement period ending date and should be reduced by any pending checks and Visa charges not yet cleared. This amount is the approximate amount available for withdrawal and loans. A margin loan is a variable rate loan secured by your account.

Cost basis - To add or update information or modify your reporting options, please contact Your Financial Advisor.

This statement presents estimated unrealized or realized gains or losses for your information only. If acquisition or other information is not available, the gain/loss information may not be displayed and section and summary totals may not reflect your complete portfolio. Cost basis information is not verified by Wells Fargo Advisors and should not be relied upon for legal or tax purposes. Revisions to this information (due to corporate mergers, tenders and other reorganizations) may be required from time to time.

Cost basis for factored bonds (GNMA, CMO, etc.) will be adjusted for payoff of principal. Systematic investments in mutual funds and reinvested dividends for mutual funds and stocks have been consolidated for each position. Unit cost data for systematic investments and dividend reinvestment securities is provided for informational purposes only and is a non-weighted average.

Your account statement should not be used for tax preparation without assistance from your tax consultant. We do not report capital gains or losses for non-covered securities to the IRS.

Cost basis options
Unless specific tax lots are selected at trade time, sales of tax lots will occur using the cost basis election reflected in the Account profile section.

Effective Program Fee Rate

The Effective Program Fee Rate reflects the Program Fee rate applied to your account during the time period reported. The Effective Program Fee Rate does not reflect the application of other fees and charges to your account, including the Effective Program Fee Rate to the extent it was applied. Please review your advisory program's Form ADV Part 2 disclosure document for more information about fees and charges that may be applied to your account, including information relating to the Program Fee and the Platform Fee. As a result of operational and other considerations, the Effective Fee Rate may differ from the Contracted Fee Rate included in your Program Features and Fee Schedule. Please contact us to learn more about the factors that can contribute to changes in your Effective Program Fee Rate.

General instructions and disclosures

About this statement

Clearing services: Wells Fargo Clearing Services, LLC (Wells Fargo Advisors), an indirect wholly owned subsidiary of Wells Fargo & Company, is a clearing broker-dealer registered with the Securities and Exchange Commission (SEC) and the Municipal Securities Rulemaking Board (MSRB) and is a member of the New York Stock Exchange (NYSE), the Financial Industry Regulatory Authority (FINRA) and all principal U.S. exchanges. Wells Fargo Advisors carries your account(s) and acts as your custodian for funds and securities deposited with us directly by you, or as a result of transactions we process for your account. Twice a year, Wells Fargo Advisors publishes on its web site www.wfclearing.com a statement of the firm's financial condition. A financial statement of this organization is available for your personal inspection at its offices, or a copy of it will be mailed upon your written request.

Trade date statement and trade details: All activity and positions on this statement are shown as of the date a trade is entered on the brokerage trading system (i.e., the trade date). Proceeds from the sale of securities and costs for the purchase of securities are not transacted through your account until the actual settlement date of the trade. The time of the transactions, the name of the buyer or seller, and the source and amount of any commission or fee will be furnished upon written request.

Pricing of securities: Securities prices on your statement may vary from actual liquidation value. Prices are provided by outside quotation services which we believe are reliable but due to the nature of market data the accuracy cannot be guaranteed. In the absence of such pricing, prices are estimated by Wells Fargo Advisors using available information and its judgment. Such estimates may not reflect actual trades and do not reflect a commitment by the firm to buy or sell at those prices. Securities listed on a national exchange are priced as of the close of the statement period. Unlisted shares may be valued at the current best published "bid-price", and, if none exists, the last reported transaction if occurring within the last 45 days. Prices of securities not actively traded may not be available and are indicated by "N/A." Corporate and municipal bonds and other fixed income securities are priced by a computerized pricing service or, if less actively traded, by utilizing a yield-based matrix system to arrive at an estimated market value. Listed options are priced based on the closing "bid-ask" prices and the last reported trade. Mutual fund shares are priced at net asset value. Shares of direct participation program (DPP) and real estate investment trust (REIT) securities that are not listed on a national exchange are generally illiquid. Because no trading market exists for these investments, their values are estimated. Unless otherwise indicated, the values shown for DPP and REIT securities have been provided by the management of each program and represent that management's estimate of the investor's interest in the net assets of the program. See statement sections for additional pricing information. Values for hedge funds and certain managed futures funds are provided on a month delay basis. Other managed futures funds may be priced more frequently. Long-term certificates of deposit (maturity beyond one year from date of issue) are priced using a market value pricing model. The sale or redemption price of your securities may be higher or lower than the prices shown on your statement. For an actual quote, contact the individual servicing your account.

Estimated annual income/yield: Estimated Annual Income (EAI), when available, reflects the estimated amount you would earn on a security if your current position and its related income remained constant for a year. Estimated Annual Yield (EAY), when available, reflects the current estimated annual income divided by the current value of the security as of the statement closing date. EAI and EAY are estimates and the actual income and yield might be lower or higher than the estimated amounts. EAY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate. The information used to derive these estimates is obtained from various outside vendors. Wells Fargo Advisors is not responsible for incorrect or missing estimated annual income and yields. Past performance is not a guarantee of future results.

Income summary: The income summary displays all income as recorded in the tax system as of period end date. The totals in the Cash flow snapshot may not match the totals in the income snapshot due to reclassifications or other corrections made in the tax system. Remember, you may have certain products that are not included in these figures and whose income is only available on the tax forms sent to you at year-end. Reclassifications and other tax reporting requirements may alter these numbers both during and after year end. You should rely only on tax reporting documents. Contact your tax advisor if you have any questions about the tax consequences of your brokerage activity.

Texas designation: If you are a resident of Texas who has purchased mutual fund shares, you may designate a representative to receive notification to assist in avoiding escheatment of assets in your investment account to the State of Texas. The designated representative does not have any rights to your account. Please use the Texas Unclaimed Property link (<https://claimtexas.org/>) to access the Designation of Representative for Notice Request form which you may complete and return to us at ATTN: H0006-08K, 1 N. Jefferson Ave, St. Louis, MO 63103 or return by email at clientcontact@firstclearing.com.

Tax reporting: We are required by federal law to report annually to you and to the Internal Revenue Service (IRS) on Form(s) 1099 interest income, dividend payments and sales proceeds including cost basis information for applicable transactions credited to your account.

About your rights and responsibilities

Questions and complaints about Your Account: This account statement contains important information about your brokerage account, including recent transactions. All account statements sent to you shall be deemed complete and accurate if not objected to in writing within ten days of receipt. We encourage you to review the details in this statement. If you do not understand any of the information in your statement or if you believe there are any inaccuracies or discrepancies in your statement, you should promptly report them to the manager of the Wells Fargo Advisors office listed on the front of your statement. To further protect your rights, including any rights under the Securities Investor Protection Act, any verbal communications with Wells Fargo Advisors should be re-confirmed in writing. Inquiries or complaints about your account statement, including the positions and balances in your account, may be directed to Wells Fargo Advisors Client Services at (866) 887-2402 or ATTN: H0005-067, 1 N. Jefferson Ave, St. Louis, MO 63103.

Public disclosure: You may reach FINRA by calling the FINRA BrokerCheck Hotline at (800) 269-9999 or by visiting the FINRA website at www.finra.org. An investor brochure that includes information describing FINRA BrokerCheck is available from FINRA upon request. A brochure describing the FINRA Pricing of Securities Regulation Public Disclosure Program is also available from the FINRA upon request.

MSRB disclosure: A brochure describing the protections available under MSRB rules and how to file a complaint is available at www.msrb.org.

Account protection: Wells Fargo Advisors is a member of the Securities Investor Protection Corporation (SIPC) which protects against the loss of cash and securities held in client accounts of a SIPC member firm in the event of the member's insolvency and liquidation. SIPC coverage is limited to \$500,000 per customer, including up to \$250,000 for cash. For more information on SIPC coverage, please see the explanatory brochure at www.sipc.org or contact SIPC at (202) 371-8300. In addition, Wells Fargo Advisors maintains additional insurance coverage provided through London Underwriters (led by Lloyd's of London Syndicates). This additional insurance policy becomes available to clients if their SIPC limit is exhausted and provides additional protection up to a firm aggregate of \$1 billion, including up to \$1.9 million for cash per client. SIPC does not insure the quality of investments or protect against market losses. SIPC only protects the custody function of their members, which means that SIPC works to restore to clients their securities and cash that are in their accounts when the member firm liquidation begins. Not all investments are protected by SIPC. In general, SIPC does not cover instruments such as unregistered investment contracts, unregistered limited partnerships, fixed annuity contracts, escrow receipts, direct investments, currency, commodities or related contracts, hedge funds and certain other investments.

Investor education: Wells Fargo Advisors publishes on its web site www.wellsfargoadvisors.com information on topics of interest to investors as well as market commentary and economic analysis. This information may be found in the "Other Insights" menu. Wells Fargo Advisors has also developed numerous investor education guides to provide you with important information regarding the products and services we offer. These guides may be found in the "Why Invest With Us" menu.

Free credit balances: Free credit balances are not segregated and may be used by Wells Fargo Advisors in the operation of its business in accordance with applicable laws and regulations. You have the right to receive from us in the course of normal business operations, subject to any open commitments in any of your accounts, any free credit balances to which you are entitled.

Investment objectives/Risk tolerances: Please inform us promptly of any material change that might affect your investment objectives, risk tolerances or financial situation, or if you wish to impose or change any reasonable restrictions on the management of your account. A copy of the Investment Advisory Services Disclosure document is available without charge upon request. Please contact the individual denoted on the front of your statement to update your information and to receive a copy of this document.

Option accounts: Pursuant to FINRA Rule 2360, option assignment notices are randomly allocated by an automated process amongst all client short option positions that are subject to exercise, including positions established on the day of assignment. Transaction confirmations that were previously furnished to you provides information on commissions and other charges related to your option transaction executions. Details of our random allocation procedures and copies of transaction confirmations are available upon request.