

2023 Form 6 - Full and Public Disclosure of Financial Interests

Filed with COE: 06/06/2024

General Information

Name: Hon Charles A. Francis

CONFIDENTIAL

PID 6603

AGENCY INFORMATION

Organization	Suborganization	Title
Judicial Senior Judges	Consent to be Assigned	Senior / Retired Judge

Net Worth

My Net Worth as of December 31, 2023 was \$ 1,612,927.00.

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 \$ 43,500.00.

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

Description of Asset	Value of Asset
Personal Residence	\$ 605,000.00
Personal Residence	\$ 612,000.00
See Attached	

Liabilities

LIABILITIES IN EXCESS OF \$1,000:

Name of Creditor	Address of Creditor	Amount of Liability
{REDACTED} Francis	{REDACTED}	\$ 24,000.00

JOINT AND SEVERAL LIABILITIES NOT REPORTED ABOVE:

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

Income

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

☐ I elect to file a copy of my 2023 federal income tax return and all W2s, schedules, and attachments.

PRIMARY SOURCES OF INCOME:

Name of Source of Income Exceeding \$1,000	Address of Source of Income	Amount
See 2023 Attachment 3 To Form 6	See 2023 attachment 3 to Form 6	\$ 142,249.00
See Attached		

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

Based on the office or position you hold, the certification of training required under Section 112.3142, F.S., is not applicable to you for this form year.

Signature of Reporting Official or Candidate

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

Charles A. Francis

Digitally signed: 06/06/2024

Filed with COE: 06/06/2024

CHARLES A. FRANCIS
ATTACHMENT 1 TO FORM 6 (2023)

DESCRIPTION OF ASSET		VALUE OF ASSET
1.	Personal Residence	\$605,000
2.	Truist Bank Account	\$ 23,141
3.	Wells Fargo Advisors – Charles A. Francis Revocable Trust	\$ 48,528
4.	National Life Ins. Co. - Cash Value of Policies	\$ 98,087
5.	Prudential Life Insurance – Cash Value of Policy	\$ 25,863
6.	2016 Honda CR-V	\$ 18,500
7.	80 shares Prudential Financial	\$ 9,577
8.	U.S. Series I Bonds	\$ 28,886
9.	First Fla. Credit Union Savings & CDs	\$142,261
10.	Nationwide Deferred Retirement Fund	\$524,252
11.	Aggregate value of goods and household effects	\$ 43,500
12.	Charles Schwab Deferred Retirement Account	\$ 22,464
13.	First Commerce Credit Union Savings and CDs	<u>\$ 51,368</u>
TOTAL		\$1,641,427

CHARLES A. FRANCIS
ATTACHMENT 2 TO FORM 6 (2023)

CHARLES A FRANCIS



Account statement

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

Account number: [REDACTED] Plan(s): 457(b)

Dates: 10/1/2023 - 12/31/2023

Balance and performance

Total account balance **\$546,721.38**

	Personal rate of return		Balance
	Quarterly	1-year	
457(b) Plan	1.14%	3.43%	\$522,797.40
Self-directed brokerage account			\$23,923.98

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

Quarterly activity

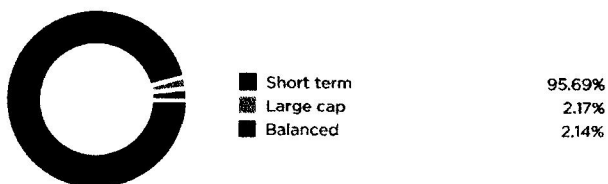
Previous quarter ending balance	\$516,886.95
Contributions	\$0.00
Rollovers/Transfers In	\$0.00
Dividends*	\$239.98
Investment gain/loss and Interest	\$5,783.24
Fees/Charges	-\$112.77
Withdrawals/Transfers Out	\$0.00
Current quarter ending balance	\$522,797.40
Self-directed brokerage account	\$23,923.98

* May include dividends, fund reimbursements and/or capital gains

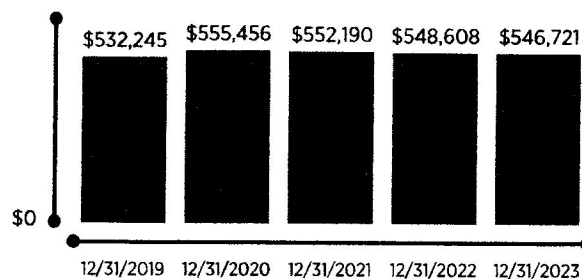
Current investments by asset class

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

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



Balance history



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

Take care of the ones you love

Review your participant account beneficiaries today

- It's important to set aside time to verify that your beneficiary information is current and accurate.

Ensure that your wishes are followed

- Review your account today to verify the accuracy of your current beneficiary information on file.

Please keep in mind that after significant life events, such as marriage, divorce or the birth of a child, you should always update your beneficiary information.

Keep your retirement plan on track

After confirming your beneficiaries, take time to review your retirement account:

- Take note of your potential monthly income in retirement

- Set or revisit your retirement goals

- Evaluate your investment strategy

- Consider increasing your contributions

Log into your account to download and complete a Participant Action form, or contact our solutions center (1-800-949-4457) to request a form to update your beneficiary election today.

NRQ-1501FL (11/23)

Contributions and withdrawals

	Contributions			Withdrawals	
	YTD contributions	Contributions this period*	Last paycheck amount*	YTD withdrawals	Last withdrawal amount
457(b) Plan	\$0.00	\$0.00	\$0.00	-\$22,301.12	\$0.00

*Contributions are only shown if made during this statement period

Total gain/loss since joining

	Contributions/Transfers In/ Loan payments since joining	Withdrawals/Transfers Out/Loan disbursements since joining	Gain/Loss/Fees	Total balance as of 12/31/2023
457(b) Plan	\$485,871.13	-\$66,443.71	\$127,293.96	\$546,721.38

"Since joining" refers to the period of time your account has been administered by Nationwide. If applicable, the Gain/Loss/Fees and Total Balance columns are inclusive of your Self-Directed Brokerage Account balance.

Required Minimum Distribution

The IRS may require you to take yearly Required Minimum Distributions (RMD) from your account. If you are a beneficiary or alternate payee, different rules may apply. Log into your account at www.nrsflorida.com to learn more and request your withdrawal.

Required Minimum Distribution (RMD) as of 12/31/2023

	Annual RMD amount	Remaining amount*
457(b)	\$22,301.12	\$0.00

*The remaining amount represents how much you may still have left to withdraw by the end of the year.

Beneficiaries

Primary		Contingent	
457(b)	FRANCIS	100%	FRANCIS
			BORDON
		50%	
		50%	



If no person, entity, or trust is listed as a beneficiary, a beneficiary designation may still exist on file. Please note that Nationwide does not guarantee the accuracy or completeness of any beneficiary designation(s).

Make sure your beneficiaries are the ones you want named. If you need to review and/or update, log into your account.

Investment activity

457(b) Salary Reduction

Investment option	Previous quarter balance	Contributions/Transfers In	Exchanges	Dividends*	Investment gain/loss & Interest*	Fees/Charges	Withdrawals/Transfers Out	Units/Shares	Units/Shares price	Current quarter balance
Large cap TRowePr Divd Gr I [®]	\$1,787.10	\$0.00	\$0.00	\$38.27	\$145.55	-\$0.40	\$0.00	27.8440	70.7700	\$1,970.52

Investment activity (continued)

457(b) Salary Reduction (continued)

Vngrd Inst Indx Inst Pls ^{II}	\$1,791.94	\$0.00	\$0.00	\$31.35	\$178.00	-\$0.41	\$0.00	5.0852	393.4700	\$2,000.88
Balanced										
Fid Puritan K6 ^{II}	\$1,802.36	\$0.00	\$0.00	\$14.52	\$166.54	-\$0.41	\$0.00	140.3404	14,1300	\$1,983.01
TRowePr Cap App A ^{II}	\$1,795.41	\$0.00	\$0.00	\$0.00	\$150.32	-\$0.39	\$0.00	37.9578	51.2500	\$1,945.34
Short term										
Nrs Florida Fixed Fund	\$174,037.32	\$0.00	\$0.00	\$0.00	\$1,387.12	-\$37.91	\$0.00	N/A	N/A	\$175,386.53
Total	\$181,214.13	\$0.00	\$0.00	\$84.14	\$2,027.53	-\$39.52	\$0.00			\$183,286.28

457(b) Rollover (Pre-Tax)

Investment option	Previous quarter balance	Contributions/ Transfers In	Exchanges	Dividends*	Investment gain/loss & Interest ⁶	Fees/ Charges	Withdrawals/ Transfers Out	Units/ Shares	Units/ Shares price	Current quarter balance
Large cap										
TRowePr Divd Gr I ^{II}	\$3,310.33	\$0.00	\$0.00	\$70.89	\$269.61	-\$0.76	\$0.00	51.5766	70.7700	\$3,650.07
Vngrd Inst Indx Inst Pls ^{II}	\$3,319.30	\$0.00	\$0.00	\$58.07	\$329.72	-\$0.76	\$0.00	9.4196	393.4700	\$3,706.33
Balanced										
Fid Puritan K6 ^{II}	\$3,338.60	\$0.00	\$0.00	\$26.88	\$308.51	-\$0.76	\$0.00	259.9599	14,1300	\$3,673.23
TRowePr Cap App A ^{II}	\$3,325.72	\$0.00	\$0.00	\$0.00	\$278.45	-\$0.74	\$0.00	70.3109	51.2500	\$3,603.43
Short term										
Nrs Florida Fixed Fund	\$322,378.87	\$0.00	\$0.00	\$0.00	\$2,569.42	-\$70.23	\$0.00	N/A	N/A	\$324,878.06
Total	\$335,672.82	\$0.00	\$0.00	\$155.84	\$3,755.71	-\$73.25	\$0.00			\$339,511.12

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

⁶ Gain/loss is the difference between the account balance on the first and last day of the period, after allowing for the effects of transactions

^{II} Fund is valued in shares rather than units

Transaction details

Pay date	Effective date	Total amount	Transaction type	Money source	Investment option	Price	Units/ Shares	Amount per fund
	10/13/2023	\$8.22	Dividend	457(b) Salary Reduction	Fid Puritan K6	12.9500	0.6346	\$8.22
	10/13/2023	\$15.22	Dividend	457(b) Rollover (Pre-Tax)	Fid Puritan K6	12.9500	1.1755	\$15.22
	10/31/2023	-\$13.18	Explicit Asset Fee	457(b) Salary Reduction	Fid Puritan K6	12.6300	-0.0098	-\$0.12
					Nrs Florida Fixed Fund	N/A	N/A	-\$12.70
					TRowePr Cap App A	46.2100	-0.0027	-\$0.12
					TRowePr Divd Gr I	64.5700	-0.0019	-\$0.12
					Vngrd Inst Indx Inst Pls	350.3700	-0.0004	-\$0.12
	10/31/2023	-\$24.50	Explicit Asset Fee	457(b) Rollover (Pre-Tax)	Fid Puritan K6	12.6300	-0.0189	-\$0.24
					Nrs Florida Fixed Fund	N/A	N/A	-\$23.54
					TRowePr Cap App A	46.2100	-0.0051	-\$0.24
					TRowePr Divd Gr I	64.5700	-0.0037	-\$0.24
					Vngrd Inst Indx Inst Pls	350.3700	-0.0007	-\$0.24
	11/30/2023	-\$12.90	Explicit Asset Fee	457(b) Salary Reduction	Fid Puritan K6	13.6100	-0.0102	-\$0.14
					Nrs Florida Fixed Fund	N/A	N/A	-\$12.37
					TRowePr Cap App A	49.2000	-0.0026	-\$0.12
					TRowePr Divd Gr I	69.6600	-0.0019	-\$0.13
					Vngrd Inst Indx Inst Pls	382.3600	-0.0004	-\$0.14
	11/30/2023	-\$23.89	Explicit Asset Fee	457(b) Rollover (Pre-Tax)	Fid Puritan K6	13.6100	-0.0183	-\$0.25
					Nrs Florida Fixed Fund	N/A	N/A	-\$22.90
					TRowePr Cap App A	49.2000	-0.0050	-\$0.24
					TRowePr Divd Gr I	69.6600	-0.0036	-\$0.25
					Vngrd Inst Indx Inst Pls	382.3600	-0.0007	-\$0.25
	12/13/2023	\$31.27	Capital Gain	457(b) Salary Reduction	TRowePr Divd Gr I	70.2200	0.4453	\$31.27
	12/13/2023	\$57.92	Capital Gain	457(b) Rollover (Pre-Tax)	TRowePr Divd Gr I	70.2200	0.8248	\$57.92
	12/13/2023	\$7.00	Dividend	457(b) Salary Reduction	TRowePr Divd Gr I	70.2200	0.0997	\$7.00

Transaction details (continued)

Pay date	Effective date	Total amount	Transaction type	Money source	Investment option	Price	Units/ Shares	Amount per fund
	12/13/2023	\$12.97	Dividend	457(b) Rollover (Pre-Tax)	TRowePr Divd Gr I	70.2200	0.1847	\$12.97
	12/15/2023	\$6.30	Dividend	457(b) Salary Reduction	Fid Puritan K6	13.9800	0.4503	\$6.30
	12/15/2023	\$11.66	Dividend	457(b) Rollover (Pre-Tax)	Fid Puritan K6	13.9800	0.8342	\$11.66
	12/27/2023	\$23.13	Capital Gain	457(b) Salary Reduction	Vngrd Inst Indx Inst Pls	394.3800	0.0586	\$23.13
	12/27/2023	\$42.84	Capital Gain	457(b) Rollover (Pre-Tax)	Vngrd Inst Indx Inst Pls	394.3800	0.1086	\$42.84
	12/27/2023	\$8.22	Dividend	457(b) Salary Reduction	Vngrd Inst Indx Inst Pls	394.3800	0.0208	\$8.22
	12/27/2023	\$15.23	Dividend	457(b) Rollover (Pre-Tax)	Vngrd Inst Indx Inst Pls	394.3800	0.0386	\$15.23
	12/29/2023	-\$13.44	Explicit Asset Fee	457(b) Salary Reduction	Fid Puritan K6	14.1300	-0.0105	-\$0.15
					Nrs Florida Fixed Fund	N/A	N/A	-\$12.84
					TRowePr Cap App A	51.2500	-0.0029	-\$0.15
					TRowePr Divd Gr I	70.7700	-0.0021	-\$0.15
					Vngrd Inst Indx Inst Pls	393.4700	-0.0004	-\$0.15
	12/29/2023	-\$24.86	Explicit Asset Fee	457(b) Rollover (Pre-Tax)	Fid Puritan K6	14.1300	-0.0189	-\$0.27
					Nrs Florida Fixed Fund	N/A	N/A	-\$23.79
					TRowePr Cap App A	51.2500	-0.0051	-\$0.26
					TRowePr Divd Gr I	70.7700	-0.0038	-\$0.27
					Vngrd Inst Indx Inst Pls	393.4700	-0.0007	-\$0.27

Additional account information

Self-directed brokerage account

457(b) Self-directed brokerage account value (as of 12/29/2023)

\$23,923.98

For more information regarding your self-directed brokerage account, please contact Schwab PCRA at 1-888-393-PCRA (7272).

Important disclosures

1st Qtr. yield = 2.91%; contract floor through 2024 = 2.90%.

Performance

The following are percentage changes in Net Assets (with capital gains and income dividends reinvested) for the funds under the Plan, for the respective periods ended 12/31/2023. The results shown represent past performance and do not represent expected future performance or experience. Past performance does not guarantee future results. Investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the data quoted. Performance data current to the most recent month-end may be obtained by visiting: www.nrsflorida.com.

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

✓ Checkmarked items indicate which funds you are invested in as of 12/31/2023

	Ticker Symbol	Fund	Morningstar Category	Total Return (%)		Average Annual Return (%)				Gross Expense (%)
				3 Month	1 YR	5 YR	10 YR	Since Inception	Inception Date	
Asset allocation										
	XX196	TRowePr RtrmtBal Trust F (b)	Allocation--30% to 50% Equity	7.32	11.50	6.24	4.76	5.47	1/13/2012	0.370
	XX184	TRowePr 2005 Trust F (b)	Target-Date 2000-2010	7.44	11.92	6.08	4.83	5.67	1/13/2012	0.370
	XX185	TRowePr 2010 Trust F (b)	Target-Date 2000-2010	7.70	12.53	6.56	5.19	6.22	1/13/2012	0.370
	XX186	TRowePr 2015 Trust F (b)	Target-Date 2015	7.89	13.06	7.15	5.68	6.98	1/13/2012	0.370
	XX187	TRowePr 2020 Trust F (b)	Target-Date 2020	8.14	13.65	7.77	6.19	7.71	1/13/2012	0.370
	XX188	TRowePr 2025 Trust F (b)	Target-Date 2025	8.55	14.73	8.58	6.75	8.46	1/13/2012	0.370
	XX189	TRowePr 2030 Trust F (b)	Target-Date 2030	9.31	16.54	9.41	7.32	9.17	1/13/2012	0.370
	XX190	TRowePr 2035 Trust F (b)	Target-Date 2035	10.00	18.47	10.26	7.82	9.76	1/13/2012	0.370

Performance (continued)

Ticker Symbol	Fund	Morningstar Category	Total Return (%)		Average Annual Return (%)				Inception Date	Gross Expense (%)
			3 Month	1 YR	5 YR	10 YR	Since Inception			
Asset allocation										
XX191	TRowePr 2040 Trust F (b)	Target-Date 2040	10.39	19.90	10.95	8.24	10.21	1/13/2012	0.370	
XX192	TRowePr 2045 Trust F (b)	Target-Date 2045	10.68	20.85	11.45	8.50	10.43	1/13/2012	0.370	
XX193	TRowePr 2050 Trust F (b)	Target-Date 2050	10.73	21.11	11.50	8.52	10.45	1/13/2012	0.370	
XX194	TRowePr 2055 Trust F (b)	Target-Date 2055	10.81	21.22	11.48	8.52	10.44	1/13/2012	0.370	
XX195	TRowePr 2060 Trust F (b)	Target-Date 2060	10.77	21.20	11.49	N/A	8.52	12/5/2014	0.370	
XX245	TRowePr 2065 Trust F (b)	Target-Date 2065+	10.80	21.24	N/A	N/A	8.90	10/19/2020	0.370	
Specialty										
TTMIX	TRowePr Comm Tech I	Communications	14.43	39.39	13.43	11.92	13.98	10/13/1993	0.680	
THISX	TRowePr Hlth Scnc I	Health	7.91	3.22	11.62	11.64	13.60	12/29/1995	0.670	
VGSNX	Vngrd RealEst Indx Inst	Real Estate	18.13	11.82	7.35	7.38	8.07	12/2/2003	0.100	
TSNIX	TRowePr Scnc Tech I	Technology	13.02	53.94	17.58	14.85	11.50	9/30/1987	0.690	
International										
RNWGX	AmFds New Wld R6	Diversified Emerging Mkts	8.95	16.22	8.93	5.51	7.86	6/17/1999	0.570	
VTSNX	Vngrd Ttl IntlStkIndx Inst	Foreign Large Blend	9.97	15.52	7.37	4.12	4.89	11/29/2010	0.080	
TROIX	TRowePr Ovrseas Stk I	Foreign Large Blend	9.94	16.56	8.33	4.49	3.62	12/29/2006	0.670	
Small cap										
PRJIX	TRowePr New Hrizns I	Mid-Cap Growth	9.79	21.49	12.87	11.65	11.61	6/3/1960	0.660	
VSCIX	Vngrd SmCap Indx Inst	Small Blend	13.41	18.22	11.72	8.44	8.88	7/7/1997	0.040	
VSENX	JPM SmCap Eq R6	Small Blend	12.47	12.16	10.91	8.70	12.41	12/20/1994	0.750	
XX436	SmCap Val Eq D	Small Blend	13.32	12.56	10.17	7.23	9.74	1/13/2012	0.640	
WIAEX	Wasatch SmCap Gr Inst	Small Growth	12.10	21.33	11.29	8.74	11.58	12/8/1986	1.060	
XX435	SmCap Cor Eq D	Small Growth	14.87	18.12	11.83	9.19	11.91	1/13/2012	0.740	
DVZRX	DE SmCap Val R6	Small Value	11.71	9.67	10.50	N/A	8.65	5/2/2016	0.700	
Mid cap										
VSPMX	Vngrd SPMdCap400 Indx Inst	Mid-Cap Blend	11.65	16.36	12.55	9.21	10.29	3/28/2011	0.080	
XX201	TRowePr US MdCap Gr Eq D	Mid-Cap Growth	11.75	20.29	11.94	10.70	12.72	1/13/2012	0.610	
JMVYX	JPM MdCap Val R6	Mid-Cap Value	12.23	11.38	11.14	8.18	11.50	11/13/1997	0.730	
XX437	MdCap Val D	Mid-Cap Value	13.19	18.82	13.32	9.56	11.86	1/13/2012	0.640	
Large cap										
✓	VIIIX	Vngrd Inst Indx Inst Pls	Large Blend	11.68	26.26	15.67	12.02	8.47	7/7/1997	0.020
✓	PDGIX	TRowePr Divd Gr I	Large Blend	10.29	13.79	14.07	11.38	10.14	12/30/1992	0.500
	FLCNX	Fid Contra K6	Large Growth	11.35	37.67	16.38	N/A	14.02	5/25/2017	0.450
	MGRPX	MSIF Gr R6 (a)	Large Growth	21.05	50.31	9.80	11.24	12.53	9/13/2013	0.500
	FBCGX	Fid Blue Chip Gr K6	Large Growth	14.56	55.57	21.42	N/A	17.77	5/25/2017	0.460
	XX466	TRowePr Gr Stk B	Large Growth	12.54	46.60	13.63	11.97	10.57	3/31/2006	0.450
	XX465	TRowePr Eq Inc B	Large Value	10.56	9.94	11.51	8.22	7.64	9/8/2006	0.450
Balanced										
✓	XX200	TRowePr Cap App A	Allocation--50% to 70% Equity	8.37	18.91	12.98	10.67	9.65	3/31/2006	0.570
✓	FPKFX	Fid Puritan K6	Moderate Allocation	10.05	20.30	N/A	N/A	10.31	6/14/2019	0.320

Performance (continued)

	Ticker Symbol	Fund	Morningstar Category	Total Return (%)	Average Annual Return (%)					Gross Expense (%)
				3 Month	1 YR	5 YR	10 YR	Since Inception	Inception Date	
Bonds										
	REGGX	AmFds Emrg Mkt Bd R6	Emerging Markets Bond	8.95	13.86	3.57	N/A	3.65	4/22/2016	0.560
	XX434	Bd Tr I T5 (a)	Intermediate Core Bond	6.21	4.76	0.69	1.60	1.97	8/2/2010	0.300
	DODIX	DodgeCox Inc I	Intermediate Core-Plus Bond	7.32	7.70	2.70	2.79	6.00	12/30/1988	0.410
	TSPNX	TRowePr Spctrm Inc I	Multisector Bond	7.00	8.16	3.30	3.05	6.21	6/29/1990	0.470

Fixed investment option

VRU#	Fixed investment option	Annualized current quarter yield (%)	Current year guaranteed minimum yield (%)
✓ 365	NRS Florida Fixed Fund	2.910	N/A

Disclosures

Fee disclosures

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

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

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

Footnotes

a) These funds are not open to new participants.

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

Risk disclosures

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

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

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

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

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

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

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

Important disclosures

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

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

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CHARLES A FRANCIS TR
CHARLES A FRANCIS TTEE
U/A DTD

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

Portfolio detail

Cash and Sweep Balances

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

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

Brokered Liquid Deposit - Consists of monies held at one or more program banks(s), as described in the Brokered Liquid Deposit Disclosure. Assets in the Bank Deposit Sweep Program and Brokered Liquid Deposit are not covered by SIPC, but are instead eligible for FDIC insurance of up to \$250,000 per depositor, per institution, in accordance with FDIC rules. For additional information, please contact Your Financial Advisor.

DESCRIPTION	% OF ACCOUNT	ANNUAL PERCENTAGE YIELD EARNED*	CURRENT MARKET VALUE	ESTIMATED ANNUAL INCOME
STANDARD BANK DEPOSIT				
Interest Period 12/01/23 - 12/31/23	6.18	0.151	2,993.50	5.00

Total Cash and Sweep Balances

\$2,993.50

\$5.00

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

Bank Deposit Allocation

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

DESCRIPTION	FDIC CERT NUMBER	CURRENT VALUE	AS OF VALUE DATE
WELLS FARGO NATIONAL BANK WEST	27389	2,993.50	12/29
Total Bank Deposits		\$2,993.50	



Advisors

CHARLES A FRANCIS TR
CHARLES A FRANCIS TTEE
U/A DTD

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

Stocks, options & ETFs

Stocks and ETFs

DESCRIPTION	ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED	
								ANNUAL INCOME	ANNUAL YIELD (%)
ISHARES TR ETF SHORT TERM CORP BOND IGSB									
Acquired 09/10/20 L	29.65	280	54.95	15,414.40	51.2750	14,357.00	-1,057.40	455	3.17
SPDR GOLD TRUST ETF GLD									
Acquired 09/11/20 L	8.29	21	182.91	3,868.11	191.1700	4,014.57	146.46	N/A	N/A
SPDR S&P DIVIDEND ETF SDY									
Acquired 09/10/20 L	28.39	110	94.19	10,388.82	124.9700	13,746.70	3,357.88	363	2.63
SPDR S&P 500 TRUST ETF SPY									
Acquired 09/11/20 L	27.49	28	335.35	9,417.05	475.3100	13,308.68	3,891.63	186	1.39
Total Stocks and ETFs	93.82			\$39,088.38		\$45,426.95	\$6,338.57	\$1,004	2.21
Total Stocks, options & ETFs	93.82			\$39,088.38		\$45,426.95	\$6,338.57	\$1,004	2.21

Activity detail

Income and distributions

DATE	ACCOUNT TYPE	TRANSACTION	QUANTITY	DESCRIPTION	PRICE	AMOUNT
12/07	Cash	DIVIDEND		ISHARES TR ETF SHORT TERM CORP BOND 120723 280		42.34
12/20	Cash	DIVIDEND		ISHARES TR ETF SHORT TERM CORP BOND 122023 280		45.60
12/20	Cash	DIVIDEND		SPDR S&P DIVIDEND ETF 122023 110		107.60
12/29	Cash	INTEREST		STANDARD BANK DEPOSIT 122923 2.993		0.37

Total Income and distributions:

\$195.91



Schwab Personal Choice Retirement Account® (PCRA) of
STATE OF FLORIDA TTEE
STATE OF FLORIDA DEF COMP
FBO CHARLES A FRANCIS

Account Number [REDACTED]
Statement Period
January 1-31, 2024

Investment Detail - Cash and Bank Sweep

Cash	Starting Balance	Ending Balance	% of Account Assets
Cash	34.00	10.00	<1%
Total Cash	34.00	10.00	<1%
Bank Sweep			
CHARLES SCHWAB BANK	Starting Balance	Ending Balance	% of Account Assets
	13.05	11.26	<1%
Total Bank Sweep A.B	13.05	11.26	<1%
Total Cash and Bank Sweep		21.26	<1%

Investment Detail - Equities

Equities	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
A T & T INC SYMBOL: T	75.0000	17.69000	Cost Basis 1,326.75 1,457.38	6%	(130.63)	6.27%	83.25
ALTRIA GROUP INC SYMBOL: MO	15.0000	40.12000	601.80 634.43	3%	(32.63)	Accrued Dividend: 20.81 9.77%	58.80
ARCHROCK INC SYMBOL: AROC	50.0000	16.34000	817.00 482.79	3%	334.21	3.79%	31.00
BANK OF AMERICA CORP SYMBOL: BAC	50.0000	34.01000	1,700.50 1,859.57	7%	(159.07)	2.82%	48.00

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

CHARLES A. FRANCIS
ATTACHMENT 3 TO FORM 6 (2023)

1.	State of Florida - Retirement Salary	\$64,451 \$ 7,500
2.	Social Security	\$40,883
3.	Nationwide Retirement Solutions, Inc. Public Sector West Region P. O. Box 182797 Columbus, OH 43218	\$22,301
4.	Wells Fargo Clearing Services, LLC 2801 Market Street St. Louis, MO 63103	\$ 1,564
5.	First Florida Credit Union 500 West First Street Jacksonville, FL 32202	\$ 4,307
6.	First Commerce Credit Union 2073 Summit Drive Tallahassee, FL 32317	\$ 1,243