

2024 Form 6X - Amendment to Full and Public Disclosure of Financial Interests

Filed with COE: 02/03/2025

General Information

Name: Mr Nathan Dodson Boyles

PID 229075

AGENCY INFORMATION

Organization	Suborganization	Title
--------------	-----------------	-------

CANDIDATE FOR

Position	Agency Name	Position sought or held
State Representative	Florida House of Representatives	District 3

Net Worth

My Net Worth as of December 31, 2024 was \$ 28,133,186.86.

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 \$ 254,000.00.

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

Description of Asset	Value of Asset
See Attached	

Liabilities

LIABILITIES IN EXCESS OF \$1,000:

Name of Creditor	Address of Creditor	Amount of Liability
This section not amended by filer.		

JOINT AND SEVERAL LIABILITIES NOT REPORTED ABOVE:

Name of Creditor	Address of Creditor	Amount of Liability
This section not amended by filer.		

Income

Identify each separate source and amount of income which exceeded \$1,000 during the year, including secondary sources of income. Or attach a complete copy of your 2024 federal income tax return, including all W2s, schedules, and attachments. Please redact any social security or account numbers before attaching your returns, as the law requires these documents be posted to the Commission's website.

☐ I elect to file a copy of my 2024 federal income tax return and all W2s, schedules, and attachments.

PRIMARY SOURCES OF INCOME:

Name of Source of Income Exceeding \$1,000	Address of Source of Income	Amount
This section not amended by filer.		

SECONDARY SOURCES OF INCOME (Major customers, clients, etc. of businesses owned by reporting person):

Name of Business Entity	Name of Major Sources of Business' Income	Address of Source	Principal Business Activity of Source
This section not amended by filer.			

Interests in Specified Businesses**Business Entity # 1**

This section not amended by filer.

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.

Amendment Reason

Explanation of changes why are you amending your previous form 6 submission?
Adding documents to show investment allocations for investment/retirement accounts.

Signature of Reporting Official or Candidate

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

Nathan Dodson Boyles

Digitally signed: **02/03/2025**

Filed with COE: 02/03/2025

NATHANIEL BOYLES
4385 WILKERSON BLUFF RD
HOLT FL 32564

 **FRS Investment Plan Administrator**
1-866-446-9377, Option 4 (TRS 711)
between 8 a.m. and 6 p.m., Eastern time,
Monday through Friday

FRS Investment Plan

Account Statement

Activity from December 1, 2024 through December 31, 2024.

Opening Balance	\$182,895.65
Deposits	
IP Employee	106.57
IP Employer	473.89
Gains/Losses	-4,988.99
Closing Balance	\$178,487.12
Vested Balance	\$178,487.12
Your Rate of Return for the Period	-2.7%

Total Account Balance by Source

The charts below show what portion of your total account balance comes from each source.



	Amount	Percent	Vested Percent
■ IP Employer	\$133,916.77	75%	100%
■ IP Employee	44,570.35	25%	100%
Total	\$178,487.12	100%	

For more information about your account, to change how your account is invested, or to learn more about the plan, visit [MyFRS.com](#).

Current Asset Class Allocation

The Plan's investment funds fall into major asset classes. These asset classes range from conservative to aggressive types of investments. The chart to the right shows your asset allocation, or how your money is divided among asset classes.

It is important that you periodically review your asset allocation to maintain a well-balanced and diversified portfolio that fits your personal situation.

Asset Class	Current Allocation on February 3, 2025
Retirement Date	100%
Stable Value	0%
Multi-Assets	0%
Bond	0%
U.S. Stock	0%
Foreign/Global Stock Funds	0%
Self-Directed Brokerage	0%

Account Activity by Fund

For the period December 1, 2024 through December 31, 2024.

Fund	Rtrmt 2050	Total
Asset Class	Retirement Date	
Opening Balance	\$182,895.65	\$182,895.65
Contributions	580.46	580.46
Earnings	-4,988.99	-4,988.99
Closing Balance	\$178,487.12	\$178,487.12
Closing Units	8,198.734	
Price (NAV) Per Unit	\$21.770084	

Your Beneficiaries

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

Protect Your Data

Maintaining the security of your account is important. In addition to the strict security measures and procedures we take to limit risk, below are commonsense steps you can follow to protect your account:

- **Keep all contact information (including mobile number) up to date** so that we may contact you quickly if we suspect suspicious activity.
- **Update security software on any device you use to access your account.** Use a private device and a protected wireless connection.
- **Choose a password that you'll only use for this account.** Don't save your logon information on a device.
- **Do not share your account access or logon information** with anyone, including friends and family.
- **Contact us immediately if:**
 - Your account logon information was compromised or your account-related information was affected by identity theft (for example, if someone's using your credentials to impersonate you).
 - You receive any communications about suspicious account activity.

For More Information

MyFRS.com is your best source for detailed, personalized information about your account. The site puts everything right at your fingertips whenever you need to check your balance, make a change, or learn how the plan works. Use the site to:

- Check your account balance.
 - Change your investment fund choices or transfer balances.
 - Monitor your investment performance.
 - Learn more about the available funds.
 - Request a withdrawal.
 - Request a Rollover Form.
 - Change your beneficiaries.
 - Learn about the plan.
-



Rollover IRA of

NATHAN DODSON BOYLES
CHARLES SCHWAB & CO INC CUST
IRA ROLLOVER

Account Number



Statement Period

December 1-31, 2024

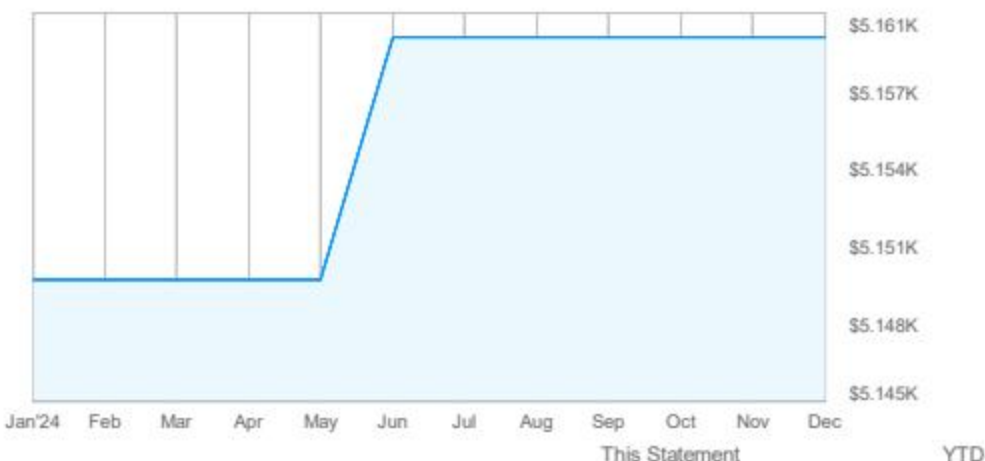
Account Summary

Ending Account Value as of 12/31

\$5,163.34

Beginning Account Value as of 12/01

\$5,162.92



Manage Your Account

Customer Service and Trading:

Call your Schwab Representative
1-800-435-4000
24/7 Customer Service

For the most current records on your account
visit schwab.com/login. Statements are
archived up to 10 years online.

Commitment to Transparency

Client Relationship Summaries and Best Interest
disclosures are at schwab.com/transparency.
Charles Schwab & Co., Inc. Member SIPC.

Online Assistance

 Visit us online at schwab.com

Visit schwab.com/stmt to explore the features
and benefits of this statement.

NATHAN DODSON BOYLES
CHARLES SCHWAB & CO INC CUST
IRA ROLLOVER
4385 WILKERSON BLUFF RD
HOLT FL 32564-9643

	This Statement	YTD
Beginning Value	\$5,162.92	\$5,143.82
Deposits	0.00	0.00
Withdrawals	0.00	0.00
Dividends and Interest	0.42	19.52
Transfer of Securities	0.00	0.00
Market Appreciation/(Depreciation)	0.00	0.00
Expenses	0.00	0.00
Ending Value	\$5,163.34	\$5,163.34

Account Ending Value reflects the market value of your cash and investments. It does not include pending transactions, unpriced securities or assets held outside Schwab's custody.



Rollover IRA of
NATHAN DODSON BOYLES
CHARLES SCHWAB & CO INC CUST
IRA ROLLOVER

Asset Allocation

	This Period	Current Allocation
Cash and Cash Investments	5,163.34	100%
Total	\$5,163.34	100%

Gain or (Loss) Summary

	All Positions		
	Gain	(Loss)	Net
This Period	0.00	0.00	0.00
YTD	0.00	0.00	0.00
Unrealized			\$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. Please login to your account at Schwab.com for real-time gain/loss information. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

A Message About Your Account

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)

Positions - Summary

Beginning Value as of 12/01	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	Ending Value as of 12/31	Cost Basis	Unrealized Gain/(Loss)
\$5,162.92		\$0.00		\$0.00		\$0.42		\$0.00		\$5,163.34	\$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.

Statement Period
December 1-31, 2024

Income Summary



Retirement Details

Contributions	2023	2024
Total YTD (\$)	0.00	0.00



Rollover IRA of

NATHAN DODSON BOYLES
CHARLES SCHWAB & CO INC CUST
IRA ROLLOVER

Statement Period

December 1-31, 2024

Cash and Cash Investments

Type	Symbol	Description	Quantity	Price(\$)	Beginning Balance(\$)	Ending Balance(\$)	Change in Period Balance(\$)	Pending/Unsettled Cash(\$)	Interest/Yield Rate	% of Acct
Bank Sweep		TD BANK USA NA ^{x,z}			5,162.92	5,163.34	0.42		0.05%	100%
Total Cash and Cash Investments					\$5,162.92	\$5,163.34	\$0.42			100%

Transactions - Summary

Beginning Cash* as of 12/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Expenses	=	Ending Cash* as of 12/31
\$5,162.92		\$0.00		\$0.00		\$0.00		\$0.00		\$0.42		\$0.00		\$5,163.34

Other Activity **\$0.00**

Other activity includes transactions which don't affect the cash balance such as stock transfers, splits, etc.

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

Transaction Details

Date	Category	Action	Symbol/CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
12/16	Interest	Bank Interest ^{x,z}		BANK INT [REDACTED]				0.42	
Total Transactions								\$0.42	\$0.00

Date column represents the Settlement/Process date for each transaction.

Bank Sweep Activity

Date	Description	Amount	Date	Description	Amount
12/01	Beginning Balance ^{x,z}	\$5,162.92	12/31	Ending Balance ^{x,z}	\$5,163.34
12/15	BANK INTEREST - TD BANK USA NA ^{x,z}	0.42	12/31	Interest Rate ^{*z}	0.05%

* Your interest period was 11/16/24 - 12/15/24. ^z

Endnotes For Your Account

X Bank Sweep deposits are held at FDIC-insured Program Banks, which are listed in the Cash Features Disclosure Statement.

Z For the 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



Rollover IRA of

NATHAN DODSON BOYLES
CHARLES SCHWAB & CO INC CUST
IRA ROLLOVER

Statement Period

December 1-31, 2024

Endnotes For Your Account (continued)

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.

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. **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 these bank sweep features constitute direct obligations of one or more FDIC insured banks ("Program Banks") that are not obligations of Schwab. Funds swept to Program 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(s), 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. **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.

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 Program 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 and Bank Sweep for Benefit Plans features, 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

statement by Schwab or one or more of its Program 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.

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: 1) You can lose more funds than you deposit in the margin account; 2) 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; 3) You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call; 4) Schwab can increase its "house" maintenance margin requirements 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 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 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



Rollover IRA of

NATHAN DODSON BOYLES
CHARLES SCHWAB & CO INC CUST
IRA ROLLOVER

Statement Period

December 1-31, 2024

Terms and Conditions (continued)

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 Program Banks 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. **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 Client Service & Support at Charles Schwab & Co., Inc., P.O. Box 982603 El Paso, TX 79998-2603, or call customer service 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. **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. Charles Schwab & Co., Inc., Charles Schwab Bank, Charles Schwab Premier Bank, and Charles Schwab Trust Bank are separate but affiliated companies and subsidiaries of the Charles Schwab Corporation. © 2025 Charles Schwab & Co., Inc. ("Schwab"). All rights reserved. Member SIPC. (01CUSTNC) (0822-20UL)

This page intentionally left blank.



Schwab One® Account of

NATHAN DODSON BOYLES

Account Number



Statement Period

December 1-31, 2024

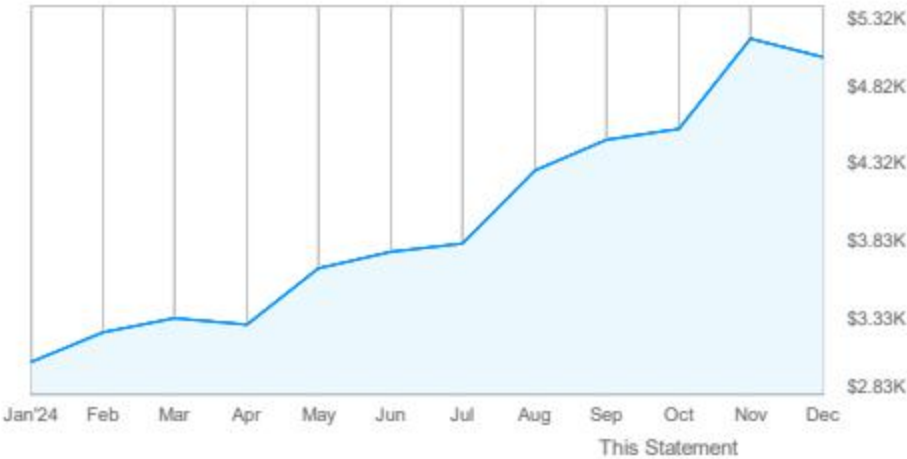
Account Summary

Ending Account Value as of 12/31

\$5,000.73

Beginning Account Value as of 12/01

\$5,118.62



Manage Your Account

Customer Service and Trading:

Call your Schwab Representative
1-800-435-4000
24/7 Customer Service

For the most current records on your account
visit schwab.com/login. Statements are
archived up to 10 years online.

Commitment to Transparency

Client Relationship Summaries and Best Interest
disclosures are at schwab.com/transparency.
Charles Schwab & Co., Inc. Member SIPC.

Online Assistance



Visit us online at schwab.com

Visit schwab.com/stmt to explore the features
and benefits of this statement.

NATHAN DODSON BOYLES
4385 WILKERSON BLUFF RD
HOLT FL 32564-9643

	This Statement	YTD
Beginning Value	\$5,118.62	\$2,890.91
Deposits	0.00	0.00
Withdrawals	0.00	0.00
Dividends and Interest	0.00	44.41
Transfer of Securities	0.00	0.00
Market Appreciation/(Depreciation)	(117.89)	2,065.41
Expenses	0.00	0.00
Ending Value	\$5,000.73	\$5,000.73

Account Ending Value reflects the market value of your cash and investments. It does not include pending transactions, unpriced securities or assets held outside Schwab's custody.



Schwab One® Account of

NATHAN DODSON BOYLES

Asset Allocation

Investment Objective: Growth	This Period	Current Allocation
Cash and Cash Investments	46.73	<1%
Equities	4,954.00	99%
Total	\$5,000.73	100%

Top Account Holdings This Period

SYMBOL CUSIP	Description	Market Value	% of Accounts
WMT	WALMART INC	4,954.00	99%
	TD BANK USA NA	46.73	<1%

Gain or (Loss) Summary

	Short-Term (ST)			Long-Term (LT)		
	Gain	(Loss)	Net	Gain	(Loss)	Net
This Period	0.00	0.00	0.00	0.00	0.00	0.00
YTD	0.00	0.00	0.00	0.00	0.00	0.00
Unrealized						\$3,716.08

Values may not reflect all of your gains/losses and may be rounded up to the nearest dollar; 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. Please login to your account at Schwab.com for real-time gain/loss information. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

A Message About Your Account

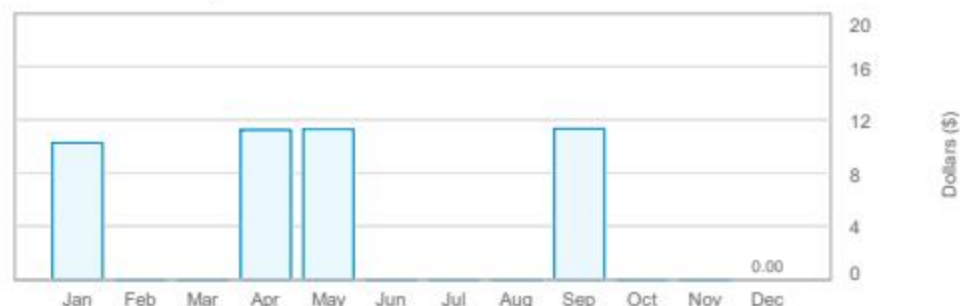
CALIFORNIA RESIDENTS

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)

Statement Period

December 1-31, 2024

Income Summary



Federal Tax Status	This Period		YTD	
	Tax-Exempt	Taxable	Tax-Exempt	Taxable
Bank Sweep Interest	0.00	0.00	0.00	0.20
Cash Dividends	0.00	0.00	0.00	44.21
Total Income	\$0.00	\$0.00	\$0.00	\$44.41

Margin Loan Information

Opening Margin Loan Balance	Closing Margin Loan Balance	Funds Available to Withdraw *	Securities Buying Power *
\$0.00	\$0.00	\$2,670.73	\$5,341.46

Margin Loan Rates

Vary by Balance

10.82% - 12.57%

* Values include any cash plus the amount available using margin borrowing.
For more information about the margin feature, please visit [schwab.com/margin](https://www.schwab.com/margin).



Schwab One® Account of

NATHAN DODSON BOYLES

Statement Period

December 1-31, 2024

Positions - Summary

Beginning Value as of 12/01	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	Ending Value as of 12/31	Cost Basis	Unrealized Gain/(Loss)
\$5,118.62		\$0.00		\$0.00		\$0.00		(\$117.89)		\$5,000.73	\$1,237.92	\$3,716.08

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.

Cash and Cash Investments

Type	Symbol	Description	Quantity	Price(\$)	Beginning Balance(\$)	Ending Balance(\$)	Change in Period Balance(\$)	Pending/Unsettled Cash(\$)	Interest/ Yield Rate	% of Acct
Bank Sweep		TD BANK USA NA ^{x,z}			46.73	46.73	0.00		0.05%	<1%
Total Cash and Cash Investments					\$46.73	\$46.73	\$0.00			<1%

Positions - Equities

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
WMT	WALMART INC ^{(M),o}	54.8312	90.35000	4,954.00	1,237.92	3,716.08	0.91%	45.51	99%
Total Equities				\$4,954.00	\$1,237.92	\$3,716.08		\$45.51	99%

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only. 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.

Transactions - Summary

Beginning Cash* as of 12/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Expenses	=	Ending Cash* as of 12/31
\$46.73		\$0.00		\$0.00		\$0.00		\$0.00		\$0.00		\$0.00		\$46.73
Other Activity		\$0.00	Other activity includes transactions which don't affect the cash balance such as stock transfers, splits, etc.											

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



Schwab One® Account of

NATHAN DODSON BOYLES

Statement Period

December 1-31, 2024

Bank Sweep Activity

Date	Description	Amount	Date	Description	Amount	Date	Description	Amount
12/01	Beginning Balance ^{x,z}	\$46.73	12/31	Ending Balance ^{x,z}	\$46.73	12/31	Interest Rate ^{*z}	0.05%

* Your interest period was 11/16/24 - 12/15/24. ^z

Pending / Open Activity

Activity Type	Date	Action	Symbol/ CUSIP	Description	Quantity	Market Price/ Rate per Share(\$)	Limit Price(\$)	Settle/ Payable Date	Expiration Date	Amount(\$)
Pending	12/13	Qual Div	WMT	WALMART INC	54.8312	0.2075		01/06		11.38
Total Pending Transactions										\$11.38

Pending transactions are not included in account value.

Endnotes For Your Account

- (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 Program Banks, which are listed in the Cash Features Disclosure Statement.

- Z For the 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 Program 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.

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.

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.

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 these bank sweep features constitute direct obligations of one or more FDIC insured banks ("Program Banks") that are not obligations of Schwab.

Funds swept to Program 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(s), 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.

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.



Terms and Conditions (continued)

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 Program 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 and Bank Sweep for Benefit Plans features, 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: 1) You can lose more funds than you deposit in the margin account; 2) 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; 3) You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call; 4) Schwab can increase its "house" maintenance margin requirements 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 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 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 $\frac{1}{2}$ of 1 cent (\$.005), 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 Program Banks 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. **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 Client Service & Support at Charles Schwab & Co., Inc., P.O. Box 982603 El Paso, TX 79998-2603, or call customer service 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. **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. Charles Schwab & Co., Inc., Charles Schwab Bank, Charles Schwab Premier Bank, and Charles Schwab Trust Bank are separate but affiliated companies and subsidiaries of the Charles Schwab Corporation. © 2025 Charles Schwab & Co., Inc. ("Schwab"). All rights reserved. **Member SIPC.** (O1CUSTNC) (0822-20UL)

This page intentionally left blank.

Quarterly Statement



Adams Sanitation Holding Company, LLC 401(k) Plan

For the period July 1, 2024 – September 30, 2024

Nathan Boyles
4385 Wilkerson Bluff Road
Holt, FL 32564

Balance Summary

Opening Balance	\$83,707.19
Contributions	\$6,081.88
Dividends	\$457.76
Correction Credit	\$0.00
Change in Market Value	\$5,937.94
Transfers	\$0.00
Forfeitures	\$0.00
Distributions	\$0.00
Loan Interest Assessed	\$0.00
Fees	(\$155.92)
Fee Credit	\$0.00
Operational Error Credits	\$0.00
Vested Balance	\$96,028.85
Closing Balance	\$96,028.85

Asset Allocation

U.S. Large Stocks	44.31%	
Real Estate	8.71%	
International Stocks	28.72%	
U.S. Bonds	12.52%	
International Bonds	5.74%	

Portfolio Summary

You are fully (100%) vested in your plan.

Symbol	Fund	Units	Closing Balance	Percentage
VBTLX	Vanguard Total Bond Market Index Admiral	1217.981	\$12,021.48	12.52%
VGSLX	Vanguard REIT Index Admiral	60.598	\$8,367.98	8.71%
VTABX	Vanguard Total International Bond Index Admiral	274.236	\$5,509.40	5.74%
VTIAX	Vanguard Total International Stock Index Admiral	792.366	\$27,582.26	28.72%
VTSAX	Vanguard Total Stock Market Index Fund Admiral	308.630	\$42,547.73	44.31%
Total			\$96,028.85	100.00%

Glossary

Opening Balance: Market value of account holdings, including any amounts not invested in portfolio assets, as of the first day of the stated period, including any loan balance.

Contributions: Funds deposited into your account through your paycheck or an employer match. This includes any change in market value where adjustments were made and may differ from your year-to-date contributions.

Loan Principle: Loan payments made towards principal during the period and re-invested into your account.

Loan Interest Assessed: The sum of loan interest assessed during the period.

Loan Interest Paid: Interest payments due to an existing loan and re-invested into your account.

Dividends: Payments made by a corporation to its shareholders, typically from the profits of the company.

Correction Credit: A correction credit is the result of a gain or loss in your account as a result of an erroneous transaction, e.g., a delayed contribution or distribution.

Operational Error Credit: Balances added to your account due to errors corrected on contributions, rollovers, or distributions.

Change in Market Value: Gains or losses due to the change in value of your assets during the period.

Distributions: Withdrawals or rollovers from your account.

Unvested Distribution Balance: Portion of a distribution amount that returned to your employer as a result of employer contributions not being fully vested in your account.

Transfers: Loan balances issued to you or loan payments applied towards loan principal during the period.

Fees: This refers to the total price of services charged this quarter and may include Human Interest advisors advisory fees, external advisory fees, Human Interest recordkeeping fees and any other service fees. For more detail, refer to the Fees chart listed under Account Activity.

Fee Credit: A credit to your account as a result of a billing error, e.g., your account was billed at a higher rate than originally agreed with the Plan Sponsor.

Closing Balance: Market value of all account holdings as of the last day of the stated period including loan balance.

Vested Balance: Occurs when an employee acquires ownership in employer-provided stock incentives or employer contributions made to their 401(k) account.

Account Activity

By Source

Source	Opening Balance	Contributions	Dividends	Correction Credit	Change in Market Value	Transfers	Forfeitures	Distributions	Loan Interest Assessed	Fees	Fee Credit	Operational Error Credits	Closing Balance
Employee Deferral	\$44,779.39	\$3,378.83	\$257.48	\$0.00	\$3,193.73	\$0.00	\$0.00	\$0.00	\$0.00	(\$155.92)	\$0.00	\$0.00	\$51,453.51
Rollover	\$16,786.67	\$0.00	\$83.95	\$0.00	\$1,137.78	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$18,008.40
Safe Harbor Match	\$22,141.13	\$2,703.05	\$116.33	\$0.00	\$1,606.43	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$26,566.94
Total	\$83,707.19	\$6,081.88	\$457.76	\$0.00	\$5,937.94	\$0.00	\$0.00	\$0.00	\$0.00	(\$155.92)	\$0.00	\$0.00	\$96,028.85

By Fund

Symbol	Fund	Opening Balance	Contributions	Dividends	Correction Credit	Change in Market Value	Transfers	Forfeitures	Distributions	Loan Interest Assessed	Fees	Fee Credit	Operational Error Credits	Closing Balance
VBTLX	Vanguard Total Bond Market Index Admiral	\$10,777.63	\$790.65	\$100.57	\$0.00	\$454.93	\$0.00	\$0.00	\$0.00	\$0.00	(\$102.30)	\$0.00	\$0.00	\$12,021.48
VGSLX	Vanguard REIT Index Admiral	\$6,674.47	\$486.57	\$82.22	\$0.00	\$1,124.72	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8,367.98
VTABX	Vanguard Total International Bond Index Admiral	\$4,987.52	\$364.91	\$30.72	\$0.00	\$179.87	\$0.00	\$0.00	\$0.00	\$0.00	(\$53.62)	\$0.00	\$0.00	\$5,509.40
VTIAX	Vanguard Total International Stock Index Admiral	\$23,819.00	\$1,763.72	\$111.91	\$0.00	\$1,887.63	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$27,582.26
VTSAX	Vanguard Total Stock Market Index Fund Admiral	\$37,448.57	\$2,676.03	\$132.34	\$0.00	\$2,290.79	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$42,547.73
Total		\$83,707.19	\$6,081.88	\$457.76	\$0.00	\$5,937.94	\$0.00	\$0.00	\$0.00	\$0.00	(\$155.92)	\$0.00	\$0.00	\$96,028.85

Fees

Type	Description	Amount
External Financial Advisor Fee*	Your employer has elected for employees to pay their share of the External Advisor fees attached to the company plan. This is an "asset-based fee" that is charged monthly by your plans advisor	\$0.00
Fee Credit	A credit to your account as a result of a billing error, e.g., your account was billed at a higher rate than originally agreed with the Plan Sponsor	\$0.00
Human Interest Advisors Advisory Fee*	This is charged monthly by your plans advisor as a part of your total Human Interest asset fees.	(\$129.93)
Human Interest Inc. Recordkeeping & Custodial Fee*	This is charged monthly by your plans recordkeeper as a part of your total Human Interest asset fees.	(\$25.99)
Total		(\$155.92)

*Fee = Your average account value x Your monthly fee rate. Your fee is prorated for the number of days your account had value each month

Information

Human Interest, Inc.

655 Montgomery Street, Suite 1800
San Francisco, California 94111

Investments

- You can select one of our model portfolios, or you can select from funds available to design your own portfolio.
- You have the ability to direct how your 401(k) assets are invested, and may either select from one of our managed portfolios or create your own portfolio allocation from funds available in your plan. If your financial situation or investment objectives have changed (or if you simply wish to change your portfolio allocation), we encourage you to update your portfolio or contribution rate in your dashboard or contact us at support@humaninterest.com.

The Importance of Diversification

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk.

It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals.

Department of Labor information: For more information regarding individual investing and diversification, see the internet website of the U.S. Department of Labor at www.dol.gov/ebsa/investing.html.

We're here to help! Reach out to your support team by emailing support@humaninterest.com or calling us at 855 622 7824.

Lifetime Income Illustrations



Statement Period: July 1, 2024 – September 30, 2024

This statement provides you with information about how much monthly income you could collect at retirement based upon your current account balance. The estimated monthly payments in this statement are for illustrative purposes only; they are not a guarantee. Having this information now may help you plan how much money to save for your retirement.

Your account balance is \$96,028.85 as of September 30, 2024. Below are estimates of how much money you could receive each month if you were to receive payments in one of the following two payment forms:

1. A single life annuity is an arrangement that pays you a fixed amount of money each month for the rest of your life. Following your death, no further payments would be made to your spouse or heirs.

If you receive payments in this form, we estimate you would receive \$608.94 per month starting at retirement.

2. A qualified joint and 100% survivor annuity is an arrangement that pays you and your spouse a fixed monthly payment for the rest of your joint lives. In addition, after your death, this type of annuity would continue to provide the same fixed monthly payment to your surviving spouse for their life.

If you receive payments in this form, we estimate you would receive \$516.05 per month starting at retirement and, after your death, your surviving spouse would receive \$516.05 per month.

An annuity with a lower survivor percentage may be available, and reducing the survivor percentage (below 100%) would increase monthly payments during your lifetime, but would decrease what your surviving spouse would receive after your death.

The following information is to help you understand these estimated monthly payments.

- The estimated monthly payments in this statement assume that your account balance is 100% vested and, if you have taken a loan from the plan and you are not in default, the loan has been fully repaid.

Lifetime Income Illustrations



- The estimated monthly payments in this statement assume that payments begin September 30, 2024 and that you are 67 on this date. Monthly payments beginning at a younger age would be lower than shown since payments would be made over more years. Monthly payments beginning at an older age would be higher than shown since they would be made over fewer years.
- The estimated monthly payments for a qualified joint and 100% survivor annuity in this statement assume that you are married with a spouse who is the same age as you (even if you do not currently have a spouse, or if you have a spouse who is a different age). If your spouse is younger, monthly payments would be lower than shown since they would be expected to be paid over more years. If your spouse is older, monthly payments would be higher than shown since they would be expected to be paid over fewer years.
- The estimated monthly payments in this statement are based on an interest rate of 3.84%, which is the 10-year constant maturity U.S. Treasury securities yield rate as of 09/03/24, as required by federal regulations. This rate fluctuates based on market conditions. The lower the interest rate, the smaller your monthly payment will be, and the higher the interest rate, the larger your monthly payment will be.
- The estimated monthly payments in this statement are based on how long you and a spouse, who is assumed to be your age, are expected to live. For this purpose, federal regulations require that your life expectancy be estimated using gender neutral mortality assumptions established by the Internal Revenue Service.
- The estimated monthly payments in this statement are the same whether you are male or female. This is required for annuities payable from an employer's plan. However, the same amount paid for an annuity available outside of an employer's plan may provide a larger monthly payment for males than for females since females are expected to live longer.
- The estimated monthly payments in this statement are based on prevailing market conditions and other assumptions required under federal regulations. If you decide to purchase an annuity, the actual payments you receive will depend on a number of factors and may vary substantially from the estimated monthly payments in this statement. For example, your actual age at retirement, your actual account balance (reflecting future investment gains and losses, contributions, distributions, and fees), and the market conditions at the time of purchase will affect your actual payment amounts.
- Unlike Social Security payments, the estimated monthly payments in this statement do not increase each year with a cost-of-living adjustment. Therefore, as prices increase over time, the fixed monthly payments will buy fewer goods and services.