

General Information

Name: Mr Jerome Kaszubowski

PID 256661

AGENCY INFORMATION

Organization	Suborganization	Title
Highlands County	Elected Constitutional Officer	Clerk of Circuit Court

CANDIDATE FOR

Position	Agency Name	Position sought or held
Clerk of the Courts and Comptroller	Highlands County Clerk of Court	Clerk of the Circuit Court and Comptroller

Net WorthMy Net Worth as of May 31, 2024 was \$ 847,883.80.

2023 Form 6 - Full and Public Disclosure of Financial Interests

Filed with COE: 06/05/2024

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 \$ 75,708.33.

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

Description of Asset	Value of Asset
Primary residence 300 Ruffians Way Sebring FL 33875	\$ 621,000.00
2006 Chevy Silverado	\$ 3,311.00
2023 Kubota Tractor, loader, mower	\$ 40,731.00
2019 Nissan Rogue	\$ 12,602.00
Club Car Golf Cart	\$ 2,200.00
Pacific Life Annuity	\$ 57,734.56
Nationwide Fixed Account	\$ 87,190.31
Fidelity Traditional IRA	\$ 77,464.48
MidFlorida Credit Union	\$ 21,167.50
Cattle	\$ 9,300.00
See Attached	

Liabilities

LIABILITIES IN EXCESS OF \$1,000:

Name of Creditor	Address of Creditor	Amount of Liability
MidFlorida Credit Union	129 S Kentucky Ave Lakeland FL 33801	\$ 126,120.46
Kubota Credit Corporation USA	PO Box 2046 Grapevine TX 76099	\$ 34,858.05
TD Bank Visa Card	PO Box 100205 Columbia SC 29202	\$ 8,796.87

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
Highlands County Clerk of Court	590 S Commerce Ave Sebring FL 33870	\$ 133,251.72
Florida Retirement System - Div of Retirement	PO Box 9000 Tallahassee FL 32315	\$ 76,678.02

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.

Jerome Kaszubowski

Digitally signed: 06/05/2024

Filed with COE: 06/05/2024

INVESTMENT REPORT
May 1, 2024 - May 31, 2024

Envelope [REDACTED]

JEROME N KASZUBOWSKI
300 RUFFIANS WAY
SEBRING FL 33875-9789

BROKERAGE JEROME N KASZUBOWSKI - TRADITIONAL IRA -
FIDELITY MANAGEMENT TRUST CO - CUSTODIAN
▶ Account Number: [REDACTED]

Your Account Value: **\$77,464.48**

Change from Last Period: ▲ \$2,622.15

	This Period	Year-to-Date
Beginning Account Value	\$74,842.33	\$72,162.59
Subtractions	-102.34	-507.60
Change in Investment Value *	2,724.49	5,809.49
Ending Account Value **	\$77,464.48	\$77,464.48
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	\$77,464.48	

* Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity In or Out and Multi-currency transactions, plus any distribution and income earned during the statement period.
** Excludes unpriced securities.

Your Advisor/Agent

AE WEALTH MANAGEMENT LLC
2950 SW MCCLEURE ROAD
TOPEKA KS 66614

Advisor/Agent Message

Contact your advisor if your financial situation or investment objectives have changed or you wish to impose or modify a restriction on your account(s). Reasonable restrictions may be placed on your account to restrict for example, transactions for certain financial products or individual securities, such as tobacco-based securities or publicly traded companies in specific global locations. Portfolio managers utilize discretion for choosing securities in managed models so restrictions are unavailable.

Your Advisor is an independent organization and is not affiliated with Fidelity Investments. Brokerage services provided by Fidelity Brokerage Services LLC (FBS), Member NYSE, SIPC (800) 544-6666. Brokerage accounts carried with National Financial Services LLC (NFS), Member NYSE, SIPC.



Account Summary

Account Value: **\$77,464.48**

Change in Account Value **▲ \$2,622.15**

	This Period	Year-to-Date
Beginning Account Value	\$74,842.33	\$72,162.59
Subtractions	-102.34	-507.60
Transaction Costs, Fees & Charges	-102.34	-507.60
Change in Investment Value *	2,724.49	5,809.49
Ending Account Value	\$77,464.48	\$77,464.48
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	\$77,464.48	

* Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity In or Out and Multi-currency transactions, plus any distribution and income earned during the statement period.

Income Summary

	This Period	Year-to-Date
Tax-deferred	\$108.07	\$602.18
Total	\$108.07	\$602.18

Top Holdings

Description	Value	Percent of Account
Sterling Capital Short Duration Bd I	\$5,191.76	7%
Apple INC	3,845.00	5
Federated Hermes Sh Term Income Cl Is	3,793.44	5
Vanguard Index Funds S&P 500 ETF USD	3,392.34	4
Microsoft Corp	3,321.04	4
Bbh Limited Duration Fund Class I	2,856.26	4
Doubleline Low Duration Bond Cl I	2,366.18	3
Nvidia Corporation Com	2,192.66	3
Alphabet INC Cap Stk Cl A	1,897.50	2
Loomis Sayles Growth Cl Y	1,872.72	2
Total	\$30,728.90	39%



INVESTMENT REPORT
May 1, 2024 - May 31, 2024

Account # [REDACTED]
JEROME N KASZUBOWSKI - TRADITIONAL IRA

Account Summary

Estimated Cash Flow (Rolling as of May 31, 2024)

Month	Bond & CD Income	Bond & CD Principal	Stock Income	ETP Income	Mutual Fund Income	Other Income	Total Est. Cash Flow
June 2024	--	--	\$68	\$61	\$75	--	\$204
July	--	--	26	--	70	5	101
August	--	--	33	--	70	--	103
September	--	--	68	50	75	--	193
October	--	--	26	--	70	5	101
November	--	--	33	--	70	--	103
December	--	--	68	61	120	--	249
January 2025	--	--	26	--	70	5	101
February	--	--	33	--	70	--	103
March	--	--	68	50	75	--	193
April	--	--	26	--	70	5	101
May	--	--	33	--	70	--	103
Total	--	--	\$508	\$222	\$905	\$20	\$1,655

This table presents the estimated monthly interest and dividend income and return of principal that your current holdings may generate over the next rolling 12 months. The cash flows displayed are estimates provided for informational purposes only and there is no guarantee that you will actually receive any of the amounts displayed. These estimates should not be relied upon for making investment, trading or tax decisions. The estimates for fixed income are calculated using the security's coupon rate. The estimates for all other securities are calculated using an indicated annual dividend (IAD). The IAD is an estimate of a security's dividend payments for the next 12 months calculated based on prior and/or declared dividends for that security. IADs are sourced from third party vendors believed to be reliable, but no assurance can be made as to accuracy. There are circumstances in which these estimates will not be presented for a specific security you hold.

Bond & CD Income includes interest payments for fixed and variable rate bonds, international bonds that pay in USD, and Certificates of Deposit (CDs).

Bond & CD Principal includes maturing principal payments for fixed and variable rate bonds, international bonds that pay in USD, and Certificates of Deposit (CDs).

Stock Income includes estimated dividend payments for common stocks, preferred stocks, ADRs, closed-end mutual funds, and MLPs.

ETP Income includes estimated dividend payments for Exchange Traded Funds (ETFs) and Exchange Traded Notes (ETNs).

Mutual Fund Income includes estimated dividend payments for Fidelity and non-Fidelity mutual funds.

Other Income includes, but is not limited to estimated dividend payments for Unit Investment Trusts (UITs), REITs, and LPs.

This table does not include cash flow from foreign denominated fixed income.

-- not available



INVESTMENT REPORT
May 1, 2024 - May 31, 2024

Account # [REDACTED]
JEROME N KASZUBOWSKI - TRADITIONAL IRA

Holdings

Core Account

Description	Quantity	Price Per Unit	Total Market Value	Cost	Unrealized Gain/Loss	Est. Annual Income (EAI)	Est.Yield (EY)
FIDELITY GOVERNMENT CASH RESERVES (FDRXX)	865.260	\$1.0000	\$865.26	not applicable	not applicable	\$42.82	4.950%
-- 7-day Yield: 4.99%							
Total Core Account (1% of account holdings)			\$865.26			\$42.82	

Mutual Funds

Description	Quantity	Price Per Unit	Total Market Value	Cost	Unrealized Gain/Loss	Est. Annual Income (EAI)	Est.Yield (EY)
Stock Funds							
CAUSEWAY INTERNATIONAL VALUE INSTL (CIVIX)	43.409	\$20.9300	\$908.55	\$831.98	\$76.57	\$15.77	1.740%
FEDERATED HERMES MDT SMALL CAP GROWTH IS (QISGX)	4.297	25.2000	108.28	93.12	15.16	-	-
HARDING LOEVNER INTL DVP MKRKS EQT INSTL (HLIDX)	62.834	13.3600	839.46	748.59	90.87	-	-
HOTCHKIS & WILEY SML CAP DIV VAL I (HWVIX)	30.412	12.4600	378.93	360.12	18.81	6.01	1.590
LOOMIS SAYLES GROWTH CL Y (LSGRX)	72.954	25.6700	1,872.72	1,620.07	252.65	-	-
PRINCIPAL ORIGIN EMERGING MARKETS I (POEIX)	34.207	10.5800	361.91	318.00	43.91	7.36	2.030
STERLING CAPITAL EQUITY INCOME CL I (BEGIX)	47.362	27.3900	1,297.24	1,233.16	64.08	19.33	1.490
TOUCHSTONE MID CAP GROWTH FUND - INSTL (TEGIX)	18.990	37.2600	707.56	616.53	91.03	-	-
TOUCHSTONE MID CAP VALUE FUND CL I (TCVIX)	47.790	23.1800	1,107.77	1,011.70	96.07	-	-
VICTORY SOPHUS EMERGING MKRKS CL Y (RSENX)	17.223	19.7500	340.15	316.70	23.45	8.39	2.470
ALLSPRING SPECIAL INTERNTL SM CAP INST (WCIX)	38.998	11.7200	457.05	430.83	26.22	7.61	1.670
Total Stock Funds (11% of account holdings)			\$8,379.62	\$7,580.80	\$798.82	\$64.47	



INVESTMENT REPORT
May 1, 2024 - May 31, 2024

Account XXXXXXXXXX
JEROME N KASZUBOWSKI - TRADITIONAL IRA

Holdings

Mutual Funds (continued)

Description	Quantity	Price Per Unit	Total Market Value	Cost	Unrealized Gain/Loss	Est. Annual Income (EAI)	Est. Yield (EY)
Bond Funds							
SHEKMAN CAP FLTNG RATE INCOME INSTL (SFHX)	98.727	\$9.1700	\$905.32	\$909.84	-\$4.52	\$75.38	8.330%
BBH LIMITED DURATION FUND CLASS I (BBBI)	276.770	10.3200	2,856.26	2,801.90	54.36	132.58	4.640
DOUBLELINE LOW DURATION BOND CL I (DBLSX)	247.250	9.5700	2,366.18	2,340.79	25.39	112.45	4.750
FEDERATED HERMES SH TERM INCOME CL IS (FSTYX)	452.139	8.3900	3,793.44	3,721.40	72.04	127.95	3.370
PGIM SHORT-TERM CORP BOND CL Z (PIFZX)	173.120	10.4500	1,809.10	1,763.15	45.95	66.50	3.680
STERLING CAPITAL SHORT DURATION BD I (BBSGX)	628.543	8.2600	5,191.76	5,122.58	69.18	206.76	3.980
VOYA SECURITIZED CREDIT FUND CL I (VOCFX)	196.123	9.2900	1,821.98	1,769.78	52.20	78.13	4.290
Total Bond Funds (24% of account holdings)			\$18,744.04	\$18,429.44	\$314.60	\$799.75	
Total Mutual Funds (35% of account holdings)			\$27,123.66	\$26,010.24	\$1,113.42	\$864.22	

Exchange Traded Products

Includes exchange-traded funds (ETFs), exchange-traded notes (ETNs), and other exchange-traded vehicles.

Description	Quantity	Price Per Unit	Total Market Value	Cost	Unrealized Gain/Loss	Est. Annual Income (EAI)	Est. Yield (EY)
Equity ETPs							
FIDELITY MSCI CONSUMER DISCRETIONARY INDEX ETF (FDIS)	17.000	\$79.0000	\$1,343.00	\$1,305.05	\$37.95	\$10.39	0.770%
FIDELITY MSCI INDL INDEX ETF (FDU)	23.000	66.4300	1,527.89	1,315.14	212.75	19.99	1.310
FIDELITY MSCI REAL ESTATE INDEX ETF (FREL)	27.000	25.0800	677.16	662.31	14.85	24.71	3.650
FIDELITY MSCI UTILS INDEX ETF (FUTY)	29.000	46.8300	1,358.07	1,179.72	178.35	39.99	2.940



INVESTMENT REPORT
May 1, 2024 - May 31, 2024

Account # [REDACTED]
JEROME N KASZUBOWSKI - TRADITIONAL IRA

Holdings

Exchange Traded Products (continued)

Description	Quantity	Price Per Unit	Total Market Value	Cost	Unrealized Gain/Loss	Est. Annual Income (EAI)	Est. Yield (EY)
Equity ETPs (continued)							
FIDELITY MSCI MATLS INDEX ETF (FMAT)	18,000	51.6700	930.06	827.27	102.79	15.12	1.630
ISHARES TR RUS 2000 GRW ETF (IWO)	5,000	263.6200	1,318.10	1,195.49	122.61	8.65	0.660
ISHARES INC CORE MSCI EMERGING MKTS ETF (IEMG)	4,000	52.5900	210.36	189.88	20.48	5.84	2.780
ISHARES TR CORE MSCI INTL (IDEV)	8,000	68.2100	545.68	480.88	64.80	15.61	2.860
SPDR SER TR S&P 400 MDCP GRW(MDYG)	19,000	85.4800	1,624.12	1,373.51	250.61	16.49	1.020
SPDR SER TR S&P 400 MDCP VAL(MDYV)	16,000	74.8700	1,197.92	1,102.08	95.84	19.35	1.620
VANGUARD INDEX FUNDS S&P 500 ETF USD (VOO)	7,000	484.6200	3,392.34	2,835.25	557.09	44.89	1.320
Total Equity ETPs (18% of account holdings)			14,124.70	12,466.58	1,658.12		221.03

Total Exchange Traded Products (18% of account holdings)

\$14,124.70 \$12,466.58 \$1,658.12 \$221.03

Stocks

Common Stock

Description	Quantity	Price Per Unit	Total Market Value	Cost	Unrealized Gain/Loss	Est. Annual Income (EAI)	Est. Yield (EY)
Common Stock							
ABBVIE INC COM USD0.01(ABBV)	5,000	\$161.2400	\$806.20	\$759.23	\$46.97	\$31.00	3.850%
ADOBE INC COM(ADBE)	1,000	444.7600	444.76	498.53	-53.77	-	-
ADVANCED MICRO DEVICES INC(AMD)	4,000	166.9000	667.60	407.30	260.30	-	-
ALPHABET INC CAP STK CL A(GOOG)	11,000	172.5000	1,897.50	1,435.25	462.25	-	-
AMAZON.COM INC (AMZN)	7,000	176.4400	1,235.08	924.90	310.18	-	-
APPLE INC(AAPL)	20,000	192.2500	3,845.00	3,509.08	335.92	20.00	0.520
AFTARGROUP INC(ATR)	6,000	147.6900	886.14	775.23	110.91	9.84	1.110
BANK AMERICA CORP COM(BAC)	13,000	39.9900	519.87	390.75	129.12	12.48	2.400
BERKSHIRE HATHAWAY INC COM USD0.0033	3,000	414.4000	1,243.20	1,068.97	174.23	-	-
CLASS B (BRKB)							
CHEVRON CORP NEW COM(CVX)	4,000	162.3000	649.20	664.24	-35.04	26.08	4.020
CISCO SYSTEMS INC (CSCO)	14,000	46.5000	651.00	733.50	-82.50	22.40	3.440



INVESTMENT REPORT
May 1, 2024 - May 31, 2024

Account **JEROME N KASZUBOWSKI - TRADITIONAL IRA**

Holdings

Stocks (continued)

Description	Quantity	Price Per Unit	Total Market Value	Cost	Unrealized Gain/Loss	Est. Annual Income (EAI)	Est. Yield (EY)
Common Stock (continued)							
EVERCORE INC CLASS A(EVR)	2.000	202.9400	405.88	267.68	138.20	6.40	1.580
EXXON MOBIL CORP COM(XOM)	8.000	117.2600	938.08	775.22	162.86	30.40	3.240
META PLATFORMS INC CLASS A COMMON STOCK (META)	2.000	466.8300	933.66	603.75	329.91	4.00	0.430
GATX CORP COM STK USD0.625(GATX)	4.000	137.9600	551.84	499.20	52.64	9.28	1.680
GRACO INC (GGG)	6.000	80.7500	484.50	463.55	20.95	6.12	1.260
HOME DEPOT INC (HD)	3.000	334.8700	1,004.61	986.66	37.95	27.00	2.690
INTEL CORP COM USD0.001(INTC)	7.000	30.8600	215.95	284.31	-68.36	3.50	1.620
JPMORGAN CHASE & CO. COM(JPM)	6.000	202.6300	1,215.78	907.02	308.76	27.60	2.270
JOHNSON & JOHNSON COM USD1.00(JNJ)	6.000	146.6700	880.02	1,003.56	-123.54	29.76	3.360
MASTERCARD INCORPORATED CL A(MA)	1.000	447.0700	447.07	395.75	51.32	2.64	0.580
MCDONALD S CORP(MCD)	3.000	258.8900	776.67	761.38	15.29	20.04	2.580
MERCK & CO. INC COM (MRK)	4.000	125.5400	502.16	434.76	67.40	12.32	2.450
MICROSOFT CORP (MSFT)	8.000	415.1300	3,321.04	2,569.32	751.72	24.00	0.720
NVIDIA CORPORATION COM(NVDA)	2.000	1,096.3300	2,192.66	874.04	1,318.62	0.08	-
PALO ALTO NETWORKS INC COM USD0.0001 (PANW)	1.000	294.9100	294.91	272.80	22.11	-	-
PEPSICO INC(PEP)	6.000	172.9000	1,037.40	1,070.62	-33.22	32.52	3.130
PHILIP MORRIS INTERNATIONAL INC COM NPV (PM)	4.000	101.3800	405.52	379.03	26.49	20.80	5.180
PROCTER AND GAMBLE CO COM(PG)	8.000	164.5400	1,316.32	1,242.92	73.40	32.21	2.450
QUALCOMM INC (QCOM)	2.000	204.0500	408.10	350.67	57.43	6.80	1.670
RYDER SYSTEM INC (R)	3.000	121.4700	364.41	297.57	66.84	8.52	2.340
SALESFORCE INC COM(CRM)	2.000	234.4400	468.88	412.41	56.47	3.20	0.680
TRI POINTE HOMES INC COM (TPH)	13.000	38.7300	503.49	403.71	99.78	-	-
UGI CORP (UGI)	11.000	25.4600	280.06	288.29	-21.77	16.50	5.890
UNION PAC CORP COM(UNP)	3.000	232.8200	698.46	665.92	32.54	15.60	2.230
UNITEDHEALTH GROUP INC(UNH)	1.000	495.3700	495.37	507.26	-11.89	7.52	1.520
VERIZON COMMUNICATIONS INC(VZ)	9.000	41.1500	370.35	338.38	31.97	23.94	6.460
VISA INC (V)	2.000	272.4800	544.92	482.43	62.49	4.16	0.760
WATTS WATER TECHNOLOGIES INC(WTS)	3.000	199.1300	597.39	562.44	34.95	5.16	0.860



INVESTMENT REPORT
May 1, 2024 - May 31, 2024

Account XXXXXXXXXX
JEROME N KASZUBOWSKI - TRADITIONAL IRA

Holdings

Stocks (continued)

Description	Quantity	Price Per Unit	Total Market Value	Cost	Unrealized Gain/Loss	Est. Annual Income (EAI)	Est. Yield (EY)
Common Stock (continued)							
WESTERN ALLIANCE BANCORP(WAL)	3.000	63.0300	189.09	134.97	54.12	4.44	2.350
Total Common Stock (45% of account holdings)			\$34,690.14	\$29,392.60	\$5,297.54	\$506.31	
Total Stocks (45% of account holdings)			\$34,690.14	\$29,392.60	\$5,297.54	\$506.31	

Other

Description	Quantity	Price Per Unit	Total Market Value Accrued Interest (AI)	Cost	Unrealized Gain/Loss	Est. Annual Income (EAI)	Est. Yield (EY)
EASTGROUP PPTYS INC COM(EGP)	4.000	\$165.1800	\$660.72	\$705.90	-\$45.18	\$20.32	3.080%
Total Other (1% of account holdings)			\$660.72	\$705.90	-\$45.18	\$20.32	
Total Holdings			\$77,464.48	\$68,575.32	\$8,023.90	\$1,054.70	

All positions held in cash account unless indicated otherwise.

Total Cost does not include the cost basis on core, money market or other positions where cost basis is unknown or not applicable.

EAI Estimated Annual Income (EAI) & Estimated Yield (EY) - EAI is an estimate of annual income for a specific security position over the next rolling 12 months. EAI may be negative on short & EY positions. EY is calculated by dividing the current EAI for a security position by its statement closing date market value. EAI and EY are estimates only and may include return of principal and/or capital gains, which would render them overstated. Actual income and yield might be lower or higher than the estimated amounts. For calculation details, refer to the "Additional Information and Endnotes" section.



INVESTMENT REPORT
May 1, 2024 - May 31, 2024

Account
JEROME N KASZUBOWSKI - TRADITIONAL IRA

Activity

Dividends, Interest & Other Income

(Includes dividend reinvestment)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
04/30	DOUBLELINE LOW DURATION BOND CL I	258620863	Reinvestment	0.966	\$9.54000	-\$9.22
04/30	DOUBLELINE LOW DURATION BOND CL I	258620863	Dividend Received	-	-	9.22
04/30	FEDERATED HERMES SH TERM INCOME CL IS	31420C787	Reinvestment	1.590	8.34000	-13.26
04/30	FEDERATED HERMES SH TERM INCOME CL IS	31420C787	Dividend Received	-	-	13.26
04/30	PGIM SHORT-TERM CORP BOND CL Z	74441R508	Reinvestment	0.562	10.37000	-5.72
04/30	PGIM SHORT-TERM CORP BOND CL Z	74441R508	Dividend Received	-	-	5.72
04/30	SHENKMAN CAP FLTNG RATE INCOME INSTL	00770X576	Reinvestment	0.716	9.16000	-6.56
04/30	SHENKMAN CAP FLTNG RATE INCOME INSTL	00770X576	Dividend Received	-	-	6.56
04/30	STERLING CAPITAL SHORT DURATION BDI	85917L650	Reinvestment	2.278	8.23000	-18.75
04/30	STERLING CAPITAL SHORT DURATION BDI	85917L650	Dividend Received	-	-	18.75
04/30	VOYA SECURITIZED CREDIT FUND CL I	92913M732	Reinvestment	0.698	9.21000	-6.43
04/30	VOYA SECURITIZED CREDIT FUND CL I	92913M732	Dividend Received	-	-	6.43
05/01	GRACO INC	384109104	Dividend Received	-	-	1.53
05/01	VERIZON COMMUNICATIONS INC	92343V104	Dividend Received	-	-	5.99
05/09	MASTERCARD INCORPORATED CL A	57636Q104	Dividend Received	-	-	0.86
05/15	ABBIE INC COM USD0.01	00287Y109	Dividend Received	-	-	7.75
05/15	PROCTER AND GAMBLE CO COM	742718109	Dividend Received	-	-	8.05
05/16	APPLE INC	037833100	Dividend Received	-	-	5.00
05/16	APTARGROUP INC	038336103	Dividend Received	-	-	2.46
05/30	BBH LIMITED DURATION FUND CLASS I	05528X851	Reinvestment	1.152	10.31000	-11.88
05/30	BBH LIMITED DURATION FUND CLASS I	05528X851	Dividend Received	-	-	11.88
05/31	FIDELITY GOVERNMENT CASH RESERVES	316067107	Dividend Received	-	-	3.70
05/31	WESTERN ALLIANCE BANCORP	957638109	Dividend Received	-	-	1.11
Total Dividends, Interest & Other Income						\$36.25



INVESTMENT REPORT
May 1, 2024 - May 31, 2024

Account: [REDACTED]
JEROME N KASZUBOWSKI - TRADITIONAL IRA

Activity

Fees and Charges		
Date	Description	Amount
05/07	Advisor Fee	\$102.34
Total Fees and Charge		-\$102.34

Core Fund Activity

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

Settlement Account								
Date	Type	Transaction	Description	Quantity	Price	Amount	Balance	
05/01	CASH	You Bought	FIDELITY GOVERNMENT CASH RESERVES MORNING TRADE @ 1	7.520	\$1.0000	\$7.52	\$938.87	
05/07	CASH	You Sold	FIDELITY GOVERNMENT CASH RESERVES @ 1	-102.340	1.0000	-102.34	836.53	
05/09	CASH	You Bought	FIDELITY GOVERNMENT CASH RESERVES MORNING TRADE @ 1	0.660	1.0000	0.66	837.19	
05/15	CASH	You Bought	FIDELITY GOVERNMENT CASH RESERVES MORNING TRADE @ 1	15.800	1.0000	15.80	852.99	
05/16	CASH	You Bought	FIDELITY GOVERNMENT CASH RESERVES MORNING TRADE @ 1	7.460	1.0000	7.46	860.45	
05/31	CASH	You Bought	FIDELITY GOVERNMENT CASH RESERVES MORNING TRADE @ 1	1.110	1.0000	1.11	861.56	
05/31	CASH	Reinvestment	FIDELITY GOVERNMENT CASH RESERVES REINVEST @ \$1.000	3.700	1.0000	3.70	865.26	
Total Core Fund Activity							-\$66.09	

Additional Information and Endnotes

A COPY OF YOUR INVESTMENT REPORT IS AVAILABLE TO:

AE WEALTH MANAGEMENT LLC
2950 SW MCCLURE ROAD
TOPEKA KS 66614

AE WEALTH MANAGEMENT, LLC
2950 SW MCCLURE ROAD
TOPEKA KS 66614





Annual Statement

P.O. Box 2378 • Omaha, NE 68103-2378

Statement Period 05/08/2023 - 05/08/2024

Prepared For

JEROME KASZUBOWSKI
300 RUFFIANS WAY
SEBRING, FL 33875-9789

Your Financial Professional

JASON CHARLES BIANCE
FINANCIAL PROFESSIONAL (AE)
545 S PINE ST
SEBRING, FL 33870-3650
(863)304-8959

Customer Service Mon - Fri, 6 a.m. - 5 p.m. Pacific time
Contract Owners 1-800-722-4448

On the Internet www.PacificLife.com

INDEX DIMENSIONS

Contract Information

Contract Number [REDACTED]
Owner JEROME KASZUBOWSKI
Joint Owner NONE
Annuitant JEROME KASZUBOWSKI
Joint Annuitant NONE

Total Purchase Payment Amount \$52,500.00
Contract Type IRA
Scheduled Withdrawals NO
Phone/Electronic Auth OWNER
Issue Date 05/08/2019

Summary Values

Year-to-Date Contract Summary

End of Day Contract Value on 05/08/2023
Interest Earned
Withdrawals/Fees
Taxes Withheld
Withdrawal Charges
Market Value Adjustment
Total Contract Value on 05/08/2024

\$61,255.02
\$5,144.70
\$0.00
\$0.00
\$0.00
\$0.00
\$66,399.72

Contract Summary as of 05/08/2024

Total Contract Value \$66,399.72
Full Withdrawal Value \$57,734.56
Death Benefit \$66,399.72
Total Withdrawals Since 05/08/2019 \$0.00

Additional Information

Please review this statement carefully. If you identify an error on a statement, notify us in writing within 30 days from receipt of the statement on which the error occurred. Please consult your contract for specific information.

You can change your allocations up to 30 days after your contract anniversary. Go to www.PacificLife.com to obtain the Annual Transfer Election form.

Did You Know?

You can now add your bank account information to electronically transfer withdrawals from your Pacific Life annuity contract to your bank account.



P.O. Box 2378 • Omaha, NE 68103-2378

Annual Statement

Visit Our Website

For more information about your annuity, visit our website listed on the reverse. You may:

- View contract information
- View transaction history
- Request address changes
- Download forms and statement

Statement Terms

Contract Value	The sum of the Fixed Account Value and the Index-Linked Option Value(s).	S&P 500	This index offers a market capitalization-weighted index of 500 companies in leading industries of the U.S. economy. The index is a product of S&P Dow Jones Indices LLC and its affiliates. Standard & Poor's®, S&P® and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P") have been licensed for use by Pacific Life Insurance Company. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's Financial Services LLC, S&P Dow Jones Indices LLC, or their respective affiliates, and neither Standard & Poor's Financial Services LLC, S&P Dow Jones Indices LLC, or their respective affiliates make any representation regarding the advisability of purchasing such Product.
Death Benefit	The amount payable upon the death of the first owner or last annuitant. On any day prior to the Annuity Date, it is equal to the greater of: (a) the Contract Value plus any pro-rata Index-Linked Interest; or (b) the Guaranteed Minimum Surrender Value; less any premium taxes or other taxes, if applicable.		
Declared Index Interest Rate	The interest percentage that may be credited at the end of an Index Term with a Declared Index interest Option calculation. The initial Rate is shown in the contract. After the Initial Guarantee Period, new Declared Index Interest Rates may be declared on each Contract Anniversary. The rate will never be less than the Minimum Declared Index Interest Rate in the contract.	MSCI EAFE	The index is a free float-adjusted market capitalization-weighted index that is designed to measure the equity market performance of developed markets. The MSCI EAFE Index consists of developed market country indexes in Europe, Australasia, and the Far East. The Product and its MSCI EAFE® Index-Linked Options referred to herein are not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such Products or any index on which such Products are based. The Policy Contract contains a more detailed description of the limited relationship MSCI has with Pacific Life Insurance Company and any related products.
Full Withdrawal Value	The amount payable if the Contract is terminated before the Annuity Date.		
Fixed Account Guaranteed Rate	The annual rate of interest for the Fixed Account Option which is accrued daily. The initial Rate is shown in the contract. The Fixed Account Option Guaranteed Rate will be declared on each Contract Anniversary after the Initial Guarantee Period has expired and will never be less than the Minimum Fixed Account Option Guaranteed Rate in the contract.		
Guaranteed Minimum Surrender Value ("GMSV")	The minimum value you will receive upon surrender, death or annuitization. The GMSV equals 87.5% of Purchase Payments, less prior withdrawals and charges, accumulated with interest.	Market Value Adjustment	A Market Value Adjustment is assessed when a withdrawal occurs prior to the end of the withdrawal charge period. The MVA is deducted from or added to the withdrawal amount. As a general rule, if the current rates are higher, the MVA will lower the value. If current interest rates are lower, the MVA will increase the value.
GDB/GMWB Fee	Fee charged for the guaranteed death benefit (GDB) and/or guaranteed minimum withdrawal benefit (GMWB) optional rider.		
Index-Linked Interest Rate Cap ("Cap")	The maximum interest percentage that may be credited at the end of an Index Term with a Point-to-Point calculation. The initial Caps are shown in the contract. After the Initial Guarantee period, new caps may be declared on each Contract Anniversary. The Cap will never be less than the Minimum Cap in the contract.	Spread	A percentage that is deducted from any index return for the Index term. The remaining amount will then be credited to the contract. A spread may apply in addition to the participation rate for the Participation Rate and Enhanced Participation Rate options. Spreads applied to the crediting options are set annually and are guaranteed for one index term.
Index-Linked Interest	An interest amount credited to an Index-Linked Option.	Withdrawal	Amount withdrawn from contract prior to annuity date.
Index-Linked Option	An allocation option under the contract to which interest is credited based on the positive movement of an Index.	Withdrawal Charge	A charge assessed when a withdrawal occurs prior to the end of the withdrawal charge period. The amount of the withdrawal charge is determined by how long each purchase payment was held under your contract. A purchase payment is "one year old" or has an "age of one" from the day it is effective until the day preceding your Contract Anniversary. A purchase payment increases in age on the day preceding each Contract Anniversary. Withdrawal Charges are waived on certain withdrawals as described in the contract.
Index Term	A period used to measure the change in Index prices. At the end of the Index Term, we may credit Index-Linked Interest. The initial Index Term for an Index-Linked Option begins on the Contract Date, or for an additional Purchase Payment, the date the Purchase Payment was applied. Subsequent Index Terms begin on a Contract Anniversary. The end date for an Index Term is a Contract Anniversary, unless a death benefit is payable or annuitization begins prior to the Anniversary.		



P.O. Box 2378 • Omaha, NE 68103-2378

Annual Statement

Statement Period 05/08/2023 - 05/08/2024

Contract Number [REDACTED]
Owner JEROME KASZUBOWSKI
Annuitant JEROME KASZUBOWSKI

Customer Service Contract Owners 1-800-722-4448

Full Withdrawal Value Illustration

The values detailed below are for illustration purposes only. The Full Withdrawal Value assumes a full distribution was processed as of the date shown below and incurred the applicable Withdrawal Charges and Market Value Adjustment as of that date. Please refer to the Statement Terms section or your contract for more information regarding Withdrawal Charges and Market Value Adjustment. Upon a full distribution, your Withdrawal Value is the greater of the Contract Value after charges or the Guaranteed Minimum Surrender Value.

Total Contract Value on 05/08/2024	\$66,399.72
Withdrawal Charges	\$3,884.38
Market Value Adjustment	-\$4,780.78
Contract Value after charges	\$57,734.56
Guaranteed Minimum Surrender Value	\$49,609.75
Full Withdrawal Value on 05/08/2024	\$57,734.56
Full Withdrawal Value on 05/08/2023	\$53,197.76



Annual Statement

P.O. Box 2378 • Omaha, NE 68103-2378

Statement Period 05/08/2023 - 05/08/2024

Contract Number [REDACTED]
 Owner JEROME KASZUBOWSKI
 Annuitant JEROME KASZUBOWSKI

Customer Service Contract Owners 1-800-722-4448

Contract Value as of May 08, 2024

Interest Option	Contract Year Beginning Value	Withdrawals/Charges/Fees	Interest Earned	Transfer In/Out	Contract Year Ending Value
S&P500 ENPAR 1YR	61,255.02	\$0.00	\$5,144.70	\$0.00	\$66,399.72

Annuity Guarantees for Year Ending May 08, 2024

Interest Option	Index Term Beginning Date	Index Term Ending Date	Guaranteed Rate/Cap	Spread	Rate/Cap Guaranteed Until
S&P500 ENPAR 1YR	05/08/2023	05/08/2024	41.00%	2.00%	05/08/2024

Index-Linked Option Interest Crediting for Year Ending May 08, 2024

Interest Option	Net Amount	Starting Price	Ending Price	% Index Change	Guaranteed Rate/Cap	Spread	% Interest Credited	Interest Earned
S&P500 ENPAR 1YR	\$61,255.02	4,138.12	5,187.67	25.36%	41.00%	2.00%	8.39%	\$5,144.70

Annuity Guarantees for Year Beginning May 08, 2024

Interest Option	Index Term Beginning Date	Index Term Ending Date	Guaranteed Rate/Cap <\$100,000	Guaranteed Rate/Cap >=\$100,000	Spread	Rate/Cap Guaranteed Until
FIXED ACCOUNT	05/08/2024	05/08/2025	1.95%	2.45%	N/A	05/08/2025
S&P CAP IXD 1YR	05/08/2024	05/08/2025	4.05%	5.05%	N/A	05/08/2025
S&P CAP IXD 2 YR	05/08/2024	05/08/2026	8.75%	9.10%	N/A	05/08/2026
S&P500 PARRT 1YR	05/08/2024	05/08/2025	27.00%	32.00%	0.00%	05/08/2025
S&P500 PARRT 2YR	05/08/2024	05/08/2026	32.00%	36.00%	0.00%	05/08/2026
S&P500 ENPAR 1YR	05/08/2024	05/08/2025	41.00%	44.00%	2.00%	05/08/2025
S&P500 ENPAR 2YR	05/08/2024	05/08/2026	48.00%	52.00%	4.00%	05/08/2026
EAFE CAP IXD 1YR	05/08/2024	05/08/2025	4.05%	5.05%	N/A	05/08/2025
EAFE CAP IXD 2YR	05/08/2024	05/08/2026	8.75%	9.10%	N/A	05/08/2026
EAFE PARRT 1YR	05/08/2024	05/08/2025	27.00%	32.00%	0.00%	05/08/2025
EAFE PARRT 2YR	05/08/2024	05/08/2026	32.00%	36.00%	0.00%	05/08/2026
EAFE ENPAR 1YR	05/08/2024	05/08/2025	41.00%	44.00%	2.00%	05/08/2025
EAFE ENPAR 2YR	05/08/2024	05/08/2026	48.00%	52.00%	4.00%	05/08/2026