

2023 Form 6 - Full and Public Disclosure of Financial Interests

Filed with COE: 06/12/2024

General Information

Name: Hon Karen G Pittman

PID 299854

AGENCY INFORMATION

Organization	Suborganization	Title
House Of Representatives	Elected Constitutional Officer	

CANDIDATE FOR

Position	Agency Name	Position sought or held
State Representative	Florida House of Representatives	State Representative

Net Worth

My Net Worth as of December 31, 2023 was \$ 2,269,610.00.

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 \$ 418,970.00.

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

Description of Asset	Value of Asset
1099 Shipwatch Circle, Tampa, FL 33602	\$ 848,200.00
11250 Herschel Loop Daphne AL 36526	\$ 263,100.00
11187 Herschel Loop Daphne AL 36526	\$ 265,200.00
Grow Financial CU - checking and saving	\$ 7,063.00
Suncoast FCU - checking and saving	\$ 6,432.01
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		

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.

Karen G Pittman

Digitally signed: 06/12/2024

Filed with COE: 06/12/2024



Rollover IRA of
KAREN GONZALEZ PITTMAN
CHARLES SCHWAB & CO INC CUST
IRA ROLLOVER

Account Number
[REDACTED]

Statement Period
December 1-31, 2023

Your Consultant

Tucker Dooley
VP_ Financial Consultant
tel: 1 813-636-1311
email: tucker.dooley@schwab.com

Manage Your Account

Questions about this statement

1 (855) 694-5208 - 24/7 Customer service

For the most current records on your account visit us at

intelligent.schwab.com *Statements are archived up to 10 years online*

Special Account Message

CALIFORNIA RESIDENTS

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

KAREN GONZALEZ PITTMAN
CHARLES SCHWAB & CO INC CUST
IRA ROLLOVER
1099 SHIPWATCH CIR
TAMPA FL 33602-5736

Commitment to Transparency

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



Rollover IRA of
KAREN GONZALEZ PITTMAN
CHARLES SCHWAB & CO INC CUST
IRA ROLLOVER

Account Number

Statement Period
December 1-31, 2023

Terms and Conditions

GENERAL INFORMATION AND KEY TERMS:

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

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

Schwab Bank Savings Sweep Feature: Schwab acts as your agent and custodian in establishing and maintaining your Deposit Account(s) as a feature of your brokerage account(s). Deposit Accounts held through the Schwab Bank Savings Sweep feature constitute direct obligations of Charles Schwab Bank and are not obligations of Schwab. The Deposit Accounts are insured by the FDIC within applicable limits, for funds held in the same capacity. The balance in the Deposit Accounts can be withdrawn on your order and the proceeds returned to your brokerage account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the Schwab Bank Savings Sweep feature, please refer to the Schwab Intelligent Portfolios® Sweep Program Disclosure Statement, and Terms & Conditions online or from a Schwab representative.

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

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

Interest on Schwab Bank Savings Sweep: Charles Schwab Bank pays interest for a period that may differ from the Statement Period. Balances include interest paid as indicated on your statement by Charles Schwab Bank. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. Interest accrues daily from the 16th day of the prior month and is credited or posted on the first business day after the 15th of the current month. For balances held at Charles Schwab Bank in the Schwab Bank Savings Sweep feature, interest will accrue even if the amount is less than \$.005, but interest will not be credited if less than \$.005 over the interest period. Accounts that enrolled in Schwab Intelligent Portfolios® or Institutional Intelligent Portfolios® as applicable, during the statement period may also show interest paid from other banks affiliated with Schwab for the period of time cash balances in the accounts were held in those banks prior to being transferred from Bank Sweep to the Schwab Bank Savings Sweep feature.

Market Price: The most recent price evaluation available to Schwab on the last business day of the report period, normally the last trade price or bid as of market close. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside

parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Some securities especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as Stale Priced. Assets Not Held at Schwab are not held in your Account or covered by the Account's SIPC account protection and are not otherwise in Schwab's custody and are being provided as a courtesy to you. Information on Assets Not Held at Schwab, including but not limited to valuations, is reported solely based on information you provide to Schwab. Schwab can neither validate nor certify the existence of Assets Not Held at Schwab or the accuracy, completeness or timeliness of the information about Assets Not Held at Schwab, whether provided by you or otherwise. Description of Assets Not Held at Schwab may be abbreviated or truncated. Certain Limited Partnerships (direct participation programs) and unlisted Real Estate Investment Trust (REIT) securities, for which you may see a value on your monthly Account statement that reflects the issuer's appraised estimated value, are not listed on a national securities exchange, and are generally illiquid. Even if you are able to sell such securities, the price received may be less than the per share appraised estimated value provided in account statement.

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

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

Securities Products and Services: Securities products and services are offered by Charles Schwab & Co., Inc., **Member SIPC Securities products and services, including unswept intraday funds and net credit balances held in brokerage accounts are not deposits or other obligations of, or guaranteed by, any bank, are not FDIC insured, and are subject to investment risk and may lose value. SIPC does not cover balances held at banks affiliated with Schwab in the Schwab Bank Savings Sweep feature. Please see the Schwab Intelligent Portfolios Sweep Program Disclosure Statement for more information on Insurance coverage.**

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

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

call customer service at 800-435-4000. (Outside the U.S., call Customer Service +1-415-667-8400.) Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions.

COMPLAINT CONTACT INFORMATION: Complaints about Schwab statements, products or services may be directed to 1-800-435-4000. For clients residing outside of the U.S., call collect +1-415-667-8400. Please send any written complaints to the Client Advocacy Team, 211 Main St., San Francisco, CA 94105, USA.

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

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

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Member SIPC.

(0121-0HAN)



Rollover IRA of
KAREN GONZALEZ PITTMAN
CHARLES SCHWAB & CO INC CUST
IRA ROLLOVER

Account Number

[REDACTED]

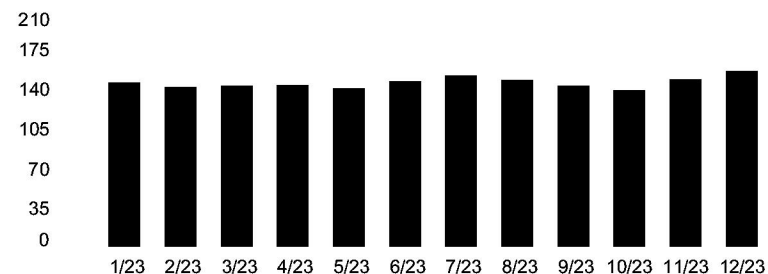
Statement Period

December 1-31, 2023

Account Value as of 12/31/2023: \$ 155,442.09

Change in Account Value	This Period	Year to Date
Starting Value	\$ 147,522.12	\$ 136,034.65
Credits	1,966.40	4,387.76
Debits	0.00	0.00
Transfer of Securities (In/Out)	0.00	0.00
Income Reinvested	0.00	0.00
Change in Value of Investments	5,953.57	15,019.68
Ending Value on 12/31/2023	\$ 155,442.09	\$ 155,442.09
Total Change in Account Value	\$ 7,919.97	\$ 19,407.44
	5.37%	14.27%

Account Value [in Thousands]





Rollover IRA of
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CHARLES SCHWAB & CO INC CUST
IRA ROLLOVER

Account Number

██████████

Statement Period

December 1-31, 2023

Gain or (Loss) on Investments Sold

Unrealized Gain or (Loss)

Gain or (Loss) Summary

This Period

All Investments

\$0.00

\$29,073.90

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

Income Summary

This Period

Year To Date

Schwab Bank Savings Sweep Interest

50.93

541.75

Cash Dividends

1,915.47

3,846.01

Total Income

1,966.40

4,387.76

Cash Transactions Summary

This Period

Year to Date

Starting Cash *

\$ 12,660.80

\$ 11,931.89

Deposits and other Cash Credits

0.00

0.00

Investments Sold

0.00

10,995.33

Dividends and Interest

1,966.40

4,387.76

Withdrawals and other Debits

0.00

0.00

Investments Purchased

(2,205.12)

(14,892.90)

Fees and Charges

0.00

0.00

Total Cash Transaction Detail

(238.72)

490.19

Ending Cash *

\$ 12,422.08

\$ 12,422.08

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



Rollover IRA of
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CHARLES SCHWAB & CO INC CUST
IRA ROLLOVER

Account Number

██████████

Statement Period

December 1-31, 2023

Investment Detail - Cash and Schwab Bank Savings Sweep

Cash	Starting Balance	Ending Balance	% of Account Assets
Cash	0.00	3.29	<1%
Total Cash	0.00	3.29	<1%
Schwab Bank Savings Sweep	Starting Balance	Ending Balance	% of Account Assets
CHARLES SCHWAB BANK ^{P,Q}	12,660.80	12,418.79	8%
Total Schwab Bank Savings Sweep	12,660.80	12,418.79	8%
Total Cash and Schwab Bank Savings Sweep		12,422.08	8%

Investment Detail - Exchange Traded Funds

Exchange Traded Funds	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
			<i>Cost Basis</i>				
CHARLES SCHWAB US REIT ETF SYMBOL: SCHH	158.0000	20.71000	3,272.18 3,221.07	2%	51.11	4.33%	141.88
INVESCO FTSE RAFI EMERGING MARKETS ETF SYMBOL: PXH	1.0000	19.10000	19.10 15.74	<1%	3.36	3.61%	0.69
ISHARES GOLD ETF SYMBOL: IAU	89.0000	39.03000	3,473.67 2,063.02	2%	1,410.65	N/A	N/A
Schwab Emerging Markets Equity ETF SYMBOL: SCHE	315.0000	24.79000	7,808.85 7,592.48	5%	216.37	6.63%	518.11



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Statement Period
December 1-31, 2023

Investment Detail - Exchange Traded Funds (continued)

	Quantity	Market Price	Market Value <i>Cost Basis</i>	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
Exchange Traded Funds							
SCHWAB FUNDA EMG MKTS	464.0000	27.14000	12,592.96	8%	1,009.08	7.49%	944.24
LARGE COM ETF			11,583.88				
SYMBOL: FNDE							
SCHWAB FUNDAMENTAL INL	319.0000	33.73000	10,759.87	7%	2,669.07	4.56%	490.75
LARGE COM ETF			8,090.80				
SYMBOL: FNDF							
SCHWAB FUNDAMENTAL INTL	231.0000	34.86000	8,052.66	5%	906.40	4.36%	351.44
SMAL COM ETF			7,146.26				
SYMBOL: FNDC							
SCHWAB FUNDAMENTAL US	306.0000	61.94000	18,953.64	12%	7,364.26	2.05%	389.97
LARGE CO ETF			11,589.38				
SYMBOL: FNDX							
SCHWAB FUNDAMENTAL US	227.0000	55.35000	12,564.45	8%	4,843.74	1.83%	230.27
SMALL COM ETF			7,720.71				
SYMBOL: FNDA							
SCHWAB INTERMEDIATE TERM	113.0000	49.72000	5,618.36	4%	(245.62)	3.22%	181.43
US TRS ETF			5,863.98				
SYMBOL: SCHR							
SCHWAB INTERNATIONAL	215.0000	36.96000	7,946.40	5%	1,664.66	3.80%	302.63
EQUITY ETF			6,281.74				
SYMBOL: SCHF							
SCHWAB INTERNATNAL SMALL	129.0000	34.89000	4,500.81	3%	523.64	4.93%	222.19
CAP EQY ETF			3,977.17				
SYMBOL: SCHC							
SCHWAB US LARGE CAP ETF	229.0000	56.40000	12,915.60	8%	6,702.50	1.58%	204.82
SYMBOL: SCHX			6,213.10				
SCHWAB US SMALL CAP ETF	171.0000	47.24000	8,078.04	5%	3,049.55	1.97%	159.44
SYMBOL: SCHA			5,028.49				



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Account Number



Statement Period

December 1-31, 2023

Investment Detail - Exchange Traded Funds (continued)

	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
Exchange Traded Funds			<i>Cost Basis</i>				
SCHWAB 5 10 YEAR CORP	268.0000	44.94000	12,043.92	8%	187.91	4.49%	541.25
BOND ETF			11,856.01				
SYMBOL: SCHI							
SPDR BLOOMBG EMG MRKT	103.0000	21.24000	2,187.72	1%	(121.75)	4.71%	103.22
LCL BND ETF			2,309.47				
SYMBOL: EBND							
VANECK J P MORGAN EM LCL	25.0000	25.35000	633.75	<1%	(260.75)	6.22%	39.42
CRY BND ETF			894.50				
SYMBOL: EMLC							
VANGUARD GLBAL EX US	37.0000	42.59000	1,575.83	1%	(321.85)	14.94%	235.53
REAL EST ETF IV			1,897.68				
SYMBOL: VNQI							
VANGUARD MORTGAGE BACKED	194.0000	46.36000	8,993.84	6%	(474.63)	3.67%	330.34
SEC ETF			9,468.47				
SYMBOL: VMBS							
XTRACKERS INTER REAL EST	47.0000	21.88000	1,028.36	<1%	(103.80)	3.37%	34.67
ETF			1,132.16				
SYMBOL: HAUZ							
Total Exchange Traded Funds	3,641.0000		143,020.01	92%	29,073.90		5,422.29
			Total Cost Basis:				113,946.11

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



Rollover IRA of
KAREN GONZALEZ PITTMAN
CHARLES SCHWAB & CO INC CUST
IRA ROLLOVER

Account Number

Statement Period

December 1-31, 2023

Total Investment Detail **155,442.09**

Total Account Value **155,442.09**

Total Cost Basis **113,946.11**

Transaction Detail - Purchases & Sales

Exchange Traded Funds Activity

Settle Date	Trade Dat	Transaction	Description	Quantity	Unit Price	Charges and Interest	Total Amount
12/14/23	12/12/23	Bought	SCHWAB EMERGING MARKETS EQUITY ETF: SCHE	26.0000	23.6590	0.00	(615.13)
12/14/23	12/12/23	Bought	SCHWAB FUNDA EMG MKTS LARGE COM ETF: FNDE	45.0000	25.5701	0.00	(1,150.65)
12/14/23	12/12/23	Bought	SCHWAB INTERMEDIATE TERM US TRS ETF: SCHR	9.0000	48.8150	0.00	(439.34)

Total Exchange Traded Funds Activity **(2,205.12)**

Total Purchases & Sales **(2,205.12)**



Rollover IRA of
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CHARLES SCHWAB & CO INC CUST
IRA ROLLOVER

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Statement Period

December 1-31, 2023

Transaction Detail - Dividends & Interest

Transaction Date	Process Date	Activity	Description	Credit/(Debit)
12/06/23	12/06/23	Cash Dividend	VANGUARD MORTGAGE BACKED: VMBS	27.26
12/07/23	12/07/23	Cash Dividend	SCHWAB INTERMEDIATE TERM: SCHR	16.07
12/07/23	12/07/23	Cash Dividend	SCHWAB 5 10 YEAR CORP: SCHI	53.89
12/07/23	12/07/23	Cash Dividend	SPDR BLOOMBG EMG MRKT: EBND	10.09
12/07/23	12/07/23	Cash Dividend	VANECK J P MORGAN EM LCL: EMLC	3.05
12/11/23	12/11/23	Cash Dividend	CHARLES SCHWAB US REIT: SCHH	35.47
12/11/23	12/11/23	Cash Dividend	SCHWAB EMERGING MARKETS: SCHE	237.67
12/11/23	12/11/23	Cash Dividend	SCHWAB FUNDA EMG MKTS: FNDE	426.33
12/11/23	12/11/23	Cash Dividend	SCHWAB FUNDAMENTAL INL: FNDF	245.37
12/11/23	12/11/23	Cash Dividend	SCHWAB FUNDAMENTAL INTL: FNDC	175.72
12/11/23	12/11/23	Cash Dividend	SCHWAB FUNDAMENTAL US: FNDX	97.49
12/11/23	12/11/23	Cash Dividend	SCHWAB FUNDAMENTAL US: FNDA	57.57
12/11/23	12/11/23	Cash Dividend	SCHWAB INTERNATIONAL: SCHF	151.32
12/11/23	12/11/23	Cash Dividend	SCHWAB INTERNATNAL SMALL: SCHC	111.09
12/11/23	12/11/23	Cash Dividend	SCHWAB US LARGE CAP ETF: SCHX	51.20
12/11/23	12/11/23	Cash Dividend	SCHWAB US SMALL CAP ETF: SCHA	39.86
12/15/23	12/18/23	Bank Interest ^{P,Q}	BANK INT 111623-121523	50.93
12/21/23	12/21/23	Cash Dividend	SCHWAB INTERMEDIATE TERM: SCHR	15.12
12/21/23	12/21/23	Cash Dividend	SCHWAB 5 10 YEAR CORP: SCHI	45.10
12/21/23	12/21/23	Cash Dividend	VANGUARD GLBAL EX US: VNQI	58.88
12/22/23	12/22/23	Cash Dividend	INVESCO FTSE RAFI: PXH	0.17
12/22/23	12/22/23	Cash Dividend	SPDR BLOOMBG EMG MRKT: EBND	8.60
12/22/23	12/22/23	Cash Dividend	XTRACKERS INTER REAL EST: HAUZ	17.33
12/28/23	12/28/23	Cash Dividend	VANGUARD MORTGAGE BACKED: VMBS	27.53
12/29/23	12/29/23	Cash Dividend	VANECK J P MORGAN EM LCL: EMLC	3.29
Total Dividends & Interest				1,966.40
Total Transaction Detail				(238.72)



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CHARLES SCHWAB & CO INC CUST
IRA ROLLOVER

Account Number
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Statement Period
December 1-31, 2023

Schwab Bank Savings Sweep Activity

Transaction Date	Transaction	Description	Withdrawal	Deposit	Balance ^{P,Q}
Opening Balance ^{P,Q}					12,660.80
12/07/23	Auto Transfer	BANK CREDIT FROM BROKERAGE ^P		27.26	12,688.06
12/08/23	Auto Transfer	BANK CREDIT FROM BROKERAGE ^P		83.10	12,771.16
12/12/23	Auto Transfer	BANK CREDIT FROM BROKERAGE ^P		1,629.09	14,400.25
12/14/23	Auto Transfer	BANK TRANSFER TO BROKERAGE	2,205.12		12,195.13
12/15/23	Interest Paid ^{P,Q}	BANK INTEREST		50.93	12,246.06
12/22/23	Auto Transfer	BANK CREDIT FROM BROKERAGE ^P		119.10	12,365.16
12/26/23	Auto Transfer	BANK CREDIT FROM BROKERAGE ^P		26.10	12,391.26
12/29/23	Auto Transfer	BANK CREDIT FROM BROKERAGE ^P		27.53	12,418.79
Total Activity			2,205.12	1,963.11	
Ending Balance ^{P,Q}					12,418.79

Schwab Bank Savings Sweep: Interest Rate as of 12/29/23 was 4.85%. Your interest period was 11/16/23 - 12/15/23. ^Q

Contribution Summary

	2022	2023
Traditional IRA	0.00	0.00
Year To Date Total	0.00	0.00



Rollover IRA of
KAREN GONZALEZ PITTMAN
CHARLES SCHWAB & CO INC CUST
IRA ROLLOVER

Account Number

Statement Period

December 1-31, 2023

Endnotes For Your Account

Symbol Endnote Legend

- p** Balances in Schwab Bank Savings Sweep are held at Charles Schwab Bank, member FDIC. Accounts that enrolled in Schwab Intelligent Portfolios®, Schwab Intelligent Portfolios Premium™ or Institutional Intelligent Portfolios® as applicable, during the statement period may reflect cash balances held in other banks affiliated with Schwab, as well as interest on those balances, prior to being transferred from Bank Sweep to the Schwab Bank Savings Sweep feature.
- q** The interest rate reflected on this statement is the interest rate in effect on the last Business Day of the Statement Period. Interest rates are subject to change and the interest rate period differs from the Statement Period. Please speak to a Schwab representative or see the Schwab Intelligent Portfolios® Sweep Program Disclosure Statement, and Terms & Conditions for information about how interest rates are determined, how they are calculated and when they are changed, as well as other important disclosures and information.

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

As a client enrolled in Schwab Intelligent Portfolios®, please access intelligent.schwab.com or contact your Schwab Intelligent Portfolios representative if you wish to impose or modify any restrictions on the management of your account, or if you have had any changes to your financial situation or investment objectives.





Schwab One® Trust Account of
KAREN GONZALEZ PITTMAN TTEE
C. CHRISTOPHER PITTMAN IRREVOC
U/A DTD 11/04/2005

Account Number
[REDACTED]

Statement Period
November 1, 2023 to
December 31, 2023

Your Consultant

Tucker Dooley
VP_ Financial Consultant
tel: 1 813-636-1311
email: tucker.dooley@schwab.com

Manage Your Account

Questions about this statement

1 (800) 435-4000 - 24/7 Customer service

For the most current records on your account visit us at

[schwab.com/login](https://www.schwab.com/login) *Statements are archived up to 10 years online*

Special Account Message

CALIFORNIA RESIDENTS

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

KAREN GONZALEZ PITTMAN TTEE
C. CHRISTOPHER PITTMAN IRREVOC
U/A DTD 11/04/2005
1099 SHIPWATCH CIR
TAMPA FL 33602-5736

Commitment to Transparency

Client Relationship Summaries and Best Interest disclosures at [schwab.com/transparency](https://www.schwab.com/transparency)



Schwab One® Trust Account of
KAREN GONZALEZ PITTMAN TTEE
C. CHRISTOPHER PITTMAN IRREVOC
U/A DTD 11/04/2005

Account Number
[REDACTED]

Statement Period
November 1, 2023 to
December 31, 2023

Terms and Conditions

GENERAL INFORMATION AND KEY TERMS:

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

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

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

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

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

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

Interest: For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that may differ from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Affiliated Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the bank sweep feature(s), interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month. If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage account is less than \$.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than \$.005.

Margin Account Customers: This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection.

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

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

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

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

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

Schwab Sweep Money Funds: Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary. If on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than 1/2 of 1 cent (\$.0005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower.

Securities Products and Services: Securities products and services

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

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

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

IN CASE OF ERRORS OR DISCREPANCIES: If you find an error or discrepancy relating to your brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately. You may call us at 800-435-4000. (Outside the U.S., call +1-415-667-8400.)

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

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

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

Additional Information:

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

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(0822-20UL)

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Schwab One® Trust Account of
KAREN GONZALEZ PITTMAN TTEE
C. CHRISTOPHER PITTMAN IRREVOC
U/A DTD 11/04/2005

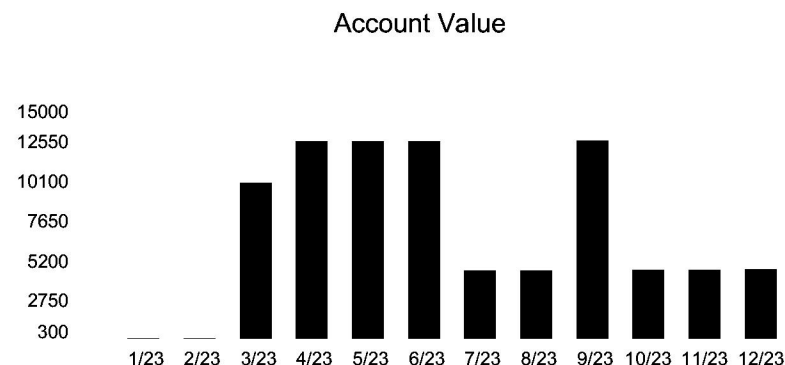
Account Number



Statement Period
November 1, 2023 to
December 31, 2023

Account Value as of 12/31/2023: \$ 4,595.68

Change in Account Value	This Period	Year to Date
Starting Value	\$ 4,592.23	\$ 352.91
Credits	3.45	20,170.23
Debits	0.00	(15,927.46)
Transfer of Securities (In/Out)	0.00	0.00
Income Reinvested	0.00	0.00
Change in Value of Investments	0.00	0.00
Ending Value on 12/31/2023	\$ 4,595.68	\$ 4,595.68
Total Change in Account Value	\$ 3.45	\$ 4,242.77
	<1%	1202.22%



Asset Composition	Market Value	% of Account Assets
Bank Sweep ^{x,z}	\$ 4,595.68	100%
Total Assets Long	\$ 4,595.68	
Total Account Value	\$ 4,595.68	100%



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Gain or (Loss) Summary	Realized Gain or (Loss) This Period		Unrealized Gain or (Loss)
	Short Term	Long Term	
All Investments	\$0.00	\$0.00	\$0.00

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

Income Summary	This Period		Year to Date	
	Federally Tax-Exempt	Federally Taxable	Federally Tax-Exempt	Federally Taxable
Bank Sweep Interest	0.00	3.45	0.00	25.23
Total Income	0.00	3.45	0.00	25.23

Cash Transactions Summary	This Period	Year to Date
Starting Cash *	\$ 4,592.23	\$ 352.91
Deposits and other Cash Credits	0.00	20,145.00
Investments Sold	0.00	0.00
Dividends and Interest	3.45	25.23
Withdrawals and other Debits	0.00	(15,927.46)
Investments Purchased	0.00	0.00
Fees and Charges	0.00	0.00
Total Cash Transaction Detail	3.45	4,242.77
Ending Cash *	\$ 4,595.68	\$ 4,595.68

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



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Investment Detail - Bank Sweep

Bank Sweep	Starting Balance	Ending Balance	% of Account Assets
CHARLES SCHWAB BANK	4,592.23	4,595.68	100%
Total Bank Sweep ^{x,z}	4,592.23	4,595.68	100%
Total Bank Sweep		4,595.68	100%

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

Total Investment Detail	4,595.68
Total Account Value	4,595.68
Total Cost Basis	N/A

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

Transaction Process		Activity	Description	Credit/(Debit)
Date	Date			
11/15/23	11/16/23	Bank Interest ^{x,z}	BANK INT 101623-111523: SCHWAB BANK	1.75
12/15/23	12/18/23	Bank Interest ^{x,z}	BANK INT 111623-121523: SCHWAB BANK	1.70
Total Dividends & Interest				3.45
Total Transaction Detail				3.45



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Bank Sweep Activity

Transaction Date	Transaction	Description	Withdrawal	Deposit	Balance ^{x,z}
Opening Balance ^{x,z}					4,592.23
11/15/23	Interest Paid ^{x,z}	BANK INTEREST - CHARLES SCHWAB BANK		1.75	4,593.98
12/15/23	Interest Paid ^{x,z}	BANK INTEREST - CHARLES SCHWAB BANK		1.70	4,595.68
Total Activity			0.00	3.45	
Ending Balance ^{x,z}					4,595.68

Bank Sweep: Interest Rate as of 12/29/23 was 0.45%. ^z

Endnotes For Your Account

Symbol Endnote Legend

- X** Bank Sweep deposits are held at FDIC-insured bank(s) ("Banks") that are affiliated with Charles Schwab & Co., Inc.
- Z** For Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its affiliated banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.

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Schwab One® Trust Account of
C PITTMAN & K PITTMAN TTEE
C CHRISTOPHER PITTMAN REV
U/A DTD 09/17/2003

Account Number
[REDACTED]

Statement Period
October 1, 2023 to
December 31, 2023

Your Consultant

Tucker Dooley
VP_ Financial Consultant
tel: 1 813-636-1311
email: tucker.dooley@schwab.com

Manage Your Account

Questions about this statement

1 (800) 435-4000 - 24/7 Customer service

For the most current records on your account visit us at

[schwab.com/login](https://www.schwab.com/login) *Statements are archived up to 10 years online*

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C PITTMAN & K PITTMAN TTEE
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Member SIPC.

(0822-20UL)

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Schwab One® Trust Account of
C PITTMAN & K PITTMAN TTEE
C CHRISTOPHER PITTMAN REV
U/A DTD 09/17/2003

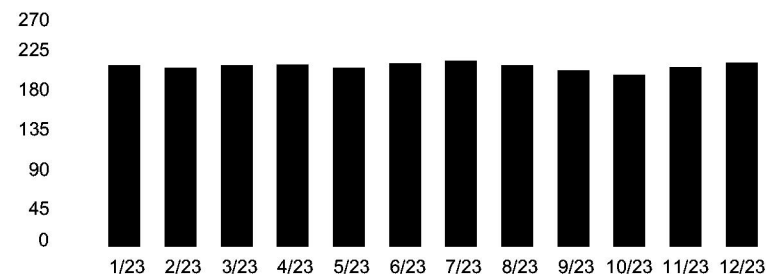
Account Number

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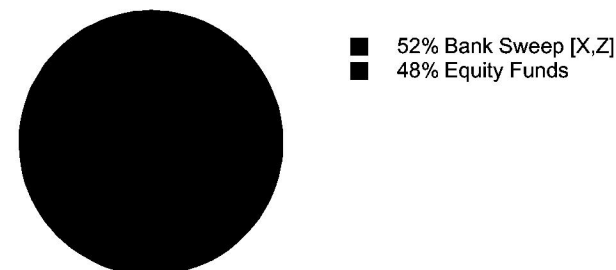
Account Value as of 12/31/2023: \$ 209.27

Change in Account Value	This Period	Year to Date
Starting Value	\$ 200.09	\$ 197.59
Credits	1.83	2.19
Debits	0.00	0.00
Transfer of Securities (In/Out)	0.00	0.00
Income Reinvested	(1.71)	(1.71)
Change in Value of Investments	9.06	11.20
Ending Value on 12/31/2023	\$ 209.27	\$ 209.27
Total Change in Account Value	\$ 9.18 4.59%	\$ 11.68 5.91%

Account Value



Asset Composition	Market Value	% of Account Assets
Bank Sweep ^{x,z}	\$ 108.38	52%
Equity Funds	100.89	48%
Total Assets Long	\$ 209.27	
Net Loan Balance	0.00	
Total Account Value	\$ 209.27	100%





Schwab One® Trust Account of
C PITTMAN & K PITTMAN TTEE
C CHRISTOPHER PITTMAN REV
U/A DTD 09/17/2003

Account Number
[REDACTED]

Statement Period
October 1, 2023 to
December 31, 2023

Gain or (Loss) Summary	Realized Gain or (Loss) This Period		Unrealized Gain or (Loss)
	Short Term	Long Term	
All Investments	\$0.00	\$0.00	\$(12.18)

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

Income Summary	This Period		Year to Date	
	Federally Tax-Exempt	Federally Taxable	Federally Tax-Exempt	Federally Taxable
Bank Sweep Interest	0.00	0.12	0.00	0.48
Cash Dividends	0.00	1.71	0.00	1.71
Total Income	0.00	1.83	0.00	2.19

Margin Loan Information	Margin Loan Balance	Funds Available to Withdraw*	Securities Buying Power*	Margin Loan Rates Vary by Balance
This Period	0.00	108.38	108.38	11.75% - 13.57%

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

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

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



Schwab One® Trust Account of
C PITTMAN & K PITTMAN TTEE
C CHRISTOPHER PITTMAN REV
U/A DTD 09/17/2003

Account Number
[REDACTED]

Statement Period
October 1, 2023 to
December 31, 2023

Cash Transactions Summary

	This Period	Year to Date
Starting Cash*	\$ 108.26	\$ 107.90
Deposits and other Cash Credits	0.00	0.00
Investments Sold	0.00	0.00
Dividends and Interest	1.83	2.19
Withdrawals and other Debits	0.00	0.00
Investments Purchased	(1.71)	(1.71)
Fees and Charges	0.00	0.00
Total Cash Transaction Detail	0.12	0.48
Ending Cash*	\$ 108.38	\$ 108.38

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

Investment Detail - Bank Sweep

Bank Sweep	Starting Balance	Ending Balance	% of Account Assets
Bank Sweep ^{X,Z}	108.26	108.38	52%
Total Bank Sweep	108.26	108.38	52%
Total Bank Sweep		108.38	52%



Schwab One® Trust Account of
C PITTMAN & K PITTMAN TTEE
C CHRISTOPHER PITTMAN REV
U/A DTD 09/17/2003

Account Number
[REDACTED]

Statement Period
October 1, 2023 to
December 31, 2023

Investment Detail - Mutual Funds

Equity Funds	Quantity	Market Price	Market Value	Cost Basis	Unrealized Gain or (Loss)	% of Account Assets
Schwab International Opp (M), ORTUNITIES SYMBOL: SWMIX	5.0570	19.95000	100.89	113.07	(12.18)	48%
Total Equity Funds	5.0570		100.89	113.07	(12.18)	48%
Total Mutual Funds	5.0570		100.89	113.07	(12.18)	48%

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

Total Investment Detail	209.27
Total Account Value	209.27
Total Cost Basis	113.07



Schwab One® Trust Account of
C PITTMAN & K PITTMAN TTEE
C CHRISTOPHER PITTMAN REV
U/A DTD 09/17/2003

Account Number
[REDACTED]

Statement Period
October 1, 2023 to
December 31, 2023

Transaction Detail - Purchases & Sales

Equity Funds Activity

Settle Date	Trade Dat	Transaction	Description	Quantity	Unit Price	Charges and Interest	Total Amount
12/13/23	12/13/23	Reinvested Shares	SCHWAB INTERNATIONAL OPP ORTUNITIES: SWMIX	0.0880	19.3700	0.00	(1.71)

Total Equity Funds Activity (1.71)

Total Purchases & Sales (1.71)

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

Transaction Process				
Date	Date	Activity	Description	Credit/(Debit)
10/15/23	10/16/23	Bank Interest ^{X,Z}	BANK INT 091623-101523	0.04
11/15/23	11/16/23	Bank Interest ^{X,Z}	BANK INT 101623-111523	0.04
12/13/23	12/13/23	Div For Reinvest	SCHWAB INTERNATIONAL OPP: SWMIX	1.71
12/15/23	12/18/23	Bank Interest ^{X,Z}	BANK INT 111623-121523	0.04

Total Dividends & Interest 1.83

Total Transaction Detail 0.12



Schwab One® Trust Account of
C PITTMAN & K PITTMAN TTEE
C CHRISTOPHER PITTMAN REV
U/A DTD 09/17/2003

Account Number
[REDACTED]

Statement Period
October 1, 2023 to
December 31, 2023

Bank Sweep Activity

Transaction Date	Transaction	Description	Withdrawal	Deposit	Balance ^{x,z}
Opening Balance ^{x,z}					108.26
10/15/23	Interest Paid ^{x,z}	BANK INTEREST		0.04	108.30
11/15/23	Interest Paid ^{x,z}	BANK INTEREST		0.04	108.34
12/15/23	Interest Paid ^{x,z}	BANK INTEREST		0.04	108.38
Total Activity			0.00	0.12	
Ending Balance ^{x,z}					108.38

Bank Sweep: Interest Rate as of 12/29/23 was 0.45%. Your interest period was 09/16/23 - 12/15/23. ^z

Endnotes For Your Account

Symbol Endnote Legend

- (M) Denotes a security that is marginable. Some mutual fund or ETF investments may not be immediately marginable.
- ◊ Dividends paid on this security will be automatically reinvested.
- X Bank Sweep deposits are held at FDIC-insured bank(s) ("Banks") that are affiliated with Charles Schwab & Co., Inc.
- Z For Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its affiliated banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.

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



Your 4th Quarter FRS Investment Plan Account Statement

KAREN G. PITTMAN

Review your account online at MyFRS.com

Your Account Summary

Activity from October 1, 2023 through December 31, 2023

Opening Balance	\$121,179.63
Deposits	
Investment Plan Employee	\$222.72
Investment Plan Employer	\$844.89
Gains/Losses	\$11,024.37
Closing Balance	\$133,271.61
Your Rate of Return for the Period	9.1%

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 121.021(22), Florida Statutes.

Your Investment Plan Contributions

	Quarter	YTD
Employee	\$222.72	\$945.30
Employer	\$844.89	\$3,143.79

Will you be ready for retirement?

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

\$828*

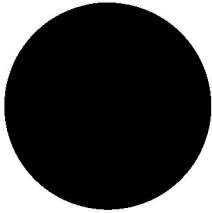
Visit MyFRS.com or call the MyFRS Financial Guidance Line to learn more about available annuity options or to build a retirement plan.

* 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
■ ABO Transfer In	\$128,918.86	100%
■ Investment Plan Employer	\$3,346.61	100%
■ Investment Plan Employee	\$1,006.14	100%
Total	\$133,271.61	



You become vested based on your years of service:

Your Total Vested Balance	\$133,271.61
Your Non-Vested Balance	\$0
Total FRS Years of Service	12.94

Your Beneficiaries

Beneficiary Name	Benefit Percentage	Relationship
Primary Clinton C. Pittman	100%	Spouse

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



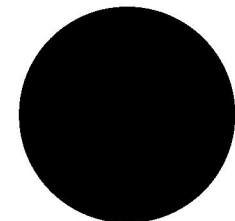
Your Investment Choices

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

Fund	Asset Class	Balance	Investment Election
FRS Retirement Fund (2000)	Retirement Date	\$0	0%
FRS 2020 Retirement Date Fund (2020)	Retirement Date	\$0	0%
FRS 2025 Retirement Date Fund (2025)	Retirement Date	\$0	0%
FRS 2030 Retirement Date Fund (2030)	Retirement Date	\$0	0%
FRS 2035 Retirement Date Fund (2035)	Retirement Date	\$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	\$133,271.61	100%
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		\$133,271.61	100%

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

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.

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)	FRS U.S. Stock Market Index Fund (120)	Total
Opening Balance	\$121,179.63	\$0	\$121,179.63
Contributions	\$711.74	\$355.87	\$1,067.61
Transfers	-\$126,801.47	\$126,801.47	\$0
Earnings	\$4,910.10	\$6,114.27	\$11,024.37
Closing Balance	\$0	\$133,271.61	\$133,271.61
Closing Units	0.000	1,619.534	0.000
Price (NAV) per Unit	16.312777	82.290092	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.





Florida Retirement System

Plan Sponsor Message

Get help before making any investment decisions. Call the MyFRS Financial Guidance Line at 1-866-446-9377, Option 2, for free objective guidance on what funds best fit your needs and risk tolerance. Log in to MyFRS.com to review your account, FAQs and funds' risks and fees. Use these phone and online resources to make transfers, subject to transfer restrictions. **THE FRS MAY REVERSE ELECTIONS OR TRANSACTIONS THAT ARE INCONSISTENT WITH FLORIDA STATUTES WITHOUT LIMITATION OR PRIOR NOTICE.**

 KAREN G PITTMAN
1099 SHIPWATCH CIRCLE
TAMPA, FL 33602

About Fees and Expenses

On an annual basis you should review the total investment fees that you pay on all your investment options. If you need help calculating the total fees, call the MyFRS Financial Guidance Line at 1-866-446-9377, Option 2.

You Have Resources to Help

The MyFRS.com website is a great place to start. This is where you can:

- See the details of your account.
- Choose your investments.
- Transfer funds.
- Find details on your investment choices.
- Request a distribution.
- Learn about the Plan.

The MyFRS Financial Guidance Line (at 1-866-446-9377, Option 2) will provide you with guidance on the funds that may best fit your needs.

The FRS Investment Plan Administrator (at 1-866-446-9377, Option 4) can answer questions you have about the Plan and help you make transactions.

INVESTMENT PLAN

Quarterly Newsletter

First Quarter, January 2024



Florida Retirement System

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Why You May Receive a Tax Form from the FRS

If you took a distribution from your Investment Plan account during 2023 (prior to 4:00 p.m. ET on December 22, 2023), a 1099-R form or forms will be mailed to your address of record by January 31, 2024. You can view your 1099-R online starting on January 19, 2024 by logging in to **MyFRS.com**, clicking “Investment Plan,” then clicking the “1099R Reprints/Check Advice” button.

Starting February 14, 2024, you can request a replacement form be mailed to you by calling the MyFRS Financial Guidance Line toll-free at 1-866-446-9377, Option 4 (TRS 711).

How to Read Your Form 1099-R

- 1** The total amount (gross distribution) paid to you for the calendar year before deductions. The amounts in boxes 2a and 5 add up to this amount.
- 2a** The taxable amount of your gross distribution reported to the IRS. This is the portion of your gross distribution you contributed to the plan on a pre-tax basis.
- 4** The total amount of federal income tax withheld from your benefits during the calendar year.
- 5** The portion of your gross distribution you are allowed to claim for the 2023 tax year. This is the portion of your gross distribution related to your employee contributions made on an after-tax basis. You may have an amount here only if you retired on or after August 1, 1986. Most people will not have an amount in this box.
- 7** The distribution code identifying the type of benefit you received. Code descriptions are on the back of Form 1099-R.
- 9b** If you began receiving payments during the 2023 calendar year, this shows the total employee contributions you made on an after-tax basis to the FRS. Most people will not have an amount in this box.

Quarterly Fund Performance Summary

This quarterly fund performance summary gives you a quick update on the performance of the Investment Plan's investment funds. Before you select any investment funds, you should also review the fund profiles, the Investment Fund Summary, and the Annual Fee Disclosure Statement posted in the "Investment Funds" section on MyFRS.com. The asset class descriptions below are general in nature and should not be relied on as your sole source of information regarding these funds.

Asset Class

An asset class is a group of similar investments whose values react in the same basic way to changes in the economy. The Investment Plan's funds are spread across five asset classes: stable value funds, inflation protection funds, bond funds, U.S. stock funds, and foreign and global stock funds. There can be a risk in holding a large portion of your account balance in a single fund or asset class. According to investment experts, a good mix of investments (a strategy known as "diversifying") can help you control your risk and improve your returns. Additional information about investing and diversification can be found on the U.S. Department of Labor's website at dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification.

Stable Value Funds

These funds invest in fixed income securities and wrap contracts offered by banks and insurance companies. Wrap contracts generally provide a protected return even if the underlying investments decline in value. Stable value funds focus on the preservation of capital, retaining the value of your investment regardless of what stock or bond markets are doing. Stable value funds are not FDIC-insured or guaranteed.

Inflation Protection Funds

These funds invest in a diversified array of assets that may help offset inflationary pressures. These assets include but are not limited to U.S. Treasury inflation-linked securities, commodities, real estate investment trusts, natural resources, and other securities. The funds seek long-term real (net of inflation) returns to preserve the future purchasing power of accumulated assets. You could lose money over short or long periods by investing in this fund, and returns may not keep pace with inflation.

Bond Funds

These funds invest primarily in bonds, which are like IOUs: a company or government agency borrows money and pays it back with interest to the bondholder (the entity making the loan). The quality of a bond is reflected in the credit rating of the company or agency that issues the bond.

The short-term risk of bond funds is relatively low; however, over time, the value of a bond is affected by interest rates, inflation, and other factors. When inflation or interest rates go up, the value of bonds goes down because they pay a fixed rate of interest and the market may see other investments as being more attractive. Therefore, bonds and bond funds don't always protect the value of your retirement savings against inflation.

U.S. Stock Funds

These funds invest primarily in equity shares or stocks issued by U.S. companies. The short-term risk of stocks has been much higher than bonds. However, over longer periods of time, stocks have generally experienced higher returns than bonds, which is one of the main reasons that stocks are typically recommended for retirement investing. Some risk is necessary to achieve long-term investment growth.

Foreign and Global (Foreign and U.S.) Stock Funds

Foreign stock funds invest primarily in equity shares or stocks issued by foreign companies in stock markets outside the U.S. Compared to U.S. stocks, foreign stocks are affected by additional risk factors, such as foreign laws and regulations, differences in accounting practices, political risk (foreign governments are sometimes unstable), and currency risk (differences in the relative value of domestic and foreign money).

Global stock funds invest in both U.S. and foreign stocks. Over the long term, foreign and global stocks have not experienced as high a return as U.S. stocks, but they have provided diversification benefits.

Retirement Date Funds

Each Retirement Date Fund is a diversified portfolio of FRS Investment Plan investment managers and uses an asset allocation concept called "target date funds." The mix of funds in each Retirement Date Fund is based on the amount of time you have before retirement, and the mix gradually changes as you approach retirement. This gradual change follows a careful investment strategy called a "glide path." Each Retirement Date Fund's glide path was developed for the FRS by a global investment consulting firm and a fiduciary to the FRS. Retirement Date Funds don't fall into just one asset class. They invest in multiple asset classes, which makes them good for "one-stop shopping."

Self-Directed Brokerage Account

The self-directed brokerage account (SDBA) does not fall into any single asset class. That's because the SDBA allows you to invest in thousands of different investments in addition to the Investment Plan's primary investment funds. The SDBA is not suitable for all members, and you assume the full risk and responsibility for the investments you select. Additional information on the SDBA is available in the "Investment Funds" section on MyFRS.com.

Strategy

Passively managed funds try to match the returns of a market index (such as the Russell 3000 index) by buying and holding the same securities as the index they're trying to match. Actively managed funds try to beat a market index.

Annual Fees

These are the current fees the fund charges to cover its management, operating, and marketing expenses. These fees are based on a percentage of your account balance and they are deducted from your account balance. The fees shown are based on a \$1,000 investment in that fund.

Long-Term Fees

The total fees that would be charged for a \$1,000 investment held for 10 years, based on current annual fees.

Performance Benchmark (PB)

A performance benchmark allows you to see how well the fund is doing relative to the performance of the market sector it is trying to beat. Note that index funds are designed to approximate the returns of their benchmarks. Benchmarks do not have costs.

Total Index

A total index is a combination of all the market benchmarks in each market sector and is based on the asset amounts of each fund in each market sector.

Performance Summary as of December 31, 2023

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

INVESTMENT PLAN Quarterly Newsletter

Performance Summary as of December 31, 2023 – *continued*

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

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

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

³ Not annualized.

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

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

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

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

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

Frequently Asked Tax Filing Questions

Why did I receive a Form 1099-R?

You took a reportable distribution from the Investment Plan during 2023. This includes rollovers to other plans.

What is the purpose of a 1099-R?

A 1099-R is an IRS tax form that reports distributions from annuities, IRAs, retirement plans, profit-sharing plans, pensions, and insurance contracts. The gross amount of the distribution, taxable amount, employee contributions, tax withholding, and distribution code are reported to the contract owner and the IRS.

What type of plan is my Investment Plan benefit?

Your Investment Plan benefit is a multiple-employer governmental defined contribution retirement plan qualified under section 401(a) of the Internal Revenue Code (IRC).

What is a qualified plan, and why is that important?

A qualified plan meets the requirements of the IRC that allow benefits to accrue on a tax-deferred basis during your working career. After you retire, the benefits received from a qualified plan become taxable income in the year they are received instead of being taxed in addition to your wages while working. Investment Plan benefits are funded by employer and employee contributions and the investment earnings on the assets in the member's account.

What is the difference between pre-tax and after-tax contributions?

Pre-tax means your contributions to the Investment Plan come out of your pay before federal income taxes are taken, which reduces your taxable income. After-tax means your contributions are included in your taxable income calculation. Since July 1, 2011, the Investment Plan allows only pre-tax employee contributions.

Why did I receive more than one 1099-R?

You may receive more than one 1099-R if you:

- Received a retirement benefit payment resulting from a divorce.
- Received your own retirement benefit and a survivor benefit from someone else.
- Retired from more than one retirement system.



Multi-Factor Authentication Now Required

In August 2021, the FRS began offering multi-factor authentication (MFA) on **MyFRS.com** as a security option for current members and requiring MFA for all new registrations, profile resets, and PIN reminder requests. **Beginning January 1, 2024, all accounts on MyFRS.com will be required to utilize MFA.** By requiring you to log in with a random, six-digit code sent via email or text message, your account will have an added layer of security.



Take the Member Satisfaction Survey

Members will receive (or received) an email in January with a link to the Member Satisfaction Survey; and a reminder email will be sent to you in March. Please take a few minutes to let us know how satisfied you are with the services provided by the Investment Plan Administrator by completing this important survey. Your responses will help us pinpoint any areas that need improvement.

Take the survey now at <https://www.surveymonkey.com/r/FRS2024>. We value your opinion and thank you for your participation.



New Investment Plan Fund Lineup Details

Effective April 1, 2024, the FRS Core Plus Bond Fund (310) name will change to the FRS Diversified Income Fund (310) to better reflect the fund's objective. This fund's allocations will change as follows:

- Decreased bond assets
- New allocation to a private commercial real estate manager

If you have any questions or would like to change your investments, please contact the MyFRS Financial Guidance Line at 1-866-446-9377, Option 2.

Two Ways to Protect Your Retirement Income

Lifetime income guarantees and qualified longevity annuity contracts (QLACs) are two solutions from MetLife that allow you to convert some or all of your Investment Plan balance during retirement into payments to you for your lifetime or payments to your survivor after your death.

The examples below assume a \$100,000 Investment Plan balance on December 31, 2023, for a 65-year-old female. Joint and Survivor payments assume the designated survivor is a 65-year-old spouse. Your actual quotes will be based on your individual details, such as your age, account balance and other circumstances. Please note that other payment options and features are available.

	Lifetime Income Guarantee Payments begin at age 65	QLAC Payments begin at age 75
Single Life — lifetime payments to you	\$682	\$1,638
Joint and Survivor — lifetime payments to you that continue to your survivor after your death	\$598	\$1,249

To learn more about these options, or to purchase one, call the MyFRS Financial Guidance Line at 1-866-446-9377, Option 2. Or, visit myfrs.com/MakeYourMoneyLastaLifetime.htm for additional resources, including an online quoting tool.

Attend Our Free 2024 Financial Planning Workshops

The following live workshops are free and unlimited for FRS members. You may attend as many workshops as you wish, either in person in Tallahassee or via Zoom.

You must register separately for each workshop you plan to attend.

January 22	Using the FRS to Plan for Your Retirement	10:00 a.m. to Noon
January 22	Income Tax Planning: Smart Planning for Your Taxes	1:00 to 3:00 p.m.
January 23	Using the FRS to Plan for Your Retirement (SPANISH) Zoom only	10:00 a.m. to Noon
January 23	Nearing Retirement in the FRS (SPANISH) Zoom only	1:00 to 3:00 p.m.
April 1	Using the FRS to Plan for Your Retirement	10:00 a.m. to Noon
April 1	Taking Control of Your Finances (90 minutes)	1:00 to 3:00 p.m.
April 2	Protecting Yourself and Your Loved Ones	10:00 a.m. to Noon
April 2	New Employee Retirement Plan Choice	1:00 to 3:00 p.m.
July 1	Taking Control of Your Finances (60 minutes)	10:00 a.m. to Noon
July 1	Investment Planning	1:00 to 3:00 p.m.
July 2	Education Planning	10:00 a.m. to Noon
July 2	Understanding the FRS Investment Plan	1:00 to 3:00 p.m.
October 2	Social Security and Your Retirement	10:00 a.m. to Noon
October 2	Understanding Your Benefits under the FRS Pension Plan	1:00 to 3:00 p.m.
October 3	Nearing Retirement in the FRS	10:00 a.m. to Noon
October 3	Group Health Insurance (state employees only)	1:00 to 3:00 p.m.

ALL TIMES ARE ET

To Register

By phone:

1-866-446-9377, Option 2

Online:

- Go to the workshop calendar at <https://myfrs.com/WorkshopCalendar.htm> #employee.
- Locate the employee workshop you want to attend (in-person or via Zoom), then register.
- You will receive a confirmation email after registration. Zoom registrants will receive a reminder email the day before the webinar.



Schwab One® Trust Account of
K PITTMAN & C PITTMAN TTEE
KAREN G PITTMAN REVOCABLE TRUS
U/A DTD 09/17/2003

Account Number
[REDACTED]

Statement Period
December 1-31, 2023

Your Consultant

Tucker Dooley
VP_ Financial Consultant
tel: 1 813-636-1311
email: tucker.dooley@schwab.com

Manage Your Account

Questions about this statement

1 (800) 435-4000 - 24/7 Customer service

For the most current records on your account visit us at

[schwab.com/login](https://www.schwab.com/login) *Statements are archived up to 10 years online*

Special Account Message

CALIFORNIA RESIDENTS

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

K PITTMAN & C PITTMAN TTEE
KAREN G PITTMAN REVOCABLE TRUS
U/A DTD 09/17/2003
1099 SHIPWATCH CIR
TAMPA FL 33602-5736

Commitment to Transparency

Client Relationship Summaries and Best Interest disclosures at [schwab.com/transparency](https://www.schwab.com/transparency)



Schwab One® Trust Account of
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U/A DTD 09/17/2003

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Terms and Conditions

GENERAL INFORMATION AND KEY TERMS:

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

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

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

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

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

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

Interest: For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that may differ from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Affiliated Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the bank sweep feature(s), interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month. If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage account is less than \$.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than \$.005.

Margin Account Customers: This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection.

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

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

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

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

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

Schwab Sweep Money Funds: Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary. If on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than 1/2 of 1 cent (\$.0005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower.

Securities Products and Services: Securities products and services

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

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

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

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

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

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

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

Additional Information:

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

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(0822-20UL)

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Schwab One® Trust Account of
K PITTMAN & C PITTMAN TTEE
KAREN G PITTMAN REVOCABLE TRUS
U/A DTD 09/17/2003

Account Number



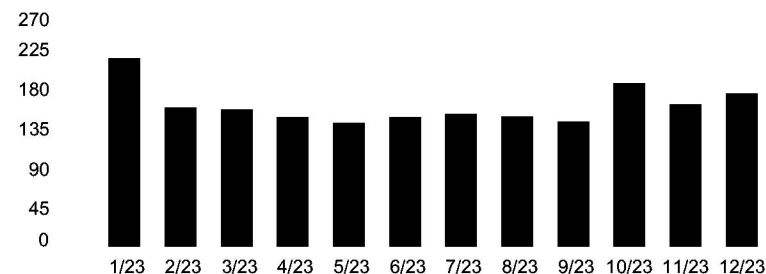
Statement Period

December 1-31, 2023

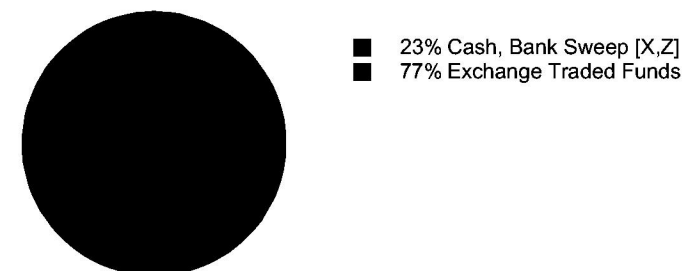
Account Value as of 12/31/2023: \$ 174,003.09

Change in Account Value	This Period	Year to Date
Starting Value	\$ 162,367.36	\$ 211,937.71
Credits	6,008.25	59,438.02
Debits	(1,000.00)	(98,648.00)
Transfer of Securities (In/Out)	0.00	0.00
Income Reinvested	(1,291.25)	(4,564.73)
Change in Value of Investments	7,918.73	5,840.09
Ending Value on 12/31/2023	\$ 174,003.09	\$ 174,003.09
Total Change in Account Value	\$ 11,635.73	\$ (37,934.62)
	7.17%	(17.90)%

Account Value [in Thousands]



Asset Composition	Market Value	% of Account Assets
Cash and Bank Sweep ^{x,z}	\$ 40,229.36	23%
Exchange Traded Funds	133,773.73	77%
Total Assets Long	\$ 174,003.09	
Net Loan Balance	0.00	
Total Account Value	\$ 174,003.09	100%





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Statement Period

December 1-31, 2023

Realized Gain or (Loss) This Period

Unrealized Gain or (Loss)

Gain or (Loss) Summary

Short Term

Long Term

All Investments

\$0.00

\$0.00

\$(3,478.96)

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

This Period

Year to Date

Income Summary

Federally Tax-Exempt

Federally Taxable

Federally Tax-Exempt

Federally Taxable

Bank Sweep Interest

0.00

13.66

0.00

169.95

Cash Dividends

0.00

1,291.25

0.00

4,564.73

Total Income

0.00

1,304.91

0.00

4,734.68

Margin Loan Information

**Margin Loan
Balance**

**Funds Available
to Withdraw***

**Securities
Buying Power***

**Margin Loan Rates Vary
by Balance**

This Period

0.00

110,288.36

220,576.72

11.75% - 13.57%

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

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

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



Schwab One® Trust Account of
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Statement Period
December 1-31, 2023

Cash Transactions Summary

	This Period	Year to Date
Starting Cash*	\$ 36,512.36	\$ 84,004.07
Deposits and other Cash Credits	4,703.34	54,703.34
Investments Sold	0.00	0.00
Dividends and Interest	1,304.91	4,734.68
Withdrawals and other Debits	(1,000.00)	(98,648.00)
Investments Purchased	(1,291.25)	(4,564.73)
Fees and Charges	0.00	0.00
Total Cash Transaction Detail	3,717.00	(43,774.71)
Ending Cash*	\$ 40,229.36	\$ 40,229.36

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

Investment Detail - Cash and Bank Sweep

Cash	Starting Balance	Ending Balance	% of Account Assets
Cash	0.00	3,703.34	2%
Total Cash	0.00	3,703.34	2%
Bank Sweep	Starting Balance	Ending Balance	% of Account Assets
Bank Sweep ^{x,z}	37,512.36	36,526.02	21%
Total Bank Sweep	37,512.36	36,526.02	21%
Total Cash and Bank Sweep		40,229.36	23%



Schwab One® Trust Account of
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U/A DTD 09/17/2003

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Statement Period

December 1-31, 2023

Investment Detail - Exchange Traded Funds

	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
Exchange Traded Funds	Units Purchased	Cost Per Share	Cost Basis	Acquired		Holding Days	Holding Period
SCHWAB US DIVIDEND (M),^o	1,757.1749	76.13000	133,773.73	77%	(3,478.96)	3.90%	5,217.40
EQUITY ETF	46.5880	72.9471 ^r	3,398.46		148.28		Long-Term
SYMBOL: SCHD	63.5869	71.7872 ^r	4,564.73		276.14		Short-Term
	494.0000	78.5000	38,779.00	04/19/22	(1,170.78)	621	Long-Term
	1,153.0000	78.5000	90,510.50	04/19/22	(2,732.61)	621	Long-Term
Cost Basis			137,252.69				
Total Exchange Traded Funds	1,757.1749		133,773.73	77%	(3,478.96)		5,217.40
		Total Cost Basis:	137,252.69				

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

Total Investment Detail	174,003.09
Total Account Value	174,003.09
Total Cost Basis	137,252.69



Schwab One® Trust Account of
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U/A DTD 09/17/2003

Account Number

[REDACTED]

Statement Period

December 1-31, 2023

Transaction Detail - Purchases & Sales

Exchange Traded Funds Activity

Settle Date	Trade Date	Transaction	Description	Quantity	Unit Price	Charges and Interest	Total Amount
12/12/23	12/12/23	Reinvested Shares	SCHWAB US DIVIDEND EQUITY ETF: SCHD	17.6448	73.1800	0.00	(1,291.25)

Total Exchange Traded Funds Activity (1,291.25)

Total Purchases & Sales (1,291.25)

Transaction Detail - Deposits & Withdrawals

Transaction Process

Date	Date	Activity	Description	Location	Credit/(Debit)
12/29/23	12/29/23	Journalized Funds	JOURNAL FRM [REDACTED]		4,562.70
12/29/23	12/29/23	MoneyLink Txn	Tfr GROW FINANCIAL FED, CHRISTOPHER PITT		(500.00)
12/29/23	12/29/23	MoneyLink Txn	Tfr GROW FINANCIAL FED, CHRISTOPHER PITT		(500.00)
12/29/23	12/29/23	Journalized Funds	JOURNAL FRM 48809163		140.64

Total Deposits & Withdrawals 3,703.34

The total deposits activity for the statement period was \$4,703.34. The total withdrawals activity for the statement period was \$1,000.00.

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

Transaction Process

Date	Date	Activity	Description	Credit/(Debit)
12/11/23	12/11/23	Div For Reinvest	SCHWAB US DIVIDEND: SCHD	1,291.25
12/15/23	12/18/23	Bank Interest ^{X,Z}	BANK INT [REDACTED]	13.66

Total Dividends & Interest 1,304.91



Schwab One® Trust Account of
K PITTMAN & C PITTMAN TTEE
KAREN G PITTMAN REVOCABLE TRUS
U/A DTD 09/17/2003

Account Number

Statement Period
December 1-31, 2023

Total Transaction Detail **3,717.00**

Bank Sweep Activity

Transaction Date	Transaction	Description	Withdrawal	Deposit	Balance ^{x,z}
Opening Balance ^{x,z}					37,512.36
12/01/23	Auto Transfer	BANK TRANSFER TO BROKERAGE	1,000.00		36,512.36
12/15/23	Interest Paid ^{x,z}	BANK INTEREST		13.66	36,526.02
Total Activity			1,000.00	13.66	
Ending Balance ^{x,z}					36,526.02

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

Endnotes For Your Account

Symbol Endnote Legend

- (M)** Denotes a security that is marginable. Some mutual fund or ETF investments may not be immediately marginable.
- ◇** Dividends paid on this security will be automatically reinvested.
- r** Reinvested dividends are summarized and the cost per share is averaged.
- X** Bank Sweep deposits are held at FDIC-insured bank(s) ("Banks") that are affiliated with Charles Schwab & Co., Inc.
- Z** For Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its affiliated banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.

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