

2023 Form 6 - Full and Public Disclosure of Financial Interests

Filed with COE: 05/14/2024

General Information

Name: Hon David Allen Smith

PID 277974

AGENCY INFORMATION

Organization	Suborganization	Title
House Of Representatives	Elected Constitutional Officer	State Representative

CANDIDATE FOR

Position	Agency Name	Position sought or held
State Representative	Florida House	District 38

Net Worth

My Net Worth as of December 31, 2023 was \$ 4,946,522.00.

Assets

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

The aggregate value of my household goods and personal effect is \$ 25,000.00.

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

Description of Asset	Value of Asset
House	\$ 637,936.00
UBS Account	\$ 2,898,775.00
Vanguard Account	\$ 570,002.00
TSIP Account	\$ 723,237.00
FRS	\$ 17,450.00
NFCU Check & Save Accounts	\$ 74,122.00
See Attached	

Liabilities

LIABILITIES IN EXCESS OF \$1,000:

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

JOINT AND SEVERAL LIABILITIES NOT REPORTED ABOVE:

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

Income

Identify each separate source and amount of income which exceeded \$1,000 during the year, including secondary sources of income. 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
Defense Finance & Accounting Service	8899 E. 56th St. Indianapolis, IN 462491	\$ 124,507.00
State of Florida	200 E. Gaines St. Tallahassee, FL 32399	\$ 28,806.12

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.

D. A. Smith

Digitally signed: 05/14/2024

Filed with COE: 05/14/2024



DAVID JOHNSON, CFA (<https://www.scpafl.org/>)
SEMINOLE COUNTY PROPERTY APPRAISER

Property Record Card

Printer Friendly Email Property Card Tax Estimator 2023 Tax Bill Comparable Sales
2023 TRIM Notice TRIM Help Show GIS Map

Parcel Information

Parcel

08-21-31-503-0000-0620

Owners

SMITH, DAVID A

Property Address

708 GLEN EAGLE DR WINTER SPRINGS FL 32708

Mailing

708 GLEN EAGLE DR
WINTER SPGS, FL 32708-5913

Request Mailing Address Change

Subdivision

GLEN EAGLE UNIT 1

Tax District

W1-WINTER SPRINGS

DOR Use Code

01-SINGLE FAMILY

Exemptions

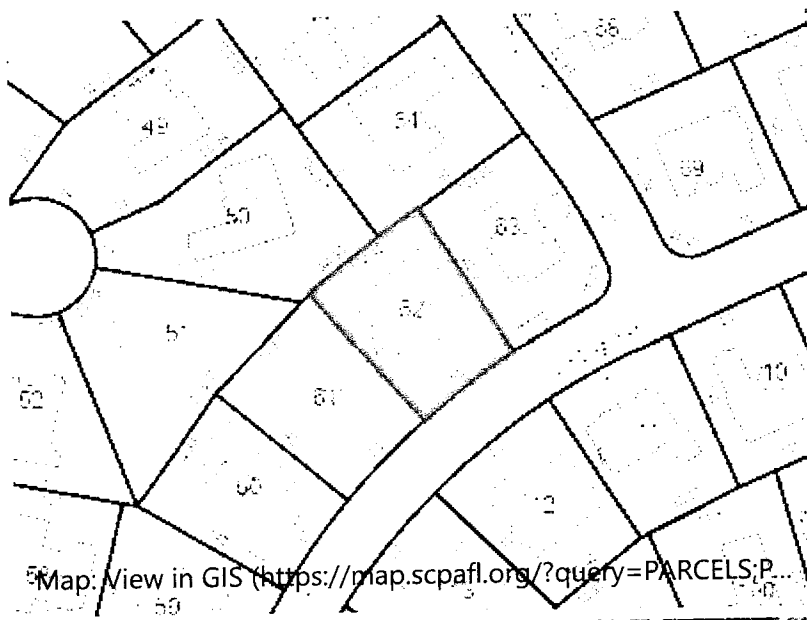
00-HOMESTEAD(2017)

AG Classification

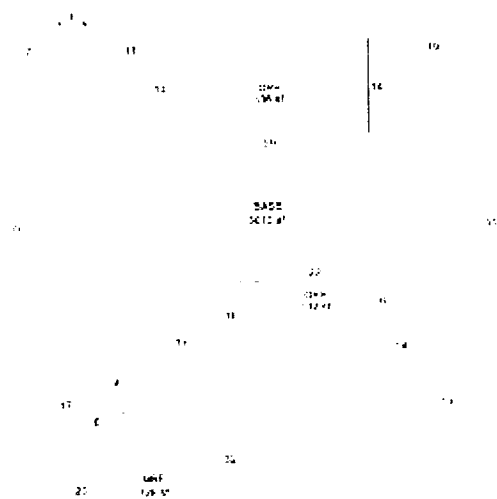
No - Additional Information (<https://www.scpafl.org/Agricultural/>)

Worried about property fraud?

Sign-up for Fraud Detection and Notification (<https://recording.seminoleclerk.org/PropertyFraudAlert>)



Property Image - View in New Window (/SitePicture.aspx?Pl...



Footprint: Building 1 Page 1 - View in New Window (/Footp...

Value Summary		Legal Description		Land	Building Information	Permits	Extra Features
Taxes	Sales	Zoning	Utility/School				

Property Values

	2024 Working Values	2023 Certified Values
Valuation Method	Cost/Market	Cost/Market
Number of Buildings	1	1
Depreciated Bldg Value	\$454,275	\$444,586
Depreciated EXFT Value	\$33,661	\$33,442
Land Value (Market)	\$150,000	\$150,000
Land Value Ag		
Just/Market Value **	\$637,936	\$628,028
Portability Adj		
Save Our Homes Adj	\$175,679	\$179,235
Non-Hx 10% Cap (AMD 1)	\$0	\$0
P&G Adj	\$0	\$0
Assessed Value	\$462,257	\$448,793

2023 Tax Amount without Exemptions: \$9,801.82
2023 Tax Bill Amount (Actual): \$6,280.50
2023 Tax Savings with Exemptions: \$3,521.32

2024 Tax Estimator
TRIM Notice (OnlineTrims.ashx?pkid=4806636&objid=100)
TRIM Help

* Does NOT INCLUDE Non Ad Valorem Assessments



O Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement of Account

Page 1 of 3

Statement Period
11/21/23 - 12/20/23

Routing Number

DAVID A SMITH
708 GLEN EAGLE DR
WINTER SPGS FL 32708-5913

Questions about this Statement?
Toll-free in the U.S. 1-888-842-6328
For toll-free numbers when overseas,
visit navyfederal.org/overseas/
Collect internationally 1-703-255-8837

Say "Yes" to Paperless! View your
digital statements via Mobile or
Navy Federal Online Banking.

Online Banking Is Getting an Exciting Upgrade!

Coming soon: an easier and more seamless online banking experience! Visit
navyfederal.org/digitalbanking for a look at the changes to come.

Summary of your deposit accounts

	Previous Balance	Deposits/ Credits	Withdrawals/ Debits	Ending Balance	YTD Dividends
veryDay Checking	\$8,651.20	\$14,513.32	\$4,802.26	\$18,362.26	\$2.11
Membership Savings	\$65,470.92	\$13.45	\$0.00	\$65,484.37	\$152.61
otals	\$74,122.12	\$14,526.77	\$4,802.26	\$83,846.63	\$154.72

REMITTANCE RECEIVED AFTER STATEMENT PERIOD WILL APPEAR ON YOUR NEXT STATEMENT

DAVID A SMITH

MARK "X" TO CHANGE
ADDRESS/ORDER
ITEMS ON REVERSE



NFCU
PO BOX 3100
MERRIFIELD VA 22119-3100

DEPOSIT VOUCHER

(FOR MAIL USE ONLY. DO NOT SEND CASH THROUGH THE MAIL
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL)

ACCOUNT NUMBER	ACCOUNT TYPE	AMOUNT ENCLOSED	
	Checking		
	Savings		
	TOTAL		

Review your account online at MyFRS.com

Your 4th Quarter FRS Investment Plan Account Statement

DAVID A. SMITH

Your Account Summary

Activity from October 1, 2023 through December 31, 2023

Opening Balance	\$15,203.33
Deposits	
Investment Plan Employee	\$222.72
Investment Plan Employer	\$844.89
Gains/Losses	
	\$1,179.09
Closing Balance	\$17,450.03
Your Rate of Return for the Period	7.5%

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	11.38% of salary
Total Investment Plan Contributions	14.38% of salary

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

Your Investment Plan Contributions	
	Quarter YTD
Employee	\$222.72 \$816.64
Employer	\$844.89 \$2,800.93

Will you be ready for retirement?

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

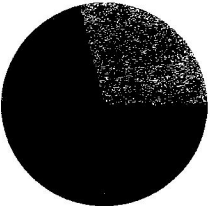
\$108 *

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	\$12,409.73	100%
Investment Plan Employee	\$5,040.30	100%
Total	\$17,450.03	

Your Beneficiaries

You become vested based on your years of service:

Your Total Vested Balance	\$17,450.03
Your Non-Vested Balance	\$0
Total FRS Years of Service	5.09

Beneficiary Name	Benefit Percentage	Relationship
Primary JOSHUA TRUITT	100%	Other

1-866-446-9377, Option 2 (TRS 711) for free financial and retirement planning

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

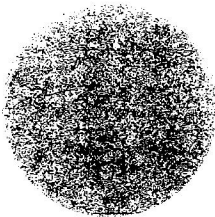
This chart shows how your account is invested and how you have chosen to invest future contributions by fund. You may change your future investment fund choices at any time.

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	\$17,450.03	100%
FRS 2030 Retirement Date Fund (2030)	Retirement Date	\$0	0%
FRS 2035 Retirement Date Fund (2035)	Retirement Date	\$0	0%
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	\$0	0%
FRS U.S. Stock Fund (340)	U.S. Stock	\$0	0%
FRS Foreign Stock Index Fund (200)	Foreign/Global Stock	\$0	0%
FRS Foreign Stock Fund (220)	Foreign/Global Stock	\$0	0%
FRS Global Stock Fund (210)	Foreign/Global Stock	\$0	0%
Self-Directed Brokerage Account	Self-Directed Brokerage	\$0	N/A
Total		\$17,450.03	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:



- Retirement Date - 100%
- Inflation Protection - 0%
- Bond - 0%
- U.S. Stock - 0%
- Stable Value - 0%
- Foreign/Global Stock - 0%
- Self-Directed Brokerage - 0%



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 2025 Retirement Date Fund (2025)	Total
Opening Balance	\$15,203.33	\$15,203.33
Contributions	\$1,067.61	\$1,067.61
Earnings	\$1,179.09	\$1,179.09
Closing Balance	\$17,450.03	\$17,450.03
Closing Units	1,069.716	0.000
Price (NAV) per Unit	16.312777	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.

Statement Date: January 23, 2024



My Account
tsp.gov

DAVID A. SMITH
708 GLEN EAGLE DR
WINTER SPRINGS FL 32708

Annual Account Statement Thrift Savings Plan (Uniformed Services)

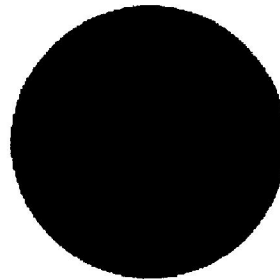
Thrift Savings Plan (Uniformed Services)

Account Summary 01-01-2023 to 12-31-2023

Opening Balance	\$578,145.07
Deposits/Adjustments ¹	\$0.00
Withdrawals	\$0.00
Transaction Fees/Expenses	\$0.00
Gains/Losses	\$145,091.85
Closing Balance	\$723,236.92
Vested Balance	\$723,236.92
Your Personal Rate of Return	25.10%

¹ Includes contributions, loan repayments, redesignations and earnings adjustments related to payroll corrections.

Contributions and Earnings



 You		
	\$723,236.92	100%
Employer	\$0.00	0%
Total	\$723,236.92	100%

Your Lifetime Contributions

As of 12-31-2023

	Lifetime-to-date
Traditional (Tax-deferred)	\$148,773.59
Tax-exempt	\$3,231.35

Your Balances

As of 12-31-2023

Your Nontaxable Balance:
\$3,231.35

	Contributions & Earnings	Percent of Balance	Vested Percent
Traditional (Tax-deferred)	\$723,236.92	100%	100%
Total	\$723,236.92	100%	

Your Investment Summary

Fund Allocation as of 12-31-2023

Fund Name	Current Allocation
C Fund	65%
S Fund	24%
I Fund	11%

Activity Detail by Fund

01-01-2023 to 12-31-2023		Asset Class		
		Stocks	Stocks	Stocks
Fund Name	All Funds Total	C Fund	S Fund	I Fund
Opening Balance	\$578,145.07	\$374,440.90	\$135,520.08	\$68,184.09
Gains/Losses	\$145,091.85	\$98,276.26	\$34,281.70	\$12,533.89
Closing Balance	\$723,236.92	\$472,717.16	\$169,801.78	\$80,717.98
Closing Units		6,356.767	2,202.486	2,008.830
Unit Price (NAV)		74.364400	77.095500	40.181600



Do Not Use For Account Transactions
PO BOX 3009
MONROE, WI 53566-8309

DAVID A SMITH
708 GLEN EAGLE DR
WINTER SPRINGS FL 32708-5913

December 31, 2023, year-to-date statement
View your statements online at vanguard.com.

Vanguard Voyager Select Services®
Voyager Select Services: 800-284-7245

Assets listed in this statement are held by Vanguard Brokerage Services® (VBS), a division of Vanguard Marketing Corporation (VMC), member FINRA and SIPC. Summary data are provided solely as a service and are for informational purposes only.



Vanguard Voyager Select Services®
Voyager Select Services: 800-284-7245

Statement overview

\$570,001.62
Total value of all accounts as of December 31, 2023

Accounts	Value on 12/31/2022	Value on 12/31/2023
David A. Smith		
Individual brokerage account	\$1,336.81	\$1,405.04
Roth IRA brokerage account	\$456,773.85	\$568,596.58
Total	\$458,110.66	\$570,001.62

Asset mix



	Value on 12/31/2023
87.1% Stocks	\$496,554.69
11.5% Fixed Income	65,689.46
1.4% Short-term reserves	7,650.11
0.0% Other	107.36
	\$570,001.62

Your percentages are based on your holdings as of the prior month-end.
Recalculated values are included. See Disclosures for more information.

Individual brokerage account—

Vanguard Voyager Select Services®
Voyager Select Services: 800-284-7245

Account overview

\$1,405.04
Total account value as of December 31, 2023

Activity summary for statement period

Value on December 31, 2022	\$1,336.81
Deposits and withdrawals*	0.00
Change in value**	0.00
Dividends, interest, and capital gains	68.23
Value on December 31, 2023	\$1,405.04

- * Reflects total deposits inclusive of funds received, checks, ACH transfers, transfers in/out, cash transfers in/out, certain other unsettled activity and withdrawals.
- ** Change in value reflects your holdings due to price changes, free credits and transactions for other activity in/out, plus any margin interest charges and loan repayments for the Statement Period.

Year-to-date income

Taxable income	\$68.23
Nontaxable income	0.00
Total	\$68.23

Balances and holdings for Vanguard Brokerage Account—

Your securities are held in your cash account, unless otherwise noted. This section only shows securities that were held in the account at the end of the time period indicated.

Cost basis summary (all investments)

Realized gain/loss	
2023 short-term	\$0.00
2023 long-term	0.00
Unrealized gain/loss	0.00

Individual brokerage account - [REDACTED]

David A. Smith

Vanguard Voyager Select Services®

Voyager Select Services: 800-284-7245

Balances and holdings for Vanguard Brokerage Account - [REDACTED] continued

Sweep program

Name	Quantity	Price on 12/31/2023	Balance on 12/31/2022	Balance on 12/31/2023
VANGUARD FEDERAL MONEY MARKET FUND	25.3300	\$1.00	\$24.11	\$25.33
7-day SEC Yield: 5.31%				

Total Sweep Balance \$24.11 \$25.33

Mutual funds

Symbol	Name	Average price per share	Total cost	Quantity	Price on 12/31/2023	Balance on 12/31/2022	Balance on 12/31/2023
VMRXX	VANGUARD CASH RESERVES FEDL MONEY MARKET ADMIRAL CL			1,379.7100	\$1.00	\$1,312.70	\$1,379.71
	Est. annual income: \$72.29, Est. yield: 5.24%						

Total Est. annual income: \$72.29; Est. yield: 5.24% \$1,312.70 \$1,379.71

Account activity for Vanguard Brokerage Account - [REDACTED]

This section shows transactions that have settled by December 29, 2023.

Income summary

	Dividends	Interest	Tax-exempt interest	Short-term capital gains	Long-term capital gains	Other income
December	\$6.30	\$0.00	\$0.00	\$0.01	\$0.00	\$0.00
Year-to-date	68.22	0.00	0.00	0.01	0.00	0.00

Individual brokerage account— [REDACTED]
David A. SmithVanguard Voyager Select Services®
Voyager Select Services: 800-284-7245

Account activity for Vanguard Brokerage Account— [REDACTED] continued

Completed transactions

Settlement date	Trade date	Symbol	Name	Transaction type	Account type	Quantity	Price	Commissions & fees	Amount
12/28	12/28	VMRXX	VANGUARD CASH RESERVES FEDL MONEY MARKET ADMIRAL CL	S-I Capital gain	-	-	-	-	\$0.01
12/28	12/28	VMRXX	VANGUARD CASH RESERVES FEDL MONEY MARKET ADMIRAL CL	Reinvestment	Cash	0.0100	\$1.0000	-	-0.01
12/29	12/29	VMRXX	VANGUARD CASH RESERVES FEDL MONEY MARKET ADMIRAL CL	Dividend	-	-	-	-	6.19
12/29	12/29	VMRXX	VANGUARD CASH RESERVES FEDL MONEY MARKET ADMIRAL CL	Reinvestment	Cash	6.1900	1.0000	-	-6.19
12/29	12/29	-	VANGUARD FEDERAL MONEY MARKET FUND	Dividend	-	-	-	-	0.11
12/29	12/29	-	VANGUARD FEDERAL MONEY MARKET FUND	Reinvestment	-	-	-	-	-0.11

If you had an adjustment to a dividend or interest payment from a previous month, the monthly amount shown under the Income Summary section of your brokerage statement may be overstated.

Roth IRA brokerage account - [REDACTED]

David A. Smith

Vanguard Voyager Select Services®

Voyager Select Services: 800-284-7245

Account overview

Total account value as of December 31, 2023
\$568,596.58

Activity summary for statement period

Value on December 31, 2022	\$456,773.85
Deposits and withdrawals*	0.00
Change in value**	76,403.02
Dividends, interest, and capital gains	35,419.71
Value on December 31, 2023	\$568,596.58

* Reflects total deposits inclusive of funds received, checks, ACH transfers, transfers in/out, cash transfers in/out, certain other unsettled activity and withdrawals.
** Change in value reflects your holdings due to price changes, free credits and transactions for other activity in/out, plus any margin interest charges and loan repayments for the Statement Period.

Year-to-date income

Taxable income	\$0.00
Nontaxable income	35,419.71
Total	\$35,419.71

Balances and holdings for Vanguard Brokerage Account - [REDACTED]

Your securities are held in your cash account, unless otherwise noted. This section only shows securities that were held in the account at the end of the time period indicated.

Retirement summary

Your retirement information is reported for the 2023 tax period.	
2023 contributions	\$0.00
2023 distributions	0.00

The fair market value (FMV) of your IRA, determined as of December 31, is being provided to the Internal Revenue Service.

Roth IRA brokerage account - [REDACTED]
David A. Smith

Vanguard Voyager Select Services®
Voyager Select Services: 800-284-7245

Balances and holdings for Vanguard Brokerage Account - [REDACTED] continued

Sweep program				Price on	Balance on	Balance on
		Name	Quantity	12/31/2023	12/31/2022	12/31/2023
		VANGUARD FEDERAL MONEY MARKET FUND	0.0000	\$1.00	-	\$0.00
		Total Sweep Balance			\$0.00	\$0.00

Mutual funds				Average price	Total cost	Quantity	Price on	Balance on	Balance on
		Symbol	Name	per share			12/31/2023	12/31/2022	12/31/2023
		VGSTX	VANGUARD STAR INVESTOR CL	\$24.96	\$166,367.84	6,664.4910	\$26.85	\$152,793.08	\$178,941.58
			Est. annual income: \$3,676.13; Est. yield: 2.05%						
		VPMAX	VANGUARD PRIMECAP ADMIRAL CL	117.64	293,183.93	2,492.1970	156.35	303,980.77	389,655.00
			Est. annual income: \$4,281.59; Est. yield: 1.10%						
		Total Est. annual income:	\$7,957.72; Est. yield: 1.40%					\$456,773.85	\$568,596.58

Account activity for Vanguard Brokerage Account - [REDACTED]

This section shows transactions that have settled by December 29, 2023.

Income summary						
	Dividends	Interest	Tax-exempt interest	Short-term capital gains	Long-term capital gains	Other income
December	\$6,712.22	\$0.00	\$0.00	\$921.73	\$26,477.91	\$0.00
Year-to-date	8,020.07	0.00	0.00	921.73	26,477.91	0.00

Roth IRA brokerage account - [REDACTED]
David A. Smith

Vanguard Voyager Select Services®
Voyager Select Services: 800-284-7245

Account activity for Vanguard Brokerage Account - [REDACTED] continued

Completed transactions

Settlement date	Trade date	Symbol	Name	Transaction type	Account type	Quantity	Price	Commissions & fees	Amount
12/19	12/19	VPMAX	VANGUARD PRIMECAP ADMIRAL CL	S-T Capital gain	-	-	-	-	\$131.80
12/19	12/19	VPMAX	VANGUARD PRIMECAP ADMIRAL CL	L-T Capital gain	-	-	-	-	21,898.22
12/19	12/19	VPMAX	VANGUARD PRIMECAP ADMIRAL CL	Dividend	-	-	-	-	4,250.62
12/19	12/19	VPMAX	VANGUARD PRIMECAP ADMIRAL CL	Reinvestment	Cash	140.8790	\$155.4400	-	-21,898.22
12/19	12/19	VPMAX	VANGUARD PRIMECAP ADMIRAL CL	Reinvestment	Cash	27.3460	155.4400	-	-4,250.62
12/19	12/19	VPMAX	VANGUARD PRIMECAP ADMIRAL CL	Reinvestment	Cash	0.8480	155.4400	-	-131.80
12/27	12/27	VGSTX	VANGUARD STAR INVESTOR CL	S-T Capital gain	-	-	-	-	789.93
12/27	12/27	VGSTX	VANGUARD STAR INVESTOR CL	L-T Capital gain	-	-	-	-	4,579.69
12/27	12/27	VGSTX	VANGUARD STAR INVESTOR CL	Dividend	-	-	-	-	2,461.60
12/27	12/27	VGSTX	VANGUARD STAR INVESTOR CL	Reinvestment	Cash	169.9330	26.9500	-	-4,579.69
12/27	12/27	VGSTX	VANGUARD STAR INVESTOR CL	Reinvestment	Cash	91.3400	26.9500	-	-2,461.60



Roth IRA brokerage account—

David A. Smith

Vanguard Voyager Select Services®

Voyager Select Services: 800-284-7245

Account activity for Vanguard Brokerage Account—

continued

Completed transactions continued

Settlement date	Trade date	Symbol	Name	Transaction type	Account type	Quantity	Price	Commissions & fees	Amount
12/27	12/27	VGSTX	VANGUARD STAR INVESTOR CL	Reinvestment	Cash	29.3110	26.9500	-	-789.93

If you had an adjustment to a dividend or interest payment from a previous month, the monthly amount shown under the Income Summary section of your brokerage statement may be overstated.



UBS Financial Services Inc.
1285 Avenue Of The Americas
New York, NY 10019-6031

Summary of your UBS Portfolio

December 2023

DAVID A SMITH TOD
708 GLEN EAGLE DRIVE
WINTER SPRINGS FL 32708-5913

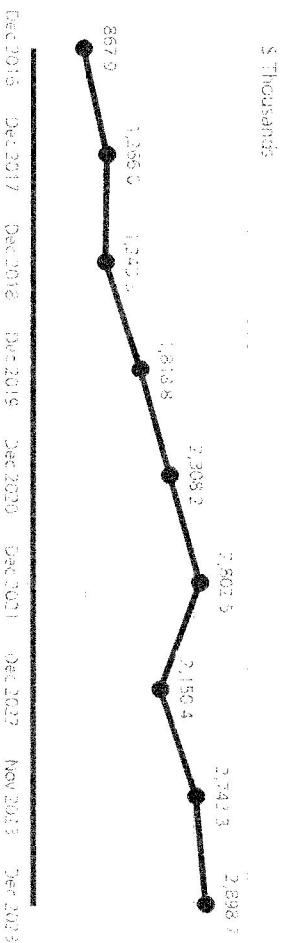
Your Financial Advisor:
WILLIAMS 866-488-8883

Visit our website:
www.ubs.com/financialservices

Value of your portfolio

	on November 30 (S)	on December 29 (S)
Your assets	2,743,266.57	2,898,744.88
Your liabilities	0.00	0.00
Value of your portfolio	\$2,743,266.57	\$2,898,744.88

Tracking the value of your portfolio



Sources of your portfolio growth during 2023

Value of your portfolio at year end 2022	\$2,150,983.28
Net deposits and withdrawals	14,618.01
Your investment return	
Dividend and interest income	143,708.41
Change in market value	585,750.18
Value of your portfolio on Dec 29, 2023	\$2,898,744.88

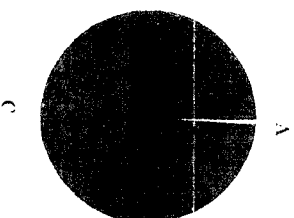


Your portfolio balance sheet

Summary of your assets

	Value on December 29, 15	Percentage of your portfolio
A Cash and money balances	27,709.09	0.95%
B Cash alternatives	0.00	0.00%
C Equities	2,871,035.79	99.04%
D Fixed income	0.00	0.00%
E Non-traditional	0.00	0.00%
F Commodities	0.00	0.00%
G Other	0.00	0.00%
Total assets	\$2,898,744.88	100.00%
Value of your portfolio	\$2,898,744.88	

Your current asset allocation



Eye on the markets

Index	December 2023	Year to date
S&P 500	4.54%	26.29%
Russell 3000	5.30%	25.96%
MSCI - Europe, Australia & Far East	5.33%	18.85%
Barclays Capital U.S. Aggregate Bond Index	3.83%	5.53%

Interest rates on December 29, 2023

3-month Treasury bills	5.40%
One-month SOFR	5.34%



Summary of your UBS portfolio
December 2023

Your Financial Advisor
WILLIAMS 866-488-9833

Accounts in your portfolio

Details on page	Account number	Account name and type	Value on November 30 (S)	Value on December 29 (S)	Percentage of portfolio
7	[REDACTED]	DAVID A SMITH TOD - RMA	2,519,826.29	2,769,930.62	95.52%
27	[REDACTED]	DAVID A SMITH - Roth IRA	123,440.28	129,814.25	4.48%
*	[REDACTED]	DAVID A SMITH - IRA	0.00	0.00	0.00%
Total			\$2,743,266.57	\$2,898,744.88	100 %

* indicates the accounts' prior period value is included in the Tracking the value of your portfolio on the first page

Change in the value of your accounts

Account	Opening value on December 1 (S)	Deposits, including securities transferred in (S)	Withdrawals and fees, including securities transferred out (S)	Dividend and interest income (S)	Change in value of outside assets and accruals (S)	Change in market value (S)	Closing value on December 29 (S)
[REDACTED] DAVID A SMITH TOD - RMA	2,519,826.29	0.00	216.91	5,743.45	0.00	143,777.79	2,769,930.62
[REDACTED] DAVID A SMITH - Roth IRA	123,440.28	0.00	0.00	653.18	0.00	5,720.80	129,814.25
Total	\$2,743,266.57	\$0.00	-\$216.91	\$6,396.63	\$0.00	\$149,298.59	\$2,898,744.88



December 2023

Your Financial Advisor:
WILLIAMS 866-488-8883

Dividend and interest income earned by account

For purposes of this statement, taxability of interest and dividend income has been determined from a US tax reporting perspective. Based upon the residence of the account holder, account type, or product type, some interest and/or dividend payments may not be subject to United States (US) and/or Puerto Rico (PR) income taxes. The client monthly statement is not intended to be used and cannot be relied upon for tax purposes. Clients should refer to the applicable tax reporting forms they receive from UBS annually, such as

the Forms 1099 and the Forms 480, for tax reporting information. It is the practice of UBS to file the applicable tax reporting forms with the US Internal Revenue Service and PR Treasury Department, and in such forms accurately classify dividends and/or interest as tax exempt or taxable income. Please consult your individual tax preparer.

Taxable accounts	Year to date				Estimated Annual Income(\$)
	Taxable dividends/ Capital gains (\$)	Tax-exempt dividends (\$)	Taxable interest (\$)	Tax-exempt interest (\$)	
U [REDACTED]					
DAVID A SMITH TOD - RMA	41,053.67	0.00	0.00	0.00	41,054.79
			Year to date		35,864

Tax-deferred accounts	Dividends (\$)	Interest (\$)	Miscellaneous (\$)	Total (\$)	Estimated Annual Income(\$)
DAVID A SMITH - Roth IRA	1,918.08	0.00	0.00	1,918.08	1,818

Summary of gains and losses by account

Values reported below exclude products for which gains and losses are not classified and products with a trade date of the prior year. Interest income for short-term obligations that were held to maturity or redeemed is displayed as realized gain, however, it will be reported as interest income on your annual 1099 and PR480 6 tax forms.

Realized gains and losses

Taxable accounts	December 2023		Year to date		Unrealized gains and losses	
	Short term (\$)	Long term (\$)	Short term (\$)	Long term (\$)	Short term (\$)	Long term (\$)
U [REDACTED]						
DAVID A SMITH TOD - RMA	0.00	0.00	-22,463.81	21,692.05	66,399.28	1,181,961.24
Tax-deferred accounts						
U [REDACTED]						
DAVID A SMITH - Roth IRA	0.00	0.00	154.24	3,470.99	732.60	46,476.88



UBS Financial Services, Inc.
1235 Avenue Of The Americas
New York, NY 10075-6031

UBS Financial Services Inc.

December 2023

Your Financial Advisor:
WILLIAMS 866-488-8883

Questions about your statement?
Call your Financial Advisor or the
RMA ResourceLine at 800-RMA-1000.
ACCOUNT 129060553.

Visit our website:
www.ubs.com/financialservices

Account name: DAVID A SMITH TOD
Account number: [REDACTED]

Value of your account

	on November 30 (S)	on December 29 (S)
Your assets	2,619,826.29	2,768,930.62
Your liabilities	0.00	0.00
Value of your account	\$2,619,826.29	\$2,768,930.62

- Your account instructions
- Account managed by investment Advisor at your direction FISHER INV @ 800-556-1074.
 - Your account cost basis default closing method is FIFO. First In, First Out
 - Statement copies are sent to 1 interested party.

Change in the value of your account

	December 2023 (S)	Year to Date (S)
Opening account value	\$2,619,826.29	\$2,052,662.30
Deposits, including investments transferred in	0.00	50,106.16
Withdrawals and fees, including investments transferred out	-216.91	-2,493.15
Dividend and interest income	5,743.45	41,128.13
Change in market value	143,577.79	627,527.18
Closing account value	\$2,768,930.62	\$2,768,930.62



UBS Financial Services Inc.
December 2023

Account name:
Account number:

DAVID A SMITH TOD

Your Financial Advisor:
WILLIAMIS 866-488-8883

Cash activity summary

See Account activity the month for details. Balances in your Sweep Options are included in the opening and closing balances value. FDIC insurance applies to deposits at UBS Bank USA and all banks participating in the UBS FDIC-insured Deposit Program and the UBS Insured Sweep Program. It does not apply to deposits at UBS AG, Stamford Branch, SPC, protection applies to money market sweep fund holdings but not bank deposits. See important information about your statement on the last two pages of this document for details.

	December 2023 (\$)	Year to date (\$)
Opening balances	\$30,558.84	\$27,090.96
<i>Additions</i>		
Deposits and other funds credited	0.00	50,105.16
Dividend and interest income	5,743.45	41,128.13
Proceeds from investment transactions	0.00	396,107.77
Total additions	\$5,743.45	\$487,342.06
<i>Subtractions</i>		
Fees	-90.39	-460.77
Other funds debited	-126.52	-2,032.38
Funds withdrawn for investments bought	-10,312.54	-486,157.03
Total subtractions	-\$10,529.45	-\$488,660.18
Net cash flow	-\$4,786.00	-\$1,318.12
Closing balances	\$25,772.84	\$25,772.84

Dividend and interest income earned

For purposes of this statement, taxability of interest and dividend income has been determined from a US tax reporting perspective. Based upon the residence of the account holder, account type, or product type, some interest and/or dividend payments may not be subject to United States (US) and/or Puerto Rico (PR) income taxes. The client monthly statement is not intended to be used and cannot be relied upon for tax purposes. Clients should refer to the applicable tax reporting forms they receive from UBS annually, such as the Forms 1099 and the Forms 480, for tax reporting information. It is the practice of UBS to file the applicable tax reporting forms with the US Internal Revenue Service and PR Treasury Department, and in such forms accurately classify dividends and/or interest as tax exempt or taxable income. Please consult your individual tax preparer.

	December 2023 (\$)	Year to date (\$)
Taxable dividends	5,743.45	41,053.67
Miscellaneous	0.00	1.12
Total current year	\$5,743.45	\$41,054.79
Prior year adjustment	0.00	73.34
Total dividend & interest	\$5,743.45	\$41,128.13

Summary of gains and losses

Values reported below exclude products for which gains and losses are not classified. Interest income for short-term obligations that were held to maturity or redeemed is displayed as realized gain; however, it will be reported as interest income on your annual 1099 and PR480 5 tax forms.

	Realized gains and losses		Unrealized
	December 2023 (\$)	Year to date (\$)	gains and losses (\$)
Short term	0.00	-22,463.81	65,399.28
Long term	0.00	21,692.05	1,181,961.24
Total	\$0.00	-\$771.76	\$1,248,360.52

Withholdings and tax summary

	December 2023 (\$)	Year to date (\$)
Foreign taxes paid	-126.52	-1,926.22

Your assets , Equities , Common stock (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 29 (\$)	Value on Dec 29 (\$)	Unrealized gain or loss (\$)	Holding period
ALPHABET INC CL A								
Symbol: GOOGL Exchange: OTC								
	Jul 13, 16	520,000	36.638	19,052.11	139.690	72,638.80	53,586.69	LT
	Jan 24, 18	140,000	58.923	8,249.22	139.690	19,556.60	11,307.38	LT
	Jun 27, 22	60,000	116.482	6,988.96	139.690	8,381.40	1,392.44	LT
Security total		720,000	47.625	34,290.29		100,576.80	66,286.51	
AMAZON.COM INC								
Symbol: AMZN Exchange: OTC								
	Jul 15, 16	374,000	36.856	13,784.34	151.940	56,825.56	43,041.22	LT
	Jan 24, 18	120,000	68.212	8,185.48	151.940	18,232.80	10,047.32	LT
	Jan 4, 22	120,000	167.653	20,118.42	151.940	18,232.80	-1,885.62	LT
Security total		614,000	68.548	42,088.24		93,291.16	51,202.92	
AMER EXPRESS CO								
Symbol: AXP Exchange: NYSE								
EAI: \$833 Current yield: 1.28%								
	Jul 15, 16	231,000	63.662	14,705.95	187.340	43,275.54	28,569.59	LT
	Jun 19, 17	73,000	81.849	5,974.99	187.340	13,675.82	7,700.83	LT
	May 27, 22	43,000	168.597	7,249.68	187.340	8,055.62	805.94	LT
Security total		347,000	80.492	27,930.62		65,006.98	37,076.36	
AMERICAN TOWER CORP REIT								
Symbol: AMT Exchange: NYSE								
EAI: \$432 Current yield: 2.99%								
APPLE INC								
Symbol: AAPL Exchange: OTC								
EAI: \$790 Current yield: 0.50%								
	Jul 14, 16	467,000	24.613	11,494.33	192.530	89,911.51	78,417.18	LT
	Jan 24, 18	132,000	43.851	5,788.44	192.530	25,413.96	19,625.52	LT
	Jan 9, 19	112,000	38.447	4,306.09	192.530	21,563.36	17,257.27	LT
	Jun 3, 19	112,000	43.834	4,909.46	192.530	21,563.36	16,653.90	LT
Security total		823,000	32.197	26,498.32		158,452.19	131,953.87	
APPLIED MATERIALS INC								
Symbol: AMAT Exchange: OTC								
EAI: \$422 Current yield: 0.79%								
	Mar 11, 20	136,000	52.720	7,169.97	162.070	22,041.52	14,871.55	LT
	Jul 21, 21	83,000	137.279	11,394.23	162.070	13,451.81	2,057.58	LT
	Aug 31, 22	111,000	94.202	10,456.46	162.070	17,989.77	7,533.31	LT
Security total		330,000	87.941	29,020.66		53,483.10	24,462.44	

continued next page



1985 Financial Services Inc.

December 2023

Account name:

Account number:

Your Financial Advisor:

Your Assets - Equities - Common stock (continued)

Trading	Trade date	Number of shares	Purchase price (Average price per share \$)	Cost Basis (\$)	Price per share on Dec 29 (S)	Value on Dec 29 (S)	Unrealized gain/loss (\$)	Holding period
ASMR HOLDING SPON ADR								
Symbol: ASML Exchange: OTC								
12/15/23 Current Yield: 7.70%	Aug 23, 17	850.00	120.456	102,388	156.920	133,482.00	31,093.12	11
	Feb 2, 20	50.000	37.121	1,856.05	756.225	37,950.64	48,471.58	17
		100.115	48.181	4,822.11		48,389.84	47,567.73	
BANK OF AMERICA CORP								
Symbol: BAC Exchange: NYSE								
12/15/23 Current Yield: 7.88%	Oct 26, 23	1000.000	29.111	29,111	28.670	28,670	-440.10	10
Symbol: BHF Exchange: NYSE								
12/15/23 Current Yield: 7.88%	Jan 21, 2	200.000	29.111	5,822.22	50.810	10,162.00	4,339.78	1
Symbol: BIF Exchange: NYSE								
12/15/23 Current Yield: 7.88%	Aug 23, 17	10.000	672.838	6,728.38	811.880	8,118.80	1,390.42	10
	Aug 19, 17	10.000	734.477	7,344.77	811.890	8,118.90	774.13	10
		20.000	721.954	14,689.68	23,542.20	23,542.20	8,852.52	
Security total								
AMERICAN AIRLINES								
Symbol: BAQ Exchange: OTC								
12/15/23 Current Yield: 7.88%	Aug 16, 19	20.000	70.162	1,403.24	64.440	1,288.80	-114.44	0
Symbol: BMO Exchange: NYSE								
12/15/23 Current Yield: 7.88%	Mar 21, 23	6.000	2,566.116	15,396.89	4,027.220	24,240.52	8,843.63	4
Symbol: BOK Exchange: NYSE								
12/15/23 Current Yield: 7.88%	Oct 18, 20	255.000	17.417	4,441.43	55.490	14,149.50	9,708.07	11
Symbol: BXP Exchange: NYSE								
12/15/23 Current Yield: 7.88%	Apr 10, 13	2.000	623.972	1,247.94	1,116.250	2,232.50	984.56	0
Symbol: CASH Exchange: NYSE								
12/15/23 Current Yield: 7.88%	Aug 11, 19	20.000	19.081	381.62	57.450	1,149.00	767.38	0
	Aug 11, 17	50.000	30.539	1,526.95	17.450	872.50	-654.45	0
	Mar 21, 23	-104.000	40.775	-4,240.60	57.450	-5,985.00	-1,744.40	11
		660.000	47.173	31,174.18	24.724.17	16,388.31	-14,785.87	1



UBS Financial Services Inc.
December 2023

Account name:
Account number:

DAVID A SMITH TOD

Your Financial Advisor:
WILLIAMS 866-488-8883

Your assets , Equities , Common stock (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 29 (\$)	Value on Dec 29 (\$)	Unrealized gain or loss (\$)	Holding period
CATERPILLAR INC Symbol: CAT Exchange: NYSE EAI: \$671 Current yield: 1.76%	Sep 12, 19	129,000	131.533	16,967.77	295.670	38,141.43	21,173.66	LT
COCA COLA CO COM Symbol: KO Exchange: NYSE EAI: \$765 Current yield: 3.12%	Oct 19, 23	416,000	54.422	22,639.83	58.930	24,514.88	1,875.05	ST
CONOCOPHILLIPS Symbol: COP Exchange: NYSE EAI: \$200 Current yield: 2.00%	Sep 23, 20	86,000	33.208	2,855.93	116.070	9,982.02	7,126.09	LT
COSTCO WHOLESALE CORP Symbol: COST Exchange: OTC EAI: \$155 Current yield: 0.62%	Oct 12, 17 Mar 24, 20	19,000 19,000	157.360 287.658	2,989.84 5,465.51	660.080 660.080	12,541.52 12,541.52	9,551.68 7,076.01	LT LT
DANAHER CORP Symbol: DHR Exchange: NYSE EAI: \$89 Current yield: 0.41%	Feb 18, 20 May 7, 20	45,000 48,000	145.314 140.620	6,539.17 6,749.78	231.340 231.340	10,410.30 11,104.32	3,871.13 4,354.54	LT LT
Security total								
DEUTSCHE POST AG SPON ADR Symbol: DHLGY Exchange: OTC EAI: \$297 Current yield: 2.92%	Aug 4, 22	205,000	40.952	8,397.40	49.548	10,157.34	1,759.94	LT
EXXON MOBIL CORP Symbol: XOM Exchange: NYSE EAI: \$813 Current yield: 3.80%	Mar 24, 20	214,000	34.460	7,374.54	99.980	21,395.72	14,021.18	LT
FREEMPORT-MCMORAN INC Symbol: FCX Exchange: NYSE EAI: \$484 Current yield: 1.41%	Aug 14, 19	807,000	9.439	7,618.00	42.570	34,353.99	26,735.99	LT
GENERAL MOTORS CO Symbol: GM Exchange: NYSE EAI: \$109 Current yield: 1.00%	Aug 21, 23	303,000	33.227	10,068.02	35.920	10,883.76	815.74	ST
GOLDMAN SACHS GROUP INC Symbol: GS Exchange: NYSE EAI: \$704 Current yield: 2.85%	Aug 31, 22	64,000	333.442	21,340.30	385.770	24,689.28	3,348.98	LT

continued next page



UBS Financial Services Inc.
December 2023

Account name:
Account number:

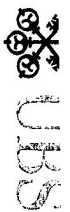
DAVID A SMITH TOD

Your Financial Advisor:
WILL A VAS 800 488 7888

Your assets, Equities, Common stock (continued)

Security	Trade date	Number of shares	Purchase price/ Adjusted price per share US\$	Total cost US\$	Price per share on Dec 29, 23	Value on Dec 29, 23	Unrealized gain or loss US\$	Holdings as of 12/29/23
IBM CORP. SPON ADR Symbol: IBML Exchange: NYSE EIN: 5936 Current yield: 1.00%	Aug 10, 19 Mar 14, 20 Apr 14, 21	2,000 180,000 127,000	7.181 6.681 8.101	22.11 1,184.68 1,027.86	0.730 8.289 7.030	24.49 1,481.92 8,929.21	2.34 316.72 18.48	1 1 1
Security total		370,000	7.180	2,639.36		3,045.12	405.74	
16 VENTURA SEC ADR Symbol: HFINV Exchange: OTC EIN: 5832 Current yield: 1.58%	Nov 21, 17	1,000,000	47.323	47,323.00	50.939	50,939.00	3,614.00	1
16 VENTURA SEC ADR Symbol: HFINV Exchange: OTC EIN: 5832 Current yield: 1.58%	Oct 13, 18 Sep 11, 19	74,000 5,000	43.513 21.030 19.000	3,220.94 1,051.50 95.00	34.560 34.959	2,366.46 1,746.73	1,376.78 8,104.27	1 1
Security total		109,000		23,660.44		28,819.73	5,158.29	
16 VENTURA SEC ADR Symbol: HFINV Exchange: OTC EIN: 5832 Current yield: 1.58%	Dec 07, 20	68,000	59.273	4,030.60	34.973	2,380.56	2,344.56	1
Symbol: HFINV Exchange: NYSE EIN: 5840 Current yield: 0.10%	Apr 30, 22 Feb 22, 23	263,000 233,000	47.711 57.471	12,568.16 13,379.13	77.340 77.340	20,349.32 18,020.72	7,779.36 4,641.09	1 1
Security total		496,000	57.373	25,937.29		38,369.64	12,433.35	
16 VENTURA SEC ADR Symbol: HFINV Exchange: OTC EIN: 5924 Current yield: 0.57%	Nov 08, 22	54,000	382.658	20,663.58	625.030	33,751.62	13,088.04	1
16 VENTURA SEC ADR Symbol: HFINV Exchange: OTC EIN: 5924 Current yield: 0.57%	Feb 14, 20 Mar 26, 20 May 1, 20	36,000 60,000 77,000	291.536 162.289 177.922	7,255.32 9,737.77 12,810.40	337.360 337.360 337.360	12,144.96 20,241.60 24,289.92	4,889.64 10,504.73 11,479.52	1 1 1
Security total		168,000	177.359	29,833.05		56,676.48	26,873.35	
16 VENTURA SEC ADR Symbol: HFINV Exchange: NYSE EIN: 5910 Current yield: 2.17%	Jul 14, 16	103,000	64.567	6,650.66	77.100	7,920.30	1,269.64	1

Continued next page



UBS INSTITUTIONAL SERVICES LLC
December 2023

Account name:
Account number:

DAVID A SMITH FOD

Your Financial Advisor:
WILLIAMS 866-488-8883

Your assets • Equities • Common stock (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 29 (\$)	Value on Dec 29 (\$)	Unrealized gain or loss (\$)	Holding period
Security total	Aug 21, 23	115,000	149.371	17,177.75	170.100	19,561.50	2,383.75	ST
Lilly Eli & Co		218,000	109.305	23,828.41		37,081.80	13,253.39	
Symbol: LLY Exchange: NYSE								
EAI: \$764 Current yield: 0.89%								
Security total	Jun 19, 17 Jan 24, 18	38,000 109,000	82.694 84.769	3,142.39 9,239.87	582.920 582.920	22,150.96 63,538.28	19,008.57 54,298.41	LT LT
LOREAL CO ADR FRANCE ADR								
Symbol: LRLCY Exchange: OTC								
EAI: \$379 Current yield: 1.07%								
Security total	Jul 12, 16 May 30, 19	259,000 96,000	38.529 54.088	9,979.20 5,192.52	99.410 99.410	25,747.19 9,543.36	15,767.99 4,350.84	LT LT
LVMH MOET HENNESSY LOUIS ADR								
Symbol: LVMUY Exchange: OTC								
EAI: \$786 Current yield: 1.35%								
Security total	Jul 18, 16 Jan 9, 19	221,000 136,000	31.112 60.741	6,875.76 8,260.90	162.450 162.450	35,901.45 22,093.20	29,025.69 13,832.30	LT LT
MASTERCARD INC CL A								
Symbol: MA Exchange: NYSE								
EAI: \$206 Current yield: 0.62%								
Security total	Mar 11, 20 Apr 25, 22 Aug 21, 23	19,000 27,000 32,000	270.416 351.258 393.472	5,137.92 9,483.98 12,591.12	426.510 426.510 426.510	8,103.69 11,515.77 13,648.32	2,965.77 2,031.79 1,057.20	LT LT ST
MASTERCARD INC CL A								
Symbol: MA Exchange: NYSE								
EAI: \$206 Current yield: 0.62%								
Security total		78,000	348.885	27,213.02		33,267.78	6,054.76	
MEDTRONIC PLC								
Symbol: MDT Exchange: NYSE								
EAI: \$248 Current yield: 3.34%								
MERCEDES-BENZ GROUP AG								
UNSPONSORED ADR								
Symbol: MBGYY Exchange: OTC								
EAI: \$398 Current yield: 5.84%								
MERCK & CO INC COM								
Symbol: MRK Exchange: NYSE								
EAI: \$779 Current yield: 2.82%								
Security total	Oct 19, 23 Aug 21, 23	90,000 395,000	72.482 18.362	6,523.44 7,253.26	82.380 17.240	7,414.20 6,809.80	890.76 -443.46	ST ST
MEDTRONIC PLC								
Symbol: MDT Exchange: NYSE								
EAI: \$248 Current yield: 3.34%								
MERCEDES-BENZ GROUP AG								
UNSPONSORED ADR								
Symbol: MBGYY Exchange: OTC								
EAI: \$398 Current yield: 5.84%								
MERCK & CO INC COM								
Symbol: MRK Exchange: NYSE								
EAI: \$779 Current yield: 2.82%								
Security total	Jul 12, 16 May 30, 19	137,000 116,000	56.808 75.847	7,782.81 8,798.28	109.020 109.020	14,935.74 12,646.32	7,152.93 3,848.04	LT LT

continued next page



UBS Financial Services Inc.
December 31, 2013

Account name: DAVID A SMITH TUD
Account number: [REDACTED]

Your Financial Advisor
WILLIAM 606 488-4483

Your assets - Equities - Common stock (continued)

Security	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31, 13	Value on Dec 31, 13	Unrealized gain or loss (\$)	Holding period
WATTS ELECTRONICS CORP A								
Symbol: WAT A Exchange: OTC	Dec 26, 13	23,000	353.604	10,312.58	353.960	10,351.84	39.26	ST
MICROSOFT CORP								
Symbol: MSFT Exchange: OTC	Jul 14, 13	200,000	32.594	6,518.80	379.249	84,981.04	78,462.24	LT
Symbol: MSFT Exchange: OTC	Jan 24, 13	40,000	92.897	3,715.88	379.610	15,143.65	11,427.77	LT
Symbol: MSFT Exchange: OTC	Jun 9, 13	47,000	164.637	7,759.98	375.808	17,471.44	9,711.46	LT
Symbol: MSFT Exchange: OTC	May 28, 13	79,000	125.410	9,901.59	376.346	29,857.94	19,956.35	LT
Symbol: MSFT Exchange: OTC		899,000	77.909	70,540.10		69,977.68	1,562.42	
MONSIEUR STANLEY								
Symbol: MBS F Exchange: NYSE	May 26, 00	401,000	45.720	17,350.40	93.292	37,353.29	19,992.89	LT
Symbol: MBS F Exchange: NYSE								
NESTLE S A SPONSORED ADR								
Symbol: NESM Exchange: ADR	Aug 31, 13	76,000	23.071	1,750.52	29.636	2,247.69	597.17	LT
Symbol: NESM Exchange: ADR	Jul 26, 13	9,000	337.614	3,038.53	486.990	4,382.94	1,344.41	LT
Symbol: NESM Exchange: ADR	Nov 14, 00	25,000	951.258	23,781.45	486.610	12,170.00	2,211.55	LT
Symbol: NESM Exchange: ADR	Jan 4, 02	34,000	590.272	20,069.29	486.880	16,553.92	3,515.37	LT
Symbol: NESM Exchange: ADR								
NETEON INC								
Symbol: NETN Exchange: OTC								
Symbol: NETN Exchange: OTC								
SECURITY GROUP								
Symbol: SECUR Exchange: NYSE	Feb 13, 00	70,000	103.114	7,217.98	108.990	7,627.30	409.32	LT
Symbol: SECUR Exchange: NYSE	Mar 1, 00	100,000	84.180	8,418.00	108.990	10,899.00	2,481.00	LT
Symbol: SECUR Exchange: NYSE		172,000	92.100	15,841.20		18,571.64	2,730.44	
Symbol: SECUR Exchange: NYSE								
WATSON CORP SPONSORED ADR								
Symbol: WATNY Exchange: OTC	Oct 19, 17	109,000	54.832	5,966.50	49.400	5,371.60	894.90	LT
Symbol: WATNY Exchange: OTC								
WATSON CORP								
Symbol: WAT Exchange: NYSE	Jul 19, 16	74,000	1.486	3,097.74	109.180	7,871.87	4,774.13	LT
Symbol: WAT Exchange: NYSE								

of 15 and more pages



UBS Financial Services Inc.
December 2023

Account name:
Account number:

DAVID A SMITH TOD

Your Financial Advisor:
WILLIAMS 866-488-8883

Your assets • Equities • Common stock (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 29 (S)	Value on Dec 29 (S)	Unrealized gain or loss (S)	Holding period
Security total	May 30, 19	87 000	51 840	4,510.12	105.430	9,172.41	4,662.29	LT
		161 000	47 063	7,577.16		16,974.23	9,397.07	
OTIS WORLDWIDE CORP								
Symbol: OTIS Exchange: NYSE								
EAI: \$139 Current yield: 1.52%	Jul 12, 16	102 000	54 676	5,577.04	89.470	9,125.94	3,548.90	LT
PACCAR INC								
Symbol: PCCAR Exchange: OTC								
EAI: \$366 Current yield: 1.11%	Mar 2, 23	244 000	74 570	18,195.25	57.650	23,826.50	5,631.35	ST
	Mar 23, 23	95 000	70 724	6,718.87	97.650	9,276.75	2,557.88	ST
Security total		339 000	73 493	24,914.12		33,103.35	8,189.23	
PANASONIC CORP SPON ADR								
Symbol: PCRFY Exchange: OTC								
EAI: \$165 Current yield: 1.70%	Mar 24, 20	985 000	7 097	6,991.43	9.840	9,692.40	2,700.97	LT
PROCTER & GAMBLE CO								
Symbol: PG Exchange: NYSE								
EAI: \$655 Current yield: 2.57%	Jul 6, 23	174 000	152 156	26,475.17	146.540	25,497.96	-977.21	ST
QUALCOMM INC								
Symbol: QCOM Exchange: OTC								
EAI: \$323 Current yield: 2.21%	Oct 21, 22	101 000	114.340	11,548.36	144.630	14,607.63	3,059.27	LT
RIO TINTO PLC SPON ADR								
Symbol: RIO Exchange: NYSE								
EAI: \$934 Current yield: 5.38%	Jun 27, 18	118 000	55.144	6,507.09	74.460	8,786.28	2,279.19	LT
	Jul 10, 18	115 000	56 024	6,442.78	74.460	8,562.90	2,120.12	LT
Security total		233 000	55.579	12,949.87		17,349.18	4,389.31	
RTX CORP								
Symbol: RTX Exchange: NYSE								
EAI: \$481 Current yield: 2.80%	Jul 12, 16	204 000	57 692	11,769.30	84.140	17,164.56	5,395.26	LT
SALESFORCE, INC.								
Symbol: CRM Exchange: NYSE								
	Mar 11, 20	54 000	154 847	8,361.78	263.140	14,209.56	5,847.78	LT
	Nov 8, 22	175 000	147 938	25,889.18	263.140	46,045.50	20,160.32	LT
Security total		229 000	149.568	34,250.96		60,259.06	26,008.10	
SANOFI SPON ADR								
Symbol: SNY Exchange: OTC								
EAI: \$395 Current yield: 2.77%	Aug 21, 23	287 000	53 956	15,483.75	49.730	14,272.51	-1,211.24	ST

continued next page



UBS Financial Services Inc.
December 2013

Account name:
Account number:

DAVID A SMITH TOD

Your Financial Advisor:
WILLIAM S 555 480 8525

Your assets • Equities • Common stock (continued)

Security	Trade date	Number of shares	Acquire price/ Acquire price net interest	Cost basis (\$)	Price per share on Dec 20, 13	Value on Dec 20, 13	Unrealized gain or loss (\$)	Hold period
Symbol: SPAC Exchange NYSE								
UBS 3.84% Current yield 1.04%	Jul 13, 16	140,000	78.384	10,972.56	154.590	21,547.60	10,575.04	1
	Feb 15, 18	75,000	105.187	7,874.55	154.560	11,430.45	3,555.90	11
Security total		215,000	87.65	18,847.12		32,978.05	14,129.95	
Symbol: EEC SE UNSPONSORED ADR								
Symbol: BEGSV Exchange: OTC								
EEC 10.44% Current yield 1.70%	Apr 24, 17	80,135	15.977	1,280.67	40.190	3,231.23	1,950.56	1
	Feb 15, 18	45,000	17.516	7,83.67	40.035	1,801.58	9,181.68	1
Security total		125,135	16.761	20,640.36		4,432.81	28,433.89	
Symbol: CHANLY CORP NYSE								
Symbol: CHANLY Exchange: NYSE								
CHANLY 3.75% Current yield 1.25%	Aug 2, 22	113,000	67.484	7,617	68.600	7,743	126	1
	Aug 15, 22	183,000	74.067	13,501.56	68.600	12,552.30	1,949.26	1
Security total		296,000	70.754	21,118.56		20,295.30	8,696.56	
Symbol: TCO NY Exchange: NYSE								
TCO 11.00% NY	Nov 8, 22	11,000	479.183	5,271.31	709.400	7,803.40	2,532.09	1
Symbol: PEC SPON ADR								
Symbol: SHIL Exchange: NYSE								
SHIL 5.863% Current yield 3.75%	Oct 8, 20	346,000	26.377	9,143.43	65.800	22,864.20	13,720.77	1
Symbol: SLECF Exchange: OTC								
SLECF 5.843% Current yield 1.20%	Jul 12, 16	177,000	51.855	9,191.19	93.540	16,088.82	7,166.69	1
	Apr 24, 17	6,000	71.417	4,287.05	93.540	5,612.40	1,460.12	1
	Jun 19, 17	76,000	70.822	5,382.48	93.540	7,104.04	1,726.56	1
Security total		259,000	62.661	19,106.73		29,265.10	10,356.37	
Symbol: CGSP SPON ADR								
Symbol: SMOCA Exchange: OTC								
SMOCA 3.204% Current yield 0.86%	Apr 21, 17	336,000	14.171	4,761.52	26.700	8,971.20	4,209.58	1
	May 30, 19	350,000	16.794	5,936.38	26.700	9,385.50	3,448.62	1
Security total		686,000	15.753	10,697.90		18,356.70	7,658.20	

continued next page



UBS
December 2023

Account number:

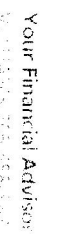


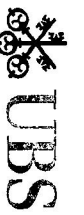
Your Financial Advisor:
WILLIAMS 866-488-8863

Your assets • Equities • Common stock (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 29 (\$)	Value on Dec 29 (\$)	Unrealized gain or loss (\$)	Holding period
SONY GROUP CORP SPONSORED ADR								
Symbol: SONY Exchange: NYSE								
EAI: 547 Current yield: 0.44%	Jul 14, 21	45,000	105.119	4,730.39	94.690	4,261.05	-469.34	LT
	Aug 2, 22	69,000	86.411	5,962.37	94.690	6,533.61	571.24	LT
Security total		114,000	93.796	10,692.76		10,794.66	101.90	
STARBUCKS CORP								
Symbol: SBUX Exchange: OTC								
EAI: 5404 Current yield: 2.38%	Sep 2, 22	177,000	83.813	14,835.05	96.010	16,993.77	2,158.72	LT
TAIWAN SEMICONDUCTOR MFG CO LTD ADR								
Symbol: TSM Exchange: NYSE								
EAI: 5576 Current yield: 1.46%	Apr 24, 17	140,000	32.720	4,580.92	104.000	14,560.00	9,979.08	LT
	Mar 24, 20	140,000	48.456	6,783.89	104.000	14,560.00	7,776.11	LT
	Apr 19, 23	99,000	86.835	8,596.74	104.000	10,296.00	1,699.26	ST
Security total		379,000	52.669	19,961.55		39,416.00	19,454.45	
THERMO FISHER SCIENTIFIC INC								
Symbol: TMO Exchange: NYSE								
EAI: 531 Current yield: 0.27%	Feb 14, 20	22,000	339.309	7,464.80	530.790	11,677.38	4,212.58	LT
TOTALENERGIES SE SPON ADR								
Symbol: TTE Exchange: NYSE								
EAI: 51,171 Current yield: 3.85%	Oct 8, 20	451,000	35.020	15,794.14	67.380	30,388.38	14,594.24	LT
UNION PACIFIC CORP								
Symbol: UNP Exchange: NYSE								
EAI: 5681 Current yield: 2.12%	Sep 11, 19	48,000	166.722	8,002.68	245.620	11,789.75	3,787.08	LT
	Mar 26, 20	83,000	139.543	11,582.07	245.620	20,386.46	8,804.39	LT
Security total		131,000	149.502	19,584.75		32,176.22	12,591.47	
UNITEDHEALTH GROUP INC								
Symbol: UNH Exchange: NYSE								
EAI: 5308 Current yield: 1.43%	Jul 6, 23	41,000	469.622	19,254.52	526.470	21,585.27	2,330.75	ST
VERALTO CORP								
Symbol: VLTQ Exchange: NYSE								
EAI: 511 Current yield: 0.43%	Feb 18, 20	15,000	57.542	863.14	82.260	1,233.90	370.76	LT
	May 7, 20	16,000	55.683	890.94	82.260	1,316.16	425.22	LT
Security total		31,000	56.583	1,754.08		2,550.06	795.98	

continued next page





UBS Financial Services Inc.
December 2023

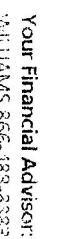
Account name:
Account number:

DAVID A SMITH TCD

Your Financial Advisor:
WILLIAM/S 866-488-8883

Your assets , Equities , Closed end funds & Exchange traded products (continued)

Holding	Number of shares	Purchase price/ Average price per share (\$)	Client investment (\$)	Cost basis (\$)	Price per share on Dec 29 (\$)	Value on Dec 29 (\$)	Unrealized (tax) gain or loss (\$)	Investment return (\$)	Holding period
Symbol: FDN									
Trade date: Oct 21, 22	113,000	129.669	14,652.67	14,652.67	186.550	21,080.15	6,427.48	6,427.48	LT
ISHARES GLOBAL HEALTHCARE ETF									
Symbol: IXL									
Trade date: Sep 22, 22	117,000	76.793	8,984.89	8,984.85	86.720	10,146.24	1,161.35	1,161.35	LT
EAI: \$140 Current yield: 1.38%									
ISHARES US PHARMACEUTICALS ETF									
Symbol: IHE									
Trade date: Oct 26, 23	136,000	177.242	23,986.58	23,986.58	185.401	25,214.53	1,227.95	1,227.95	ST
EAI: \$349 Current yield: 1.38%									
ISHARES MSCI EUROPE FINANCIALS ETF									
Symbol: EUFN									
Trade date: Jul 22, 20	1,180,000	15.390	18,160.75	18,160.75	20.960	24,732.80	6,572.05		LT
Trade date: Oct 23, 20	517,000	14.306	7,396.25	7,396.25	20.960	10,836.32	3,440.07		LT
Trade date: Aug 26, 22	500,000	15.458	7,729.05	7,729.05	20.960	10,480.00	2,750.95		LT
Trade date: Feb 22, 23	864,000	19.609	16,942.26	16,942.26	20.960	18,109.44	1,167.18		ST
EAI: \$2,451 Current yield: 3.82%									
Security total	3,061,000	16.409	50,228.31	50,228.31		64,158.56	13,930.25	13,930.25	
VAINECK SEMICONDUCTOR ETF									
Symbol: SMH									
Trade date: Oct 21, 22	250,000	92.042	23,010.58	23,010.58	174.870	43,717.50	20,706.92		LT
Trade date: Feb 22, 23	82,000	117.655	9,647.72	9,647.72	174.870	14,339.34	4,691.62		ST
Trade date: Apr 28, 23	94,000	123.022	11,564.14	11,564.14	174.870	16,437.78	4,873.64		ST
EAI: \$444 Current yield: 0.60%									
Security total	426,000	103.809	44,222.44	44,222.44		74,494.62	30,272.18	30,272.18	
Total			\$141,377.29	\$141,377.29		\$195,094.10	\$53,716.81	\$53,716.81	
Total estimated annual income: \$3,384									

[illegible]



UBS

UBS INSTITUTION SERVICES LLC
December 2023

Account number: [REDACTED]

Your Financial Advisor:
WILLIAMS 866-488-8883

Account activity this month (continued)

Dividend and interest income (continued)

Taxable dividends (continued)

Date	Activity	Description	Amount (\$)
Dec 12	Foreign Dividend	SONY GROUP CORP SPONSORED ADR PAID ON CUSIP: 835699307 / SYMBOL: SONY	30.95
Dec 12	Dividend	UNITEDHEALTH GROUP INC PAID ON SYMBOL: UNH	114
Dec 12	Dividend	UNITEDHEALTH GROUP INC PAID ON SYMBOL: UNH	41
Dec 14	Dividend	APPLIED MATERIALS INC PAID ON SYMBOL: AMAT	77.08
Dec 14	Dividend	APPLIED MATERIALS INC PAID ON SYMBOL: AMAT	105.60
Dec 14	Dividend	GENERAL MOTORS CO PAID ON SYMBOL: GM	27.27
Dec 14	Dividend	GENERAL MOTORS CO PAID ON SYMBOL: GM	261.25
Dec 14	Dividend	HOME DEPOT INC PAID ON SYMBOL: HD	9.92
Dec 14	Dividend	HOME DEPOT INC PAID ON SYMBOL: HD	261.25
Dec 14	Dividend	INGERSOLL RAND INC PAID ON SYMBOL: IR	9.92
Dec 14	Dividend	INGERSOLL RAND INC PAID ON SYMBOL: IR	294.00
Dec 14	Dividend	MICROSOFT CORP PAID ON SYMBOL: MSFT	80.80
Dec 14	Dividend	MICROSOFT CORP PAID ON SYMBOL: MSFT	120.36
Dec 14	Dividend	QUALCOMM INC PAID ON SYMBOL: QCOM	191.36
Dec 14	Dividend	QUALCOMM INC PAID ON SYMBOL: QCOM	101.63
Dec 14	Dividend	RTX CORP PAID ON SYMBOL: RTX	231.04
Dec 14	Dividend	RTX CORP PAID ON SYMBOL: RTX	422.94
Dec 15	Dividend	COCA COLA CO COM PAID ON SYMBOL: KO	145.00
Dec 15	Dividend	COCA COLA CO COM PAID ON SYMBOL: KO	426
Dec 19	Foreign Dividend	BP PLC SPON ADR PAID ON CUSIP: 055622104 / SYMBOL: BP	444.19
Dec 20	Foreign Dividend	BP PLC SPON ADR PAID ON CUSIP: 055622104 / SYMBOL: BP	65.08
Dec 20	Foreign Dividend	SHELL PLC SPON ADR PAID ON CUSIP: 780259305 / SYMBOL: SHEL	54.37
Dec 21	Foreign Dividend	SHELL PLC SPON ADR PAID ON CUSIP: 780259305 / SYMBOL: SHEL	357
Dec 21	Foreign Dividend	LVMH MOET HENNESSY LOUIS ADR PAID ON CUSIP: 502441306 / SYMBOL: LVMUY	136
Dec 22	Dividend	LVMH MOET HENNESSY LOUIS ADR PAID ON CUSIP: 502441306 / SYMBOL: LVMUY	136
Dec 22	Dividend	BLACKROCK INC PAID ON SYMBOL: BLK	145.00
Dec 22	Dividend	BLACKROCK INC PAID ON SYMBOL: BLK	145.00
Dec 22	Dividend	VANECK SEMICONDUCTOR ETF PAID ON SYMBOL: SMH	444.19
Dec 22	Dividend	VANECK SEMICONDUCTOR ETF PAID ON SYMBOL: SMH	444.19
Dec 27	Dividend	ISHARES GLOBAL HEALTHCARE ETF PAID ON SYMBOL: IYJ	117
Dec 27	Dividend	ISHARES GLOBAL HEALTHCARE ETF PAID ON SYMBOL: IYJ	117
Dec 27	Dividend	ISHARES US PHARMACEUTICALS ETF PAID ON SYMBOL: IHE	136
Dec 27	Dividend	ISHARES US PHARMACEUTICALS ETF PAID ON SYMBOL: IHE	136

continued next page



UBS

UBS Financial Services Inc.
December 2023

Account name:
Account number:

10000000000000000000

Your Financial Advisor:
WILLIAM S 206 401 1000

Account activity this month

Dividend and interest income (continued)

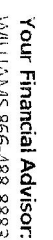
Variable Dividend (cont. USD)

Date	Activity	Description	Amount (\$)
Dec 07	Dividend	5-AERET US F FOCHE FINANCIAL PAID ON SYMBOL: EUPH	379.84
Dec 08	Dividend	BANK OF AMER CORP PAID ON SYMBOL: BAC	190.80
Dec 08	Dividend	GOLDMAN SACHS GROUP INC PAID ON SYMBOL: GS	176.00
Dec 08	Dividend	UNION PAC CORP PAID ON SYMBOL: UNP	170.30
Dec 08	Dividend	AMGEN INC PAID ON SYMBOL: AMGN	141.75

Total taxable dividends

Total dividend and interest income

Date	Activity	Description	Amount (\$)
Dec 07	Fee	PANASONIC CORP SPON ADR CUSIP: 65932JAN10 / SYMBOL: PAN	14.75
Dec 07	Fee	ORION CORP SPON ADR CUSIP: 664731AC1 / SYMBOL: OMNRY	2.86
Dec 11	Fee	SPAC CORP SPON ADR CUSIP: 78415YBN1 / SYMBOL: TSCAY	26.67
Dec 12	Fee	HONDA MOTOR CO ADR JAPN ADR CUSIP: 454228BG1 / SYMBOL: HMC	45.07
Dec 12	Fee	NOVARTIS CORP SPON ADR CUSIP: 67366B11 / SYMBOL: NOV	3.74
Dec 10	Fee	EPHEDRA INC CUSIP: 33302L10 / SYMBOL: EPH	1.17
Dec 11	Fee	LYNN PACIFIC HOLDINGS LTD S ADR CUSIP: 50044JPN1 / SYMBOL: LYV	20.53
Dec 08	Fee	SEAN PULLEY CUSIP: 80106V10 / SYMBOL: SEY	2.07
Total fees			-\$90.39





UBS

UBS Financial Services Inc.
December 2023

Account name:
Account number:

DAVID A. SMITH 1000

Your Financial Advisor:
WILLIAMS 866-482-8983

Account activity this month (continued)

Date	Description	Amount (USD)
Dec 28	Bought RMA GOVERNMENT MONEY MARKET FD	100.46
Dec 28	Bought RMA GOVERNMENT MONEY MARKET FD	751.04
Dec 27	Bought RMA GOVERNMENT MONEY MARKET FD	329.66
Dec 26	Bought RMA GOVERNMENT MONEY MARKET FD	459.19
Dec 28	Bought RMA GOVERNMENT MONEY MARKET FD	-9,212.65
Dec 29	Bought RMA GOVERNMENT MONEY MARKET FD	619.83
Dec 29	Closing RMA Government Money Market Fd	\$25,772.84



Your notes

End of statement for account number [REDACTED]



UBS Financial Services Inc.
100 Hudson Street
New York, NY 10038-6001

UBS Financial Services Inc.

UBS Financial Services Inc.

December 2023

Your Financial Advisor:
David Smith, CFP®

Visit our website:
www.ubs.com

Account name: DAVID A SMITH
EFT-NA
Account type: Equity
Account number: [REDACTED]

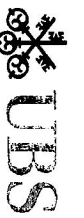
Value of your account

	on November 30, 2023	on December 29, 2023
Your assets	\$123,440.28	\$129,814.26
Your liabilities	\$0.00	\$0.00
Value of your account	\$123,440.28	\$129,814.26

- Your account instructions
- Account managed by Investment Advisor at your direction (MTR, NY 99-800-350-4071).
 - UBS Financial Services Inc. is your sole custodian.
 - No account costs (e.g., advisory fees) are charged to your account.
 - Statement copies are sent to interested party.

Change in the value of your account

	on November 30, 2023	on December 29, 2023
Opening account value	\$123,440.28	\$97,730.98
Dividend and interest income	\$0.00	\$1,864.26
Change in net value	\$0.00	\$30,109.00
Closing account value	\$123,440.28	\$129,814.26



UBS Financial Services Inc.
December 2023

Account name:
Account type:
Account number:

DAVID A SMITH
Roth IRA

Your Financial Advisor:
WILLIAMS 866-488-8883

Cash activity summary

See *Account activity* this month for details. Balances in your Sweep Options are included in the opening and closing balances value. FDIC insurance applies to deposits at UBS Bank USA and all banks participating in the UBS FDIC-insured Deposit Program and the UBS Insured Sweep Program. It does not apply to deposits at UBS AG, Stamford Branch. SIPC protection applies to money market sweep fund holdings but not bank deposits. See *Important information about your statement* on the last two pages of this document for details.

	December 2023 (\$)	Year to date (\$)
Opening balances	\$1,283.07	\$1,151.83
<i>Additions</i>		
Dividend and interest income	653.18	1,980.28
Proceeds from investment transactions	0.00	11,751.10
Total additions	\$653.18	\$13,731.38
<i>Subtractions</i>		
Funds withdrawn for investments bought	0.00	-12,946.96
Total subtractions	\$0.00	-\$12,946.96
Net cash flow	\$653.18	\$784.42
Closing balances	\$1,936.25	\$1,936.25

Dividend and interest income earned

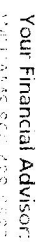
For purposes of this statement, taxability of interest and dividend income has been determined from a US tax reporting perspective. Based upon the residence of the account holder, account type, or product type, some interest and/or dividend payments may not be subject to United States (US) and/or Puerto Rico (PR) income taxes. The client monthly statement is not intended to be used and cannot be relied upon for tax purposes. Clients should refer to the applicable tax reporting forms they receive from UBS annually, such as the Forms 1099 and the Forms 480, for tax reporting information. It is the practice of UBS to file the applicable tax reporting forms with the US Internal Revenue Service and PR Treasury Department, and in such forms accurately classify dividends and/or interest as tax exempt or taxable income. Please consult your individual tax preparer.

	December 2023 (\$)	Year to date (\$)
Dividends	653.18	1,913.08
Total current year	\$653.18	\$1,918.08
Prior year adjustment	0.00	52.20
Total dividend & interest	\$653.18	\$1,980.28

Summary of gains and losses

Values reported below exclude products for which gains and losses are not classified. Interest income for short-term obligations that were held to maturity or redeemed is displayed as realized gain; however, it will be reported as interest income on your annual 1099 and PR480 6 tax forms.

	Realized gains and losses		Unrealized
	December 2023 (\$)	Year to date (\$)	gains and losses (\$)
Short term	0.00	154.24	732.60
Long term	0.00	3,470.99	46,476.88
Total	\$0.00	\$3,625.23	\$47,209.48



2023 Year-End valuation statement - Form 5498

Beneficiaries you've named for this account

It is a common mistake to think that the only way to avoid the problems of the first two methods is to use a third method, the "method of least squares." This method is also based on the assumption that the data are normally distributed, and it is also subject to the same problems as the first two methods. The only way to avoid these problems is to use a method that does not rely on the assumption of normality. The method of least squares is a good method for many problems, but it is not a magic bullet. It is important to understand the assumptions of the method and to use it appropriately.



Your notes

Account name:
Account type:

[REDACTED]

Your Financial Advisor

Your assets

Some prior income and current values shown may be approximate. As a result, gains and losses may not be accurately reflected. See *NOTES* to financial statements at the end of the document for more information on

Cash

Cash and money balances

	Opening balance on Dec 1, 1987	Closing balance on Dec 31, 1987	Price per share on Dec 31, 1987	Payout ratio	Days to maturity	Days to payoff
AAA-BAA "BOND" WARRANTS	\$100.00	\$60.00	\$20	4:00%	50-100 days	75
noncumulative						

Equities

closed end funds & Exchange traded products

Get involved in the life of a different church and have fun while you do it. It's not just for the young. It's for everyone. So they don't get lost, the values you receive each time you attend should become a part of the life.

God bless the first four years of life for the young people who have been so blessed by the love and care of the people of the Church of England. For the young people who have been so blessed by the love and care of the people of the Church of England.

There is no doubt that the new French law will have a beneficial effect on the development of the French economy. The French Government has taken the right decision to reduce the tax burden on the French economy. The French Government has taken the right decision to reduce the tax burden on the French economy. The French Government has taken the right decision to reduce the tax burden on the French economy.

FACE ONLY. YOU DO NOT HAVE TO ANSWER THE QUESTIONS. YOU MAY WRITE OR TYPE ANYTHING YOU WANT TO SAY TO THE PERSONS YOU ARE MEETING. YOU MAY ALSO WRITE OR TYPE ANYTHING YOU WANT TO SAY TO THE PERSONS YOU ARE MEETING.

Package size	Chrom	Cost	Pin + per volume	Value on pin + per volume	Unrecovered loss on pin + per volume	Unrecovered loss on pin + per volume
Blanket average price of 2000						
1000						
2000						
3000						
4000						
5000						
6000						
7000						
8000						
9000						
10000						
11000						
12000						
13000						
14000						
15000						
16000						
17000						
18000						
19000						
20000						
21000						
22000						
23000						
24000						
25000						
26000						
27000						
28000						
29000						
30000						
31000						
32000						
33000						
34000						
35000						
36000						
37000						
38000						
39000						
40000						
41000						
42000						
43000						
44000						
45000						
46000						
47000						
48000						
49000						
50000						
51000						
52000						
53000						
54000						
55000						
56000						
57000						
58000						
59000						
60000						
61000						
62000						
63000						
64000						
65000						
66000						
67000						
68000						
69000						
70000						
71000						
72000						
73000						
74000						
75000						
76000						
77000						
78000						
79000						
80000						
81000						
82000						
83000						
84000						
85000						
86000						
87000						
88000						
89000						
90000						
91000						
92000						
93000						
94000						
95000						
96000						
97000						
98000						
99000						

Copyright © 2007 by John Wiley & Sons, Inc.

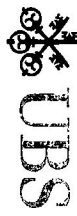
100

第 10 卷

CONCLUSIONS

IN CONGRESS

1000



UBS Financial Services Inc.
December 2023

Account name:
Account type:
Account number:

DAVID A SMITH
Roth IRA

Your Financial Advisor:
WILLIAM S 866-488-8883

Your assets , Equities , Closed end funds & Exchange traded products (continued)

Holding	Number of shares	Purchase price/ Average price per share (\$)	Client investment (\$)	Cost basis (\$)	Price per share on Dec 29 (S)	Value on Dec 29 (S)	Unrealized (tax) gain or loss (S)	Investment return (S)	Holding period
FUND ETF									
Symbol: XLI									
Trade date: Sep 18, 19	19,000	79.448	1,509.53	1,509.53	113.990	2,165.81	656.28		LT
Trade date: May 26, 20	24,000	67.294	1,615.06	1,615.06	113.990	2,735.76	1,120.70		LT
EAI: \$80 Current yield: 1.63%									
Security total	43,000	72.665	3,124.59	3,124.59		4,901.57	1,776.98	1,776.98	
INVESCO QQQ TRUST ETF									
Symbol: QQQ									
Trade date: Feb 15, 17	67,000	129.157	8,653.58	8,653.58	409.520	27,437.64	19,784.06		LT
Trade date: Jan 10, 19	8,000	162.312	1,298.50	1,298.50	409.520	3,276.16	1,977.66		LT
Trade date: Jul 26, 19	16,000	196.169	3,138.71	3,138.71	409.520	6,552.32	3,413.61		LT
EAI: \$211 Current yield: 0.57%									
Security total	91,000	143.855	13,090.79	13,090.79		37,266.32	24,175.53	24,175.53	
INVESCO S&P 500 TOP 50 ETF									
Symbol: XLG									
Trade date: Feb 16, 17	50,000	16.560	1,490.45	1,490.45	37.720	3,394.80	1,904.35		LT
Trade date: May 26, 20	130,000	23.096	3,002.49	3,002.49	37.720	4,903.60	1,901.11		LT
EAI: \$81 Current yield: 0.98%									
Security total	220,000	20.422	4,492.94	4,492.94		8,298.40	3,805.46	3,805.46	
INVESCO NASDAQ INTERNET ETF									
Symbol: PNOI									
Trade date: Oct 14, 20	85,000	43.763	3,719.86	3,719.86	36.070	3,065.95	-653.91		LT
Trade date: Dec 20, 21	25,000	42.199	1,054.99	1,054.99	36.070	901.75	-153.24		LT
Security total	110,000	43.408	4,774.85	4,774.85		3,967.70	-807.15	-807.15	
ISHARES MSCI JAPAN ETF									
Symbol: EWJ									
Trade date: Apr 25, 17	24,000	52.712	1,265.11	1,265.11	64.140	1,539.36	274.25		LT
Trade date: Jun 5, 17	24,000	55.335	1,328.05	1,328.05	64.140	1,539.36	211.31		LT
EAI: \$63 Current yield: 2.05%									
Security total	48,000	54.024	2,593.16	2,593.16		3,078.72	485.56	485.56	
ISHARES MSCI GLOBAL SELECT									

continued next page



Account name:
Account type:
Account number:

Your Financial Advisor
 800-4-A-15 866-486-1993

continued next page



UBS Financial Services Inc.
December 2023

Account name:
Account type:
Account number:

DAVID A SMITH
Roth IRA

Your Financial Advisor:
WILLIAMS 866-488-8883

Your assets • Equities • Closed end funds & Exchange traded products (continued)

Holding	Number of shares	Purchase price/ Average price per share (\$)	Client investment (\$)	Cost basis (\$)	Price per share on Dec 29 (\$)	Value on Dec 29 (\$)	Unrealized (tax) gain or loss (\$)	Investment return (\$)	Holding period
Trade date: Mar 2, 18	48,000	27.104	1,301.01	1,301.01	68.180	3,272.64	1,971.63		LT
Trade date: Sep 26, 18	54,000	29.529	1,594.61	1,594.61	68.180	3,681.72	2,087.11		LT
Trade date: Apr 7, 20	48,000	32.256	1,548.31	1,548.31	68.180	3,272.64	1,724.33		LT
Trade date: Aug 5, 22	20,000	52.872	1,057.45	1,057.45	68.180	1,363.60	306.15		LT
EAI: \$91 Current yield: 0.55%									
Security total	242,000	28.675	6,939.25	6,939.25		16,499.56	9,560.31	9,560.31	
ISHARES US TRANSN ETF									
Symbol: IYT									
Trade date: Mar 8, 23	8,000	234.113	1,872.91	1,872.91	262.430	2,099.44	226.53	226.53	ST
EAI: \$26 Current yield: 1.24%									
ISHARES US MEDICAL DEVICES ETF									
Symbol: IHI									
Trade date: May 7, 20	42,000	44.094	1,851.97	1,851.97	53.970	2,266.74	414.77	414.77	LT
EAI: \$12 Current yield: 0.53%									
ISHARES MSCI EUROPE FINANCIALS ETF									
Symbol: EUFN									
Trade date: Apr 25, 17	243,000	21.506	5,226.18	5,226.18	20.960	5,093.28	-132.90		LT
Trade date: Jun 5, 17	59,000	22.310	1,316.29	1,316.29	20.960	1,236.64	-79.65		LT
EAI: \$242 Current yield: 3.82%									
Security total	302,000	21.664	6,542.47	6,542.47		6,329.92	-212.55	-212.55	
SPDR S&P RETAIL ETF									
Symbol: XRT									
Trade date: Mar 8, 23	40,000	65.715	2,628.61	2,628.61	72.320	2,892.80	264.19	264.19	ST
EAI: \$40 Current yield: 1.38%									
VANGUARD FTSE EUROPE ETF									
Symbol: VGK									
Trade date: Feb 14, 17	120,000	49.697	5,963.72	5,963.72	64.480	7,737.60	1,773.88		LT
Trade date: Jun 5, 17	22,000	57.265	1,259.84	1,259.84	64.480	1,418.56	158.72		LT
Trade date: Apr 26, 22	30,000	59.129	1,773.89	1,773.89	64.480	1,934.40	160.51		LT
EAI: \$349 Current yield: 3.15%									

continued next page



Total estimated annual income: **\$1,818**

Your total assets

	Purchase price/ Number Average price of shares per share (\$)	Client Investment (\$)	Cost basis (\$)	Price per share on Dec. 29, 1951	Value on Dec. 29, 1951	Unrealized gain (\$ or loss (\$))	Investment return (%) per period
Holding							
Security total	47,050	8,997.45	8,997.45		11,097.56	2,099.11	2,099.11
Total		\$80,668.53	\$80,668.53		\$127,878.01	\$47,209.48	\$47,209.48

[illegible]

Account activity this month

Dividend and interest income



UBS Financial Services Inc.
December 2023

Account name: DAVID A SMITH
Account type: Roth IRA
Account number: [REDACTED]

Your Financial Advisor:
WILLIAMS 866-488-8883

Account activity this month (continued)

Date	Activity	Description	Amount (\$)
Dividend and interest income (continued)			
<i>Dividends (continued)</i>			
Dec 27	Dividend	ISHARES MSCI GLOBAL SELECT METALS & MINING PRODUCERS ETF PAID ON 46	46.98
Dec 27	Dividend	SYMBOL: PICK	
Dec 27	Dividend	ISHARES U.S. FINANCIALS ETF PAID ON 63	25.86
Dec 27	Dividend	SYMBOL: IYF	
Dec 27	Dividend	ISHARES MSCI EUROZONE ETF PAID ON 123	43.21
Dec 27	Dividend	SYMBOL: EZU	
Dec 27	Dividend	ISHARES GLOBAL ENERGY ETF PAID ON 162	64.89
Dec 27	Dividend	SYMBOL: IXC	
Dec 27	Dividend	ISHARES GLOBAL HEALTHCARE ETF PAID ON 53	28.92
Dec 27	Dividend	SYMBOL: IYJ	
Dec 27	Dividend	ISHARES GLOBAL TECH ETF PAID ON 242	51.33
Dec 27	Dividend	SYMBOL: IXN	
Dec 27	Dividend	ISHARES US TRANSN ETF PAID ON 8	6.79
Dec 27	Dividend	SYMBOL: IYT	
Dec 27	Dividend	ISHARES US MEDICAL DEVICES ETF PAID ON 42	4.07
Dec 27	Dividend	SYMBOL: IHI	
Dec 27	Dividend	ISHARES MSCI EUROPE FINANCIALS ETF PAID ON 302	96.67
Dec 27	Dividend	SYMBOL: EUFN	
Dec 28	Dividend	INVECO QQQ TRUST ETF PAID ON 91	73.55
Dec 28	Dividend	SYMBOL: QQQ	
Total dividends			\$653.18
Total dividend and interest income			\$653.18
Money balance activities			
Date	Activity	Description	Amount (\$)
Nov 30	Balance forward		\$1,283.07
Dec 1	Bought	RMA GOVERNMENT MONEY MARKET FD AS OF 11/30/23	5.07
Dec 22	Bought	RMA GOVERNMENT MONEY MARKET FD	144.55
Dec 26	Bought	RMA GOVERNMENT MONEY MARKET FD	19.37
Dec 28	Bought	RMA GOVERNMENT MONEY MARKET FD	410.64
Dec 29	Bought	RMA GOVERNMENT MONEY MARKET FD	73.55
Dec 29	Closing RMA Government Money Market Fd		\$1,936.25



QFS Financial Services, Inc.
Equal Opportunity for Americans
New York, NY 10019-6921



2023 Year End Summary

Account name: DAVID A SALTZTOD
Account number: [REDACTED]

Your Financial Advisor:
WILLIAM 559-473-6525

DAVID A SALTZTOD
708 GLENDALE DRIVE
WINTER SPRING, IL 62708-4913

Summary of gains and losses

	Amount
Short term	22,452.24
Long term	21,058.05
Total	\$-771.76



Account number:

Your Financial Advisor:
WILLIAMS 866-488-8883

Realized gains and losses

Estimated 2023 gains and losses for transactions with trade dates through 12/29/23 have been incorporated into this statement and are not intended for tax purposes. Please note that gain or loss recognized on the sale or redemption of certain Structured Products, like Contingent Debt Securities, may be ordinary, and not capital, gain or loss. Please check with your tax advisor. Interest income for short-term obligations that were held to maturity or redeemed is displayed as realized gain, however, it will be reported as interest income on your annual 1099 and PR480 6 tax forms. To calculate gains and losses, we liquidate the oldest security lot first. This is known as first-in, first-out or FIFO accounting method. We use this method unless you specified which tax lot to close when you placed your order. This is known as versus purchases or VSP order.

See important information about your statement on the last page of this statement for more information. We may not adjust gains and losses for all capital changes. We automatically adjust cost basis for tax-exempt and AMT coupon municipal securities for estimated amortization of bond premiums and for accreted OID securities issued at a discount. If you requested that UBS adjust cost basis for the bond premium amortization on taxable debt securities, then cost basis reflected for these securities has been adjusted. Estimates in the Unclassified section can not be classified as short term or long term because information is missing, or the product is one in which the gain/loss calculation is not provided.

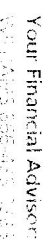
Short-term capital gains and losses

Security description	Method	Quantity or face value	Purchase date	Sale date	Sale amount (\$)	Cost basis (\$)	Wash sale cost basis adjustment(\$)	Loss (\$)	Gain (\$)
BANK OF AMER CORP	FIFO	484,000	Apr 19, 23	Aug 21, 23	14,049.97	14,528.85		-478.88	
BLOCK INC CL A	FIFO	477,000	Oct 24, 22	Apr 18, 23	30,503.74	26,897.29			3,606.45
BOEING COMPANY	FIFO	87,000	Mar 01, 23	Oct 19, 23	16,034.61	17,731.31		-1,696.70	
CITIGROUP INC	FIFO	401,000	Mar 02, 23	Aug 21, 23	16,800.89	20,434.40		-3,633.51	
CROWN CASTLE INC REIT	FIFO	118,000	Nov 08, 22	Aug 21, 23	11,654.45	15,317.65		-3,663.20	
FIRST TRUST DOW JONES INTERNET INDEX FUND ETF	FIFO	92,000	Oct 21, 22	Mar 01, 23	12,489.56	11,929.61			559.95
FORD MOTOR CO COM	FIFO	841,000	Sep 02, 22	Aug 21, 23	10,017.49	12,884.46		-2,866.97	
HUBSPOT INC	FIFO	14,000	Sep 22, 22	Apr 18, 23	5,814.09	3,890.96			1,923.13
LYFT INC CL A	FIFO	827,000	Sep 22, 22	Jul 06, 23	7,919.28	12,452.47		-4,533.19	
PEPSICO INC	FIFO	140,000	Jul 06, 23	Oct 19, 23	22,570.56	26,098.31		-3,527.75	
ROCHE HLDG LTD SPONS ADR	FIFO	413,000	Sep 22, 22	Aug 21, 23	14,879.96	16,453.94		-1,573.98	
SWITZ ADR	FIFO								
SCHLUMBERGER LTD	FIFO	136,000	Feb 22, 23	Jul 05, 23	6,690.01	7,179.63		-489.62	
NETHERLANDS ANTIILLES	FIFO	93,000	Sep 01, 22	Jul 06, 23	12,182.53	15,148.82		-2,966.29	
TARGET CORP	FIFO	645,000	Aug 21, 23	Oct 26, 23	20,539.41	23,662.66		-3,123.25	
US BANCORP DEL (NEW)	FIFO								
Total					\$202,146.55	\$224,610.36		-\$28,553.34	\$6,089.53
Net short-term capital gains and losses								-\$22,463.81	

Long-term capital gains and losses

Security description	Method	Quantity or face value	Purchase date	Sale date	Sale amount (\$)	Cost basis (\$)	Wash sale cost basis adjustment(\$)	Loss (\$)	Gain (\$)
AMAZON.COM INC	FIFO	186,000	Jul 15, 16	Mar 01, 23	17,089.59	6,855.31			10,234.28

continued next page





Your notes

1

End of statement for account number