charles SCHWAB

**Schwab One® Account of**
**GORGE COMMUNITY FOUNDATION**
**MAIN ACCOUNT**

**Account Number**
**1688-6083**

**Statement Period**
**April 1-30, 2020**

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GORGE COMMUNITY FOUNDATION
MAIN ACCOUNT
205 3RD ST
HOOD RIVER OR 97031-2011

## Your Independent Investment Manager and/or Advisor

FERGUSON WELLMAN CAPITAL
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PORTLAND OR 97204-2026
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FERGUSON WELLMAN CAPITAL MANAGEMENT

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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.
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**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.
**Current Yield:** Annual dividend paid on an equity divided by the current market price.
**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.
**Estimated Annual Income:** Estimated annual income is 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.
**Fees and Charges:** For those fees described in the statement as "Fee to Advisor", as authorized by you, Schwab debited your Account to pay the fees as instructed by your Advisor. It is your responsibility, and not Schwab's, to verify the accuracy of the fees. Margin interest charged to your Account during the statement period is included in this section of the statement.
**Interest:** For the Schwab One Interest, 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 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, 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 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. Pricing of assets not held at Schwab is for informational purposes only. 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. For Limited Partnerships and Real Estate Investment Trust (REIT) securities, you may see that the value reflected on your monthly account statement for this security is unpriced. NASD rules require that certain Limited Partnerships (direct participation programs) and Real Estate Investment Trust (REIT) securities, that have not been priced within 18 months, must show as unpriced on customer statements. Note that these securities are generally illiquid, the value of the securities will be different than its purchase price, and, if applicable, that accurate valuation information may not be available.
**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.
**Option Customers:** Be aware of the following: 1) Commissions and other charges related to the execution of option transactions have been included in confirmations of such transactions previously furnished to you and will be made available promptly upon request 2) You should advise us promptly of any material changes in your investment objectives or financial situation 3) Exercise assignment notices for the option contracts are allocated among customer short positions pursuant to an automated procedure which randomly selects from among all customer short option positions those contracts which are subject to exercise, including positions established on the day of assignment 4) Realized gain/loss of underlying securities is adjusted to reflect the premiums of assigned or exercised options. Please consult your tax advisor or IRS publication 550, Investment Income and Expenses, for additional information on Options.
**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, Transfer Agent, 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 ½ of 1 cent ($0.005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of $0.01 during

SIPC has taken the position that it will not cover the balances held in your deposit accounts maintained under programs like our Bank Sweep feature. Please see your Cash Feature Disclosure Statement for more information on insurance coverage.
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## Terms and Conditions (continued)

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.

**Short Positions:** Securities sold short will be identified through an "S" in Investment Detail. The market value of these securities will be expressed as a debit and be netted against any long positions in Total Account Value.

**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. This information is not a solicitation or a recommendation to buy or sell. It may, however, be helpful for investment and tax planning strategies. **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 800-515-2157. 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.**

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**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.

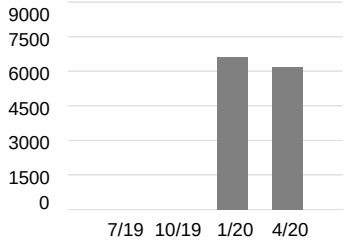
(1017-7MAX)

## Account Value as of 04/30/2020:$ 6,191,482.93

## Change in Account Value

| | This Period | Year to Date |
|---|---|---|
| **Starting Value** | **$ 5,777,062.32** | **$ 6,620,794.57** |
| Credits | 11,818.91 | 54,452.67 |
| Debits | (10,745.62) | (83,818.15) |
| Transfer of Securities (In/Out) | 0.00 | 61,132.76 |
| Income Reinvested | 0.00 | 0.00 |
| Change in Value of Investments | 413,347.32 | (461,078.92) |
| **Ending Value on 04/30/2020** | **$ 6,191,482.93** | **$ 6,191,482.93** |
| *Accrued Income*[d] | *7,835.44* | |
| ***Ending Value with Accrued Income***[d] | ***$ 6,199,318.37*** | |
| **Total Change in Account Value** | **$ 414,420.61** | **$ (429,311.64)** |
| ***Total Change with Accrued Income***[d] | ***$ 422,256.05*** | |

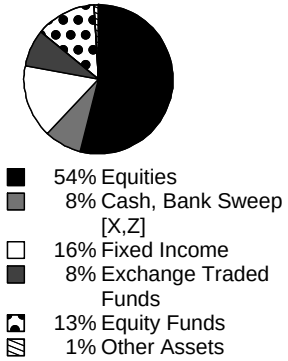
Account Value [in Thousands]




## Asset Composition

| | Market Value | % of Account Assets |
|---|---|---|
| Cash and Bank Sweep[X,Z] | $ 490,770.10 | 8% |
| Fixed Income | 971,904.39 | 16% |
| Equities | 3,348,881.17 | 54% |
| Equity Funds | 830,655.72 | 13% |
| Exchange Traded Funds | 486,485.75 | 8% |
| Other Assets | 62,785.80 | 1% |
| **Total Assets Long** | **$ 6,191,482.93** | |
| **Total Account Value** | **$ 6,191,482.93** | **100%** |

Overview



## Gain or (Loss) Summary

| | Realized Gain or (Loss) This Period | | Unrealized Gain or (Loss) |
|---|---|---|---|
| | Short Term | Long Term | |
| **All Investments** | $(23,919.44)[b] | $462.56[b] | $51,651.32[b] |

*Values may not reflect all of your gains/losses. Cost basis may change and be adjusted in certain cases. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional gain or (loss) 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 | 0.42 | 0.00 | 7.43 |
| Cash Dividends | 0.00 | 9,751.37 | 0.00 | 35,354.41 |
| Corporate Bond and Other Interest | 0.00 | 1,862.50 | 0.00 | 6,400.00 |
| Treasury Bond Interest | 0.00 | 1,461.95 | 0.00 | 7,446.33 |
| Agency Security Interest | 0.00 | 0.00 | 0.00 | 609.37 |
| **Total Income** | **0.00** | **13,076.24** | **0.00** | **49,817.54** |
| Accrued Interest Paid[4] | 0.00 | 0.00 | 0.00 | (779.29) |

[4]Certain accrued interest paid on taxable bonds may be deductible; consult your tax advisor.

## Cash Transactions Summary

| | This Period | Year to Date |
|---|---|---|
| **Starting Cash*** | **$ 66,222.86** | **$ 25,202.67** |
| Deposits and other Cash Credits | 0.00 | 5,383.59 |
| Investments Sold | 596,121.41 | 1,209,076.21 |
| Dividends and Interest | 11,614.29 | 48,355.59 |
| Withdrawals and other Debits | 0.00 | (60,729.76) |
| Investments Purchased | (172,647.46) | (714,143.30) |
| Fees and Charges | (10,541.00) | (22,374.90) |
| **Total Cash Transaction Detail** | **424,547.24** | **465,567.43** |
| **Ending Cash*** | **$ 490,770.10** | **$ 490,770.10** |

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

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

## Investment Detail - Cash and Bank Sweep

| Cash | Starting Balance | Ending Balance | % of Account Assets |
|---|---|---|---|
| Cash | 2,786.93 | 2,162.68 | <1% |
| **Total Cash** | **2,786.93** | **2,162.68** | **<1%** |

| Bank Sweep | Starting Balance | Ending Balance | % of Account Assets |
|---|---|---|---|
| CHARLES SCHWAB BANK | 63,435.93 | 249,000.00 | 4% |
| SCHWAB PREMIER BANK | 0.00 | 239,607.42 | 4% |
| **Total Bank Sweep** [x,z] | **63,435.93** | **488,607.42** | **8%** |
| **Total Cash and Bank Sweep** | | **490,770.10** | **8%** |

## Investment Detail - Fixed Income

| | Par | Market Price | Market Value | Adjusted Cost Basis | % of Account Assets | Unrealized Gain or (Loss) | Estimated Annual Income |
|---|---|---|---|---|---|---|---|
| **U.S. Treasuries** | Units Purchased | Cost Per Unit | Cost Basis | | Acquired | | Yield to Maturity |
| **US TREASU NT 2.125%06/22** | **50,000.0000** | **104.12500** | **52,062.50** | **50,586.40** | **<1%** | **1,476.10** [b] | **1,062.50** |
| UST NOTE DUE 06/30/22 | 50,000.0000 | 101.1875 | 50,593.75 | 50,586.40 | 12/18/19 | 1,476.10 [b] | 1.64% |
| CUSIP: 912828XG0 | | | | | | | ***Accrued Interest: 356.11*** |
| **US TREASU NT 2.375%08/24** | **50,000.0000** | **108.62500** | **54,312.50** | **51,748.75** | **<1%** | **2,563.75** [b] | **1,187.50** |
| UST NOTE DUE 08/15/24 | 50,000.0000 | 103.5438 | 51,771.93 | 51,748.75 | 01/22/20 | 2,563.75 [b] | 1.56% |
| CUSIP: 912828D56 | | | | | | | ***Accrued Interest: 247.94*** |

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

## Investment Detail - Fixed Income (continued)

| | Par | Market Price | Market Value | Adjusted Cost Basis | % of Account Assets | Unrealized Gain or (Loss) | Estimated Annual Income |
|---|---|---|---|---|---|---|---|
| **U.S. Treasuries** (continued) | Units Purchased | Cost Per Unit | Cost Basis | | Acquired | | Yield to Maturity |
| **US TREASUR NT 2.25%03/26** | **50,000.0000** | **110.37500** | **55,187.50** | **51,211.96** | **<1%** | **3,975.54** [b] | **1,125.00** |
| UST NOTE DUE 03/31/26 | 50,000.0000 | 102.5300 | 51,265.00 | 51,211.96 | 12/18/19 | 3,975.54 [b] | 1.82% |
| CUSIP: 9128286L9 | | | | | | | ***Accrued Interest: 95.29*** |
| **US TREASU NT 2.375%05/27** | **50,000.0000** | **112.73437** | **56,367.19** | **51,800.50** | **<1%** | **4,566.69** | **1,187.50** |
| UST NOTE DUE 05/15/27 | 50,000.0000 | 103.6010 | 51,800.50 | 51,800.50 | 12/18/19 | 4,566.69 | 1.85% |
| CUSIP: 912828X88 | | | | | | | ***Accrued Interest: 548.08*** |
| **US TREASUR NT 2.75%02/28** | **100,000.0000** | **116.59375** | **116,593.75** | **106,837.77** | **2%** | **9,755.98** [b] | **2,750.00** |
| UST NOTE DUE 02/15/28 | 100,000.0000 | 106.9378 | 106,937.87 | 106,837.77 | 12/27/19 | 9,755.98 [b] | 1.82% |
| CUSIP: 9128283W8 | | | | | | | ***Accrued Interest: 574.18*** |
| **US TREASU NT 1.625%08/29** | **75,000.0000** | **109.01562** | **81,761.72** | **73,049.00** | **1%** | **8,712.72** | **1,218.75** |
| UST NOTE DUE 08/15/29 | 75,000.0000 | 97.3986 | 73,049.00 | 73,049.00 | 12/18/19 | 8,712.72 | 1.92% |
| CUSIP: 912828YB0 | | | | | | | ***Accrued Interest: 254.46*** |
| **US TREASURY 2.25%08/46** | **50,000.0000** | **121.09375** | **60,546.88** | **48,889.05** | **<1%** | **11,657.83** | **1,125.00** |
| UST BOND DUE 08/15/46 | 50,000.0000 | 97.7781 | 48,889.05 | 48,889.05 | 12/18/19 | 11,657.83 | 2.36% |
| CUSIP: 912810RT7 | | | | | | | ***Accrued Interest: 234.89*** |
| **Total U.S. Treasuries** | **425,000.0000** | | **476,832.04** | **434,123.43** | **8%** | **42,708.61** [b] | **9,656.25** |
| | | ***Total Cost Basis:*** | ***434,307.10*** | | | | |

***Total Accrued Interest for U.S. Treasuries: 2,310.95***

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

## Investment Detail - Fixed Income (continued)

| | Par | Market Price | Market Value | Adjusted Cost Basis | % of Account Assets | Unrealized Gain or (Loss) | Estimated Annual Income |
|---|---|---|---|---|---|---|---|
| **Corporate Bonds** | Units Purchased | Cost Per Unit | Cost Basis | | Acquired | | Yield to Maturity |
| **CITIGROUP INC SR 2.9%21** | **50,000.0000** | **101.95120** | **50,975.60** | **50,093.50** | **<1%** | **882.10** | **1,450.00** |
| DUE 12/08/21 | 50,000.0000 | 100.1870 | 50,093.50 | 50,093.50 | 03/28/19 | 882.10 | 2.82% |
| CALLABLE 11/08/21 AT 100.00000 | | | | | | | |
| CUSIP: 172967LC3 | | | | | | | |
| MOODY'S: A3 S&P: BBB+ | | | | | | | ***Accrued Interest: 575.97*** |
| **THE INTERPUBLIC GRO 4%22** | **50,000.0000** | **102.43170** | **51,215.85** | **50,877.15** | **<1%** | **338.70** [b] | **2,000.00** |
| DUE 03/15/22 | 50,000.0000 | 102.5540 | 51,277.00 | 50,877.15 | 03/28/19 | 338.70 [b] | 3.08% |
| CUSIP: 460690BH2 | | | | | | | |
| MOODY'S: Baa2 S&P: BBB | | | | | | | ***Accrued Interest: 255.56*** |
| **UNITEDHEALTH GROU 3.1%26** | **50,000.0000** | **109.15240** | **54,576.20** | **52,315.17** | **<1%** | **2,261.03** [b] | **1,550.00** |
| DUE 03/15/26 | 50,000.0000 | 104.7780 | 52,389.00 | 52,315.17 | 12/26/19 | 2,261.03 [b] | 2.27% |
| CUSIP: 91324PCV2 | | | | | | | |
| MOODY'S: A3 S&P: A+ | | | | | | | ***Accrued Interest: 198.06*** |
| **JPMORGAN CHASE & 3.3%26** | **50,000.0000** | **107.71330** | **53,856.65** | **52,534.67** | **<1%** | **1,321.98** [b] | **1,650.00** |
| DUE 04/01/26 | 50,000.0000 | 105.2650 | 52,632.50 | 52,534.67 | 12/26/19 | 1,321.98 [b] | 2.38% |
| CALLABLE 01/01/26 AT 100.00000 | | | | | | | |
| CUSIP: 46625HQW3 | | | | | | | |
| MOODY'S: A2 S&P: A- | | | | | | | ***Accrued Interest: 137.50*** |

## Investment Detail - Fixed Income (continued)

| | Par | Market Price | Market Value | Adjusted Cost Basis | % of Account Assets | Unrealized Gain or (Loss) | Estimated Annual Income |
|---|---|---|---|---|---|---|---|
| **Corporate Bonds** (continued) | Units Purchased | Cost Per Unit | Cost Basis | | Acquired | | Yield to Maturity |
| **MORGAN STANLEY 3.625%27** | **50,000.0000** | **108.84250** | **54,421.25** | **53,285.31** | **<1%** | **1,135.94** [b] | **1,812.50** |
| DUE 01/20/27 | 50,000.0000 | 106.6170 | 53,308.50 | 53,285.31 | 12/26/19 | 1,135.94 [b] | 2.59% |
| CUSIP: 61746BEF9 | | | | | | | |
| MOODY'S: A3 S&P: BBB+ | | | | | | | ***Accrued Interest: 508.51*** |
| **COMCAST CORP 4.15%28** | **50,000.0000** | **116.77300** | **58,386.50** | **56,077.48** | **<1%** | **2,309.02** [b] | **2,075.00** |
| DUE 10/15/28 | 50,000.0000 | 112.5490 | 56,274.50 | 56,077.48 | 12/19/19 | 2,309.02 [b] | 2.55% |
| CALLABLE 07/15/28 AT 100.00000 | | | | | | | |
| CUSIP: 20030NCT6 | | | | | | | |
| MOODY'S: A3 S&P: A- | | | | | | | ***Accrued Interest: 92.22*** |
| **VERIZON COMMUNI 3.875%29** | **50,000.0000** | **114.97560** | **57,487.80** | **55,256.74** | **<1%** | **2,231.06** [b] | **1,937.50** |
| DUE 02/08/29 | 50,000.0000 | 110.6210 | 55,310.50 | 55,256.74 | 12/26/19 | 2,231.06 [b] | 2.55% |
| CALLABLE 11/08/28 AT 100.00000 | | | | | | | |
| CUSIP: 92343VES9 | | | | | | | |
| MOODY'S: Baa1 S&P: BBB+ | | | | | | | ***Accrued Interest: 446.70*** |

## Investment Detail - Fixed Income (continued)

| | Par | Market Price | Market Value | Adjusted Cost Basis | % of Account Assets | Unrealized Gain or (Loss) | Estimated Annual Income |
|---|---|---|---|---|---|---|---|
| **Corporate Bonds** (continued) | Units Purchased | Cost Per Unit | Cost Basis | | Acquired | | Yield to Maturity |
| **STARBUCKS CORP 3.55%29** | **50,000.0000** | **109.64810** | **54,824.05** | **54,392.51** | **<1%** | **431.54** [b] | **1,775.00** |
| DUE 08/15/29 | 50,000.0000 | 108.8830 | 54,441.50 | 54,392.51 | 12/27/19 | 431.54 [b] | 2.50% |
| CALLABLE 05/15/29 AT 100.00000 | | | | | | | |
| CUSIP: 855244AT6 | | | | | | | |
| MOODY'S: Baa1 S&P: BBB+ | | | | | | | ***Accrued Interest: 374.72*** |
| **ABBVIE INC. 4.7%45** | **50,000.0000** | **118.65690** | **59,328.45** | **55,979.00** | **<1%** | **3,349.45** | **2,350.00** |
| DUE 05/14/45 | 50,000.0000 | 111.9580 | 55,979.00 | 55,979.00 | 12/19/19 | 3,349.45 | 3.94% |
| CALLABLE 11/14/44 AT 100.00000 | | | | | | | |
| CUSIP: 00287YAS8 | | | | | | | |
| MOODY'S: Baa2 S&P: A- | | | | | | | ***Accrued Interest: 1,090.14*** |
| **Total Corporate Bonds** | **450,000.0000** | | **495,072.35** | **480,811.53** | **8%** | **14,260.82** [b] | **16,600.00** |
| | | ***Total Cost Basis:*** | ***481,706.00*** | | | | |
| | | | | | | | ***Total Accrued Interest for Corporate Bonds: 3,679.38*** |
| **Total Fixed Income** | **875,000.0000** | | **971,904.39** | **914,934.96** | **16%** | **56,969.43** [b] | **26,256.25** |
| | | ***Total Cost Basis:*** | ***916,013.10*** | | | | |

*Accrued Interest represents the interest that would be received if the fixed income investment was sold prior to the coupon payment.*
*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.*

## Investment Detail - Equities

| Equities | Quantity<br>Units Purchased | Market Price<br>Cost Per Share | Market Value<br>Cost Basis | % of Account Assets<br>Acquired | Unrealized Gain or (Loss) | Estimated Yield<br>Holding Days | Estimated Annual Income<br>Holding Period |
|---|---|---|---|---|---|---|---|
| **ABBVIE INC** | **620.0000** | **82.20000** | **50,964.00** | **<1%** | **(4,200.61)** | **5.74%** | **2,926.40** |
| SYMBOL: ABBV | 440.0000 | 89.1365 | 39,220.10 | 12/18/19 | (3,052.10) | 134 | Short-Term |
| | 180.0000 | 88.5806 | 15,944.51 | 03/06/20 | (1,148.51) | 55 | Short-Term |
| *Cost Basis* | | | *55,164.61* | | | | ***Accrued Dividend: 731.60*** |
| **ALIBABA GROUP HOLDING F** | **50.0000** | **202.67000** | **10,133.50** | **<1%** | **(333.00)** | **N/A** | **N/A** |
| SPONSORED ADR | 50.0000 | 209.3300 | 10,466.50 | 12/18/19 | (333.00) | 134 | Short-Term |
| 1 ADR REPS 8 ORD SHS | | | | | | | |
| SYMBOL: BABA | | | | | | | |
| **ALLSTATE CORP** | **420.0000** | **101.72000** | **42,722.40** | **<1%** | **(3,415.40)** | **2.12%** | **907.20** |
| SYMBOL: ALL | 420.0000 | 109.8519 | 46,137.80 | 12/18/19 | (3,415.40) | 134 | Short-Term |
| **ALPHABET INC.** | **116.0000** | **1,346.70000** | **156,217.20** | **3%** | **91,216.96** | **N/A** | **N/A** |
| CLASS A | 73.0000 | 269.1406 | 19,647.27 | 07/06/11 | 78,661.83 | 3221 | Long-Term |
| SYMBOL: GOOGL | 5.0000 | 362.9540 | 1,814.77 | 09/19/12 | 4,918.73 | 2780 | Long-Term |
| | 11.0000 | 756.4990 | 8,321.49 | 01/04/16 | 6,492.21 | 1578 | Long-Term |
| | 16.0000 | 1,356.2800 | 21,700.48 | 12/18/19 | (153.28) | 134 | Short-Term |
| | 11.0000 | 1,228.7481 | 13,516.23 | 03/11/20 | 1,297.47 | 50 | Short-Term |
| *Cost Basis* | | | *65,000.24* | | | | |
| **AMAZON.COM INC** | **22.0000** | **2,474.00000** | **54,428.00** | **<1%** | **14,854.96** | **N/A** | **N/A** |
| SYMBOL: AMZN | 13.0000 | 1,794.3000 | 23,325.90 | 12/18/19 | 8,836.10 | 134 | Short-Term |
| | 9.0000 | 1,805.2377 | 16,247.14 | 03/17/20 | 6,018.86 | 44 | Short-Term |
| *Cost Basis* | | | *39,573.04* | | | | |
| **AMEREN CORP** | **390.0000** | **72.75000** | **28,372.50** | **<1%** | **(1,017.47)** | **2.72%** | **772.20** |
| SYMBOL: AEE | 390.0000 | 75.3588 | 29,389.97 | 12/18/19 | (1,017.47) | 134 | Short-Term |
| **AMETEK INC** | **330.0000** | **83.87000** | **27,677.10** | **<1%** | **(5,681.00)** | **0.85%** | **237.60** |
| SYMBOL: AME | 330.0000 | 101.0851 | 33,358.10 | 01/14/20 | (5,681.00) | 107 | Short-Term |

## Investment Detail - Equities (continued)

| Equities (continued) | Quantity<br>Units Purchased | Market Price<br>Cost Per Share | Market Value<br>Cost Basis | % of Account Assets<br>Acquired | Unrealized Gain or (Loss) | Estimated Yield<br>Holding Days | Estimated Annual Income<br>Holding Period |
|---|---|---|---|---|---|---|---|
| **AMGEN INC.** | **190.0000** | **239.22000** | **45,451.80** | **<1%** | **(439.08)** | **2.67%** | **1,216.00** |
| SYMBOL: AMGN | 180.0000 | 241.5598 | 43,480.78 | 12/18/19 | (421.18) | 134 | Short-Term |
| | 10.0000 | 241.0100 | 2,410.10 | 01/17/20 | (17.90) | 104 | Short-Term |
| *Cost Basis* | | | *45,890.88* | | | | |
| **ANALOG DEVICES INC** | **730.0000** | **109.60000** | **80,008.00** | **1%** | **(5,641.73)** | **2.26%** | **1,810.40** |
| SYMBOL: ADI | 730.0000 | 117.3283 | 85,649.73 | 12/18/19 | (5,641.73) | 134 | Short-Term |
| **AON PLC F** | **35.0000** | **172.67000** | **6,043.45** | **<1%** | **(396.76)** | **N/A** | **N/A** |
| CLASS A | 35.0000 | 184.0060 | 6,440.21 | 04/16/20 | (396.76) | 14 | Short-Term |
| SYMBOL: AON | | | | | | | |
| **APPLE INC** | **465.0000** | **293.80000** | **136,617.00** | **2%** | **92,357.50** | **1.04%** | **1,432.20** |
| SYMBOL: AAPL | 182.0000 | 33.8562 | 6,161.83 [t] | 04/01/10 | 47,309.77 | 3682 | Long-Term |
| | 178.0000 | 48.2085 | 8,581.12 | 03/21/11 | 43,715.28 | 3328 | Long-Term |
| | 105.0000 | 281.1100 | 29,516.55 | 04/24/20 | 1,332.45 | 6 | Short-Term |
| *Cost Basis* | | | *44,259.50* | | | | |
| **AVERY DENNISON CORP** | **330.0000** | **110.39000** | **36,428.70** | **<1%** | **(4,967.03)** | **2.10%** | **765.60** |
| SYMBOL: AVY | 180.0000 | 129.4397 | 23,299.16 | 12/18/19 | (3,428.96) | 134 | Short-Term |
| | 150.0000 | 120.6438 | 18,096.57 | 02/26/20 | (1,538.07) | 64 | Short-Term |
| *Cost Basis* | | | *41,395.73* | | | | |
| **BAE SYSTEMS PLC F** | **340.0000** | **25.60000** | **8,704.00** | **<1%** | **(1,545.30)** | **3.79%** | **330.19** |
| SPONSORED ADR | 340.0000 | 30.1450 | 10,249.30 | 12/18/19 | (1,545.30) | 134 | Short-Term |
| 1 ADR REPS 4 ORD SHS | | | | | | | |
| SYMBOL: BAESY | | | | | | | |

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## Investment Detail - Equities (continued)

| Equities (continued) | Quantity / Units Purchased | Market Price / Cost Per Share | Market Value / Cost Basis | % of Account Assets / Acquired | Unrealized Gain or (Loss) | Estimated Yield / Holding Days | Estimated Annual Income / Holding Period |
|---|---|---|---|---|---|---|---|
| **BHP GROUP LTD F** | **300.0000** | **40.68000** | **12,204.00** | **<1%** | **(4,209.00)** | **6.39%** | **780.00** |
| SPONSORED ADR | 300.0000 | 54.7100 | 16,413.00 | 12/18/19 | (4,209.00) | 134 | Short-Term |
| 1 ADR REPS 2 ORD SHS | | | | | | | |
| SYMBOL: BHP | | | | | | | |
| **BROADCOM INC** | **160.0000** | **271.62000** | **43,459.20** | **<1%** | **(8,435.50)** | **4.78%** | **2,080.00** |
| SYMBOL: AVGO | 110.0000 | 326.4399 | 35,908.39 | 12/18/19 | (6,030.19) | 134 | Short-Term |
| | 50.0000 | 319.7262 | 15,986.31 | 02/11/20 | (2,405.31) | 79 | Short-Term |
| *Cost Basis* | | | *51,894.70* | | | | |
| **C A C I INC** | **200.0000** | **250.14000** | **50,028.00** | **<1%** | **1,282.08** | **N/A** | **N/A** |
| CLASS A | 200.0000 | 243.7296 | 48,745.92 | 12/18/19 | 1,282.08 | 134 | Short-Term |
| SYMBOL: CACI | | | | | | | |
| **CARRIER GLOBAL CORP** | **1,480.0000** | **17.71000** | **26,210.80** | **<1%** | **2,965.62** | **N/A** | **N/A** |
| SYMBOL: CARR | 1,480.0000 | 15.7062 | 23,245.18 | 04/23/20 | 2,965.62 | 7 | Short-Term |
| **CELANESE CORP** | **190.0000** | **83.07000** | **15,783.30** | **<1%** | **(7,277.00)** | **2.98%** | **471.20** |
| SYMBOL: CE | 190.0000 | 121.3700 | 23,060.30 | 12/18/19 | (7,277.00) | 134 | Short-Term |
| | | | | | | | ***Accrued Dividend: 117.80*** |
| **CHECK PT SOFTWARE F** | **60.0000** | **105.74000** | **6,344.40** | **<1%** | **(392.39)** | **N/A** | **N/A** |
| SYMBOL: CHKP | 60.0000 | 112.2798 | 6,736.79 | 12/18/19 | (392.39) | 134 | Short-Term |
| **CHEVRON CORP** | **470.0000** | **92.00000** | **43,240.00** | **<1%** | **(11,969.10)** | **5.60%** | **2,425.20** |
| SYMBOL: CVX | 380.0000 | 119.2097 | 45,299.72 | 12/18/19 | (10,339.72) | 134 | Short-Term |
| | 90.0000 | 110.1042 | 9,909.38 | 01/30/20 | (1,629.38) | 91 | Short-Term |
| *Cost Basis* | | | *55,209.10* | | | | |
| **CHUBB LTD F** | **50.0000** | **108.01000** | **5,400.50** | **<1%** | **(2,331.50)** | **2.77%** | **150.00** |
| SYMBOL: CB | 50.0000 | 154.6400 | 7,732.00 | 12/18/19 | (2,331.50) | 134 | Short-Term |

## Investment Detail - Equities (continued)

| Equities (continued) | Quantity<br>Units Purchased | Market Price<br>Cost Per Share | Market Value<br>Cost Basis | % of Account Assets<br>Acquired | Unrealized Gain or (Loss) | Estimated Yield<br>Holding Days | Estimated Annual Income<br>Holding Period |
|---|---|---|---|---|---|---|---|
| **CISCO SYSTEMS INC** | **794.0000** | **42.38000** | **33,649.72** | **<1%** | **19,782.91** | **3.39%** | **1,143.36** |
| SYMBOL: CSCO | 3.0000 | 25.8600 | 77.58 [t] | 03/24/08 | 49.56 | 4420 | Long-Term |
| | 68.0000 | 15.3316 | 1,042.55 [t] | 03/04/09 | 1,839.29 | 4075 | Long-Term |
| | 51.0000 | 22.8996 | 1,167.88 [t] | 09/10/09 | 993.50 | 3885 | Long-Term |
| | 83.0000 | 22.6769 | 1,882.19 [t] | 02/01/10 | 1,635.35 | 3741 | Long-Term |
| | 394.0000 | 15.1396 | 5,965.03 | 10/04/11 | 10,732.69 | 3131 | Long-Term |
| | 195.0000 | 19.1363 | 3,731.58 | 09/19/12 | 4,532.52 | 2780 | Long-Term |
| *Cost Basis* | | | *13,866.81* | | | | |
| **CITIGROUP INC** | **840.0000** | **48.56000** | **40,790.40** | **<1%** | **(24,625.36)** | **4.20%** | **1,713.60** |
| SYMBOL: C | 840.0000 | 77.8759 | 65,415.76 | 12/18/19 | (24,625.36) | 134 | Short-Term |
| **CREDIT SUISSE GROUP AG F** | **1,410.0000** | **9.04000** | **12,746.40** | **<1%** | **202.33** | **2.84%** | **362.55** |
| SPONSORED ADR | 1,410.0000 | 8.8965 | 12,544.07 | 04/28/20 | 202.33 | 2 | Short-Term |
| 1 ADR REPS 1 ORD SHS | | | | | | | |
| SYMBOL: CS | | | | | | | |
| **DANONE F** | **900.0000** | **13.79000** | **12,411.00** | **<1%** | **(2,501.60)** | **3.15%** | **391.23** |
| SPONSORED ADR | 900.0000 | 16.5695 | 14,912.60 | 12/18/19 | (2,501.60) | 134 | Short-Term |
| 1 ADR REPS 0.2 ORD SHS | | | | | | | |
| SYMBOL: DANOY | | | | | | | |
| **DBS GROUP HOLDINGS LIM F** | **210.0000** | **55.90000** | **11,739.00** | **<1%** | **(4,265.10)** | **3.13%** | **368.26** |
| SPONSORED ADR | 210.0000 | 76.2100 | 16,004.10 | 12/18/19 | (4,265.10) | 134 | Short-Term |
| 1 ADR REPS 4 ORD SHS | | | | | | | |
| SYMBOL: DBSDY | | | | | | | |
| **ELECTRONIC ARTS INC** | **530.0000** | **114.26000** | **60,557.80** | **<1%** | **3,859.72** | **N/A** | **N/A** |
| SYMBOL: EA | 530.0000 | 106.9775 | 56,698.08 | 12/18/19 | 3,859.72 | 134 | Short-Term |

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## Investment Detail - Equities (continued)

| Equities (continued) | Quantity<br>Units Purchased | Market Price<br>Cost Per Share | Market Value<br>Cost Basis | % of Account Assets<br>Acquired | Unrealized Gain or (Loss) | Estimated Yield<br>Holding Days | Estimated Annual Income<br>Holding Period |
|---|---|---|---|---|---|---|---|
| **ENTERGY CORP** | **360.0000** | **95.51000** | **34,383.60** | **<1%** | **(8,321.97)** | **3.89%** | **1,339.20** |
| SYMBOL: ETR | 360.0000 | 118.6265 | 42,705.57 | 12/18/19 | (8,321.97) | 134 | Short-Term |
| **FACEBOOK INC** | **479.0000** | **204.71000** | **98,056.09** | **2%** | **49,984.12** | **N/A** | **N/A** |
| CLASS A | 166.0000 | 59.8357 | 9,932.73 | 03/27/14 | 24,049.13 | 2226 | Long-Term |
| SYMBOL: FB | 168.0000 | 56.7563 | 9,535.06 | 05/07/14 | 24,856.22 | 2185 | Long-Term |
| | 145.0000 | 197.2702 | 28,604.18 | 02/26/20 | 1,078.77 | 64 | Short-Term |
| *Cost Basis* | | | *48,071.97* | | | | |
| **FIDELITY NATL INFO** | **410.0000** | **131.89000** | **54,074.90** | **<1%** | **(2,902.92)** | **1.06%** | **574.00** |
| SYMBOL: FIS | 410.0000 | 138.9702 | 56,977.82 | 12/18/19 | (2,902.92) | 134 | Short-Term |
| **GLAXOSMITHKLINE PLC F** | **240.0000** | **42.07000** | **10,096.80** | **<1%** | **(1,127.11)** | **5.39%** | **544.30** |
| SPONSORED ADR | 240.0000 | 46.7662 | 11,223.91 | 12/18/19 | (1,127.11) | 134 | Short-Term |
| 1 ADR REPS 2 ORD SHS | | | | | | | |
| SYMBOL: GSK | | | | | | | |
| **HOME DEPOT INC** | **365.0000** | **219.83000** | **80,237.95** | **1%** | **(2,325.65)** | **2.72%** | **2,190.00** |
| SYMBOL: HD | 190.0000 | 218.8398 | 41,579.58 | 12/18/19 | 188.12 | 134 | Short-Term |
| | 175.0000 | 234.1944 | 40,984.02 | 03/04/20 | (2,513.77) | 57 | Short-Term |
| *Cost Basis* | | | *82,563.60* | | | | |
| **HONEYWELL INTL INC** | **485.0000** | **141.90000** | **68,821.50** | **1%** | **(16,210.28)** | **2.53%** | **1,746.00** |
| SYMBOL: HON | 460.0000 | 175.0618 | 80,528.47 | 12/18/19 | (15,254.47) | 134 | Short-Term |
| | 25.0000 | 180.1324 | 4,503.31 | 01/23/20 | (955.81) | 98 | Short-Term |
| *Cost Basis* | | | *85,031.78* | | | | |
| **HOYA CORP F** | **260.0000** | **90.97000** | **23,652.20** | **<1%** | **(847.39)** | **0.90%** | **213.58** |
| SPONSORED ADR | 260.0000 | 94.2291 | 24,499.59 | 12/18/19 | (847.39) | 134 | Short-Term |
| 1 ADR REPS 1 ORD SHS | | | | | | | |
| SYMBOL: HOCPY | | | | | | | |

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## Investment Detail - Equities (continued)

| Equities (continued) | Quantity<br>Units Purchased | Market Price<br>Cost Per Share | Market Value<br>Cost Basis | % of Account Assets<br>Acquired | Unrealized Gain or (Loss) | Estimated Yield<br>Holding Days | Estimated Annual Income<br>Holding Period |
|---|---|---|---|---|---|---|---|
| **HUMANA INC** | **70.0000** | **381.82000** | **26,727.40** | **<1%** | **1,802.82** | **0.65%** | **175.00** |
| SYMBOL: HUM | 70.0000 | 356.0654 | 24,924.58 | 01/13/20 | 1,802.82 | 108 | Short-Term |
| **INTERCONTL HTLS F** | **330.0000** | **45.56000** | **15,034.80** | **<1%** | **(7,010.19)** | **1.75%** | **263.34** |
| UNSPONSORED ADR | 330.0000 | 66.8030 | 22,044.99 | 12/18/19 | (7,010.19) | 134 | Short-Term |
| 1 ADR REPS 1 ORD SHS | | | | | | | |
| SYMBOL: IHG | | | | | | | |
| **J P MORGAN CHASE & CO** | **1,152.0000** | **95.76000** | **110,315.52** | **2%** | **(30,814.86)** | **3.75%** | **4,147.20** |
| SYMBOL: JPM | 652.0000 | 110.0798 | 71,772.08 | 03/27/18 | (9,336.56) | 765 | Long-Term |
| | 500.0000 | 138.7166 | 69,358.30 | 12/18/19 | (21,478.30) | 134 | Short-Term |
| *Cost Basis* | | | *141,130.38* | | | | |
| **JOHNSON & JOHNSON** | **330.0000** | **150.04000** | **49,513.20** | **<1%** | **2,604.34** | **2.53%** | **1,254.00** |
| SYMBOL: JNJ | 210.0000 | 143.0566 | 30,041.89 | 12/18/19 | 1,466.51 | 134 | Short-Term |
| | 120.0000 | 140.5580 | 16,866.97 | 03/06/20 | 1,137.83 | 55 | Short-Term |
| *Cost Basis* | | | *46,908.86* | | | | |
| **KINDER MORGAN INC** | **1,270.0000** | **15.23000** | **19,342.10** | **<1%** | **(7,593.84)** | **6.56%** | **1,270.00** |
| SYMBOL: KMI | 1,270.0000 | 21.2094 | 26,935.94 | 01/30/20 | (7,593.84) | 91 | Short-Term |
| **LEGRAND SA F** | **620.0000** | **13.34500** | **8,273.90** | **<1%** | **155.71** | **1.33%** | **110.19** |
| UNSPONSORED ADR | 620.0000 | 13.0938 | 8,118.19 | 04/07/20 | 155.71 | 23 | Short-Term |
| 1 ADR REPS 0.2 ORD SHS | | | | | | | |
| SYMBOL: LGRDY | | | | | | | |
| **LLOYDS BANKING GROUP F** | **5,150.0000** | **1.57000** | **8,085.50** | **<1%** | **(8,729.25)** | **7.08%** | **572.88** |
| SPONSORED ADR | 5,150.0000 | 3.2650 | 16,814.75 | 12/18/19 | (8,729.25) | 134 | Short-Term |
| 1 ADR REPS 4 ORD SHS | | | | | | | |
| SYMBOL: LYG | | | | | | | |

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

## Investment Detail - Equities (continued)

| Equities (continued) | Quantity<br>Units Purchased | Market Price<br>Cost Per Share | Market Value<br>Cost Basis | % of Account Assets<br>Acquired | Unrealized Gain or (Loss) | Estimated Yield<br>Holding Days | Estimated Annual Income<br>Holding Period |
|---|---|---|---|---|---|---|---|
| **L3HARRIS TECHNOLOGIES IN** | **150.0000** | **193.70000** | **29,055.00** | **<1%** | **601.05** | **1.75%** | **510.00** |
| SYMBOL: LHX | 150.0000 | 189.6930 | 28,453.95 | 04/23/20 | 601.05 | 7 | Short-Term |
| **MC DONALDS CORP** | **210.0000** | **187.56000** | **39,387.60** | **<1%** | **(1,574.98)** | **2.66%** | **1,050.00** |
| SYMBOL: MCD | 210.0000 | 195.0599 | 40,962.58 | 12/18/19 | (1,574.98) | 134 | Short-Term |
| **MEDTRONIC PLC F** | **270.0000** | **97.63000** | **26,360.10** | **<1%** | **(4,391.98)** | **2.21%** | **583.20** |
| SYMBOL: MDT | 270.0000 | 113.8965 | 30,752.08 | 12/18/19 | (4,391.98) | 134 | Short-Term |
| **MERCK & CO. INC.** | **760.0000** | **79.34000** | **60,298.40** | **<1%** | **(7,961.99)** | **3.07%** | **1,854.40** |
| SYMBOL: MRK | 760.0000 | 89.8163 | 68,260.39 | 12/18/19 | (7,961.99) | 134 | Short-Term |
| **MICROSOFT CORP** | **1,430.0000** | **179.21000** | **256,270.30** | **4%** | **101,676.32** | **1.13%** | **2,917.20** |
| SYMBOL: MSFT | 96.0000 | 24.7277 | 2,373.86 | 10/04/11 | 14,830.30 | 3131 | Long-Term |
| | 160.0000 | 31.1560 | 4,984.96 | 09/19/12 | 23,688.64 | 2780 | Long-Term |
| | 251.0000 | 40.4998 | 10,165.47 | 03/24/14 | 34,816.24 | 2229 | Long-Term |
| | 63.0000 | 53.8300 | 3,391.29 | 01/04/16 | 7,898.94 | 1578 | Long-Term |
| | 860.0000 | 155.4400 | 133,678.40 | 12/18/19 | 20,442.20 | 134 | Short-Term |
| *Cost Basis* | | | *154,593.98* | | | | |
| **MONDELEZ INTL** | **730.0000** | **51.44000** | **37,551.20** | **<1%** | **(2,413.82)** | **2.21%** | **832.20** |
| CLASS A<br>SYMBOL: MDLZ | 730.0000 | 54.7466 | 39,965.02 | 12/18/19 | (2,413.82) | 134 | Short-Term |
| **MOTOROLA SOLUTIONS** | **200.0000** | **143.81000** | **28,762.00** | **<1%** | **(3,598.30)** | **1.78%** | **512.00** |
| SYMBOL: MSI | 200.0000 | 161.8015 | 32,360.30 | 12/18/19 | (3,598.30) | 134 | Short-Term |
| **NEXTERA ENERGY INC** | **120.0000** | **231.12000** | **27,734.40** | **<1%** | **(985.19)** | **2.42%** | **672.00** |
| SYMBOL: NEE | 120.0000 | 239.3299 | 28,719.59 | 12/18/19 | (985.19) | 134 | Short-Term |

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## Investment Detail - Equities (continued)

| Equities (continued) | Quantity<br>Units Purchased | Market Price<br>Cost Per Share | Market Value<br>Cost Basis | % of Account Assets<br>Acquired | Unrealized Gain or (Loss) | Estimated Yield<br>Holding Days | Estimated Annual Income<br>Holding Period |
|---|---|---|---|---|---|---|---|
| **NICE LTD F** | **60.0000** | **164.30000** | **9,858.00** | **<1%** | **538.20** | **N/A** | **N/A** |
| SPONSORED ADR | 60.0000 | 155.3300 | 9,319.80 | 12/18/19 | 538.20 | 134 | Short-Term |
| 1 ADR REPS 1 ORD SHS | | | | | | | |
| SYMBOL: NICE | | | | | | | |
| **NIKE INC** | **330.0000** | **87.18000** | **28,769.40** | **<1%** | **(4,288.88)** | **1.12%** | **323.40** |
| CLASS B | 330.0000 | 100.1766 | 33,058.28 | 12/18/19 | (4,288.88) | 134 | Short-Term |
| SYMBOL: NKE | | | | | | | |
| **NOVO-NORDISK A S F** | **370.0000** | **63.33000** | **23,432.10** | **<1%** | **2,358.42** | **2.47%** | **579.13** |
| SPONSORED ADR | 370.0000 | 56.9558 | 21,073.68 | 12/18/19 | 2,358.42 | 134 | Short-Term |
| 1 ADR REPS 1 ORD SHS | | | | | | | |
| SYMBOL: NVO | | | | | | | |
| **NUANCE COMMUN INC** | **1,550.0000** | **20.20000** | **31,310.00** | **<1%** | **(3,459.49)** | **N/A** | **N/A** |
| SYMBOL: NUAN | 1,550.0000 | 22.4319 | 34,769.49 | 02/10/20 | (3,459.49) | 80 | Short-Term |
| **NXP SEMICONDUCTORS F** | **190.0000** | **99.57000** | **18,918.30** | **<1%** | **(4,911.48)** | **1.50%** | **285.00** |
| SYMBOL: NXPI | 190.0000 | 125.4198 | 23,829.78 | 12/18/19 | (4,911.48) | 134 | Short-Term |
| **PHILIP MORRIS INTL** | **1,330.0000** | **74.60000** | **99,218.00** | **2%** | **(14,606.32)** | **6.27%** | **6,224.40** |
| SYMBOL: PM | 780.0000 | 85.2997 | 66,533.84 | 12/18/19 | (8,345.84) | 134 | Short-Term |
| | 380.0000 | 85.8537 | 32,624.44 | 01/06/20 | (4,276.44) | 115 | Short-Term |
| | 170.0000 | 86.2708 | 14,666.04 | 02/26/20 | (1,984.04) | 64 | Short-Term |
| *Cost Basis* | | | *113,824.32* | | | | |
| **PROCTER & GAMBLE** | **300.0000** | **117.87000** | **35,361.00** | **<1%** | **(2,014.98)** | **2.53%** | **895.08** |
| SYMBOL: PG | 300.0000 | 124.5866 | 37,375.98 | 12/18/19 | (2,014.98) | 134 | Short-Term |
| | | | | | | | ***Accrued Dividend: 237.21*** |

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## Investment Detail - Equities (continued)

| Equities (continued) | Quantity<br>Units Purchased | Market Price<br>Cost Per Share | Market Value<br>Cost Basis | % of Account Assets<br>Acquired | Unrealized Gain or (Loss) | Estimated Yield<br>Holding Days | Estimated Annual Income<br>Holding Period |
|---|---|---|---|---|---|---|---|
| **PROGRESSIVE CO OHIO** | **450.0000** | **77.30000** | **34,785.00** | **<1%** | **2,277.18** | **0.51%** | **180.00** |
| SYMBOL: PGR | 450.0000 | 72.2396 | 32,507.82 | 12/18/19 | 2,277.18 | 134 | Short-Term |
| **RAYTHEON TECHNOLOGIES CO** | **863.0000** | **64.81000** | **55,931.03** | **<1%** | **(24,984.30)** | **N/A** | **N/A** |
| SYMBOL: RTX | 677.0920 | 92.3826 | 62,551.52 | 12/18/19 | (18,669.19) | 134 | Short-Term |
| | 185.9080 | 98.7790 | 18,363.81 | 01/23/20 | (6,315.11) | 98 | Short-Term |
| *Cost Basis* | | | *80,915.33* | | | | |
| **ROCHE HLDG AG F** | **720.0000** | **43.47000** | **31,298.40** | **<1%** | **3,384.00** | **2.61%** | **818.37** |
| SPONSORED ADR | 720.0000 | 38.7700 | 27,914.40 | 12/18/19 | 3,384.00 | 134 | Short-Term |
| 1 ADR RE 0.125 ORD SHS | | | | | | | |
| SYMBOL: RHHBY | | | | | | | |
| **RWE AG ORD F** | **410.0000** | **28.67000** | **11,754.70** | **<1%** | **(180.40)** | **2.73%** | **321.24** |
| SPONSORED ADR | 410.0000 | 29.1100 | 11,935.10 | 12/18/19 | (180.40) | 134 | Short-Term |
| 1 ADR REPS 1 ORD SHS | | | | | | | |
| SYMBOL: RWEOY | | | | | | | |
| **S&P GLOBAL INC** | **135.0000** | **292.88000** | **39,538.80** | **<1%** | **7,080.58** | **0.91%** | **361.80** |
| SYMBOL: SPGI | 135.0000 | 240.4312 | 32,458.22 | 03/26/20 | 7,080.58 | 35 | Short-Term |
| **SAFRAN F** | **870.0000** | **22.74000** | **19,783.80** | **<1%** | **(13,842.23)** | **4.46%** | **883.47** |
| SPONSORED ADR | 870.0000 | 38.6506 | 33,626.03 | 12/18/19 | (13,842.23) | 134 | Short-Term |
| 1 ADR REP 0.25 ORD SHS | | | | | | | |
| SYMBOL: SAFRY | | | | | | | |
| **SAP SE F** | **90.0000** | **118.54000** | **10,668.60** | **<1%** | **(1,318.19)** | **1.41%** | **150.68** |
| SPONSORED ADR | 90.0000 | 133.1865 | 11,986.79 | 12/18/19 | (1,318.19) | 134 | Short-Term |
| 1 ADR REPS 1 ORD SHS | | | | | | | |
| SYMBOL: SAP | | | | | | | |

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## Investment Detail - Equities (continued)

| Equities (continued) | Quantity<br>Units Purchased | Market Price<br>Cost Per Share | Market Value<br>Cost Basis | % of Account Assets<br>Acquired | Unrealized Gain or (Loss) | Estimated Yield<br>Holding Days | Estimated Annual Income<br>Holding Period |
|---|---|---|---|---|---|---|---|
| **SHIN ETSU CHEMICAL CO F** | **470.0000** | **27.42000** | **12,887.40** | **<1%** | **67.97** | **1.84%** | **237.91** |
| SPONSORED ADR | 320.0000 | 27.8380 | 8,908.16 | 03/05/20 | (133.76) | 56 | Short-Term |
| 1 ADR REP 0.25 ORD SHS | 150.0000 | 26.0751 | 3,911.27 | 04/16/20 | 201.73 | 14 | Short-Term |
| SYMBOL: SHECY | | | | | | | |
| *Cost Basis* | | | *12,819.43* | | | | |
| **SONY CORP F** | **560.0000** | **64.25000** | **35,980.00** | **<1%** | **(1,932.00)** | **0.57%** | **205.88** |
| SPONSORED ADR | 560.0000 | 67.7000 | 37,912.00 | 12/18/19 | (1,932.00) | 134 | Short-Term |
| 1 ADR REPS 1 ORD SHS | | | | | | | |
| SYMBOL: SNE | | | | | | | |
| **STRYKER CORP** | **140.0000** | **186.43000** | **26,100.20** | **<1%** | **(2,617.94)** | **1.23%** | **322.00** |
| SYMBOL: SYK | 140.0000 | 205.1295 | 28,718.14 | 12/18/19 | (2,617.94) | 134 | Short-Term |
| **SUMITOMO MITSUI FINL00 F** | **2,060.0000** | **5.26000** | **10,835.60** | **<1%** | **(4,676.20)** | **6.29%** | **681.74** |
| SPONSORED ADR | 2,060.0000 | 7.5300 | 15,511.80 | 12/18/19 | (4,676.20) | 134 | Short-Term |
| 1 ADR REPS 0.2 ORD SHS | | | | | | | |
| SYMBOL: SMFG | | | | | | | |
| **SUNCOR ENERGY INC F** | **700.0000** | **17.85000** | **12,495.00** | **<1%** | **(10,058.30)** | **7.27%** | **908.67** |
| SYMBOL: SU | 700.0000 | 32.2190 | 22,553.30 | 12/18/19 | (10,058.30) | 134 | Short-Term |
| **TELEKOMINIK INDONESIA F** | **520.0000** | **21.69000** | **11,278.80** | **<1%** | **(3,484.99)** | **3.56%** | **401.67** |
| SPONSORED ADR | 520.0000 | 28.3919 | 14,763.79 | 12/18/19 | (3,484.99) | 134 | Short-Term |
| 1 ADR REPS 100 ORD SHS | | | | | | | |
| SYMBOL: TLK | | | | | | | |
| **TENCENT HOLDINGS F** | **210.0000** | **52.62000** | **11,050.20** | **<1%** | **874.65** | **N/A** | **N/A** |
| SPONSORED ADR | 210.0000 | 48.4550 | 10,175.55 | 12/18/19 | 874.65 | 134 | Short-Term |
| 1 ADR REPS 1 ORD SHS | | | | | | | |
| SYMBOL: TCEHY | | | | | | | |

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## Investment Detail - Equities (continued)

| Equities (continued) | Quantity<br>Units Purchased | Market Price<br>Cost Per Share | Market Value<br>Cost Basis | % of Account Assets<br>Acquired | Unrealized Gain or (Loss) | Estimated Yield<br>Holding Days | Estimated Annual Income<br>Holding Period |
|---|---|---|---|---|---|---|---|
| **THERMO FISHER SCNTFC** | **330.0000** | **334.68000** | **110,444.40** | **2%** | **5,222.46** | **0.26%** | **290.40** |
| SYMBOL: TMO | 280.0000 | 317.6752 | 88,949.06 | 12/18/19 | 4,761.34 | 134 | Short-Term |
| | 50.0000 | 325.4576 | 16,272.88 | 03/04/20 | 461.12 | 57 | Short-Term |
| *Cost Basis* | | | *105,221.94* | | | | |
| **TJX COMPANIES INC** | **990.0000** | **49.05000** | **48,559.50** | **<1%** | **(11,440.74)** | **1.87%** | **910.80** |
| SYMBOL: TJX | 990.0000 | 60.6063 | 60,000.24 | 12/18/19 | (11,440.74) | 134 | Short-Term |
| **TORONTO-DOMINION BK F** | **300.0000** | **41.77000** | **12,531.00** | **<1%** | **(4,405.98)** | **5.43%** | **680.59** |
| SYMBOL: TD | 300.0000 | 56.4566 | 16,936.98 | 12/18/19 | (4,405.98) | 134 | Short-Term |
| **TOTAL S A F** | **350.0000** | **35.15000** | **12,302.50** | **<1%** | **(6,654.20)** | **8.50%** | **1,045.92** |
| SPONSORED ADR | 350.0000 | 54.1620 | 18,956.70 | 12/18/19 | (6,654.20) | 134 | Short-Term |
| 1 ADR REPS 1 ORD SHS | | | | | | | |
| SYMBOL: TOT | | | | | | | |
| **TRUIST FINL CORP** | **720.0000** | **37.32000** | **26,870.40** | **<1%** | **(13,958.28)** | **4.82%** | **1,296.00** |
| SYMBOL: TFC | 720.0000 | 56.7065 | 40,828.68 | 12/18/19 | (13,958.28) | 134 | Short-Term |
| **UNILEVER N V F** | **390.0000** | **49.42000** | **19,273.80** | **<1%** | **(2,819.70)** | **3.65%** | **704.65** |
| SPONSORED ADR | 390.0000 | 56.6500 | 22,093.50 | 12/18/19 | (2,819.70) | 134 | Short-Term |
| 1 ADR REPS 1 ORD SHS | | | | | | | |
| SYMBOL: UN | | | | | | | |
| **UNION PACIFIC CORP** | **244.0000** | **159.79000** | **38,988.76** | **<1%** | **25,580.15** | **2.42%** | **946.72** |
| SYMBOL: UNP | 28.0000 | 31.2178 | 874.10 [t] | 02/11/08 | 3,600.02 | 4462 | Long-Term |
| | 30.0000 | 31.2176 | 936.53 [t] | 02/11/08 | 3,857.17 | 4462 | Long-Term |
| | 186.0000 | 62.3547 | 11,597.98 | 12/13/12 | 18,122.96 | 2695 | Long-Term |
| *Cost Basis* | | | *13,408.61* | | | | |

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## Investment Detail - Equities (continued)

| Equities (continued) | Quantity<br>Units Purchased | Market Price<br>Cost Per Share | Market Value<br>Cost Basis | % of Account Assets<br>Acquired | Unrealized Gain or (Loss) | Estimated Yield<br>Holding Days | Estimated Annual Income<br>Holding Period |
|---|---|---|---|---|---|---|---|
| **UNITEDHEALTH GRP INC** | **200.0000** | **292.47000** | **58,494.00** | **<1%** | **(245.98)** | **1.47%** | **864.00** |
| SYMBOL: UNH | 200.0000 | 293.6999 | 58,739.98 | 12/18/19 | (245.98) | 134 | Short-Term |
| **VERIZON COMMUNICATN** | **1,100.0000** | **57.45000** | **63,195.00** | **1%** | **(3,999.36)** | **4.28%** | **2,706.00** |
| SYMBOL: VZ | 1,070.0000 | 61.1165 | 65,394.66 | 12/18/19 | (3,923.16) | 134 | Short-Term |
| | 30.0000 | 59.9900 | 1,799.70 | 01/17/20 | (76.20) | 104 | Short-Term |
| *Cost Basis* | | | *67,194.36* | | | | ***Accrued Dividend: 676.50*** |
| **VISA INC** | **445.0000** | **178.72000** | **79,530.40** | **1%** | **(3,315.16)** | **0.67%** | **534.00** |
| CLASS A | 445.0000 | 186.1697 | 82,845.56 | 12/18/19 | (3,315.16) | 134 | Short-Term |
| SYMBOL: V | | | | | | | |
| **VOYA FINL INC** | **560.0000** | **45.17000** | **25,295.20** | **<1%** | **(9,979.70)** | **1.32%** | **336.00** |
| SYMBOL: VOYA | 560.0000 | 62.9908 | 35,274.90 | 12/18/19 | (9,979.70) | 134 | Short-Term |
| **WALMART INC** | **180.0000** | **121.55000** | **21,879.00** | **<1%** | **(670.10)** | **1.77%** | **388.80** |
| SYMBOL: WMT | 180.0000 | 125.2727 | 22,549.10 | 04/13/20 | (670.10) | 17 | Short-Term |
| **WALT DISNEY CO** | **341.0000** | **108.15000** | **36,879.15** | **<1%** | **1,983.92** | **1.62%** | **600.16** |
| SYMBOL: DIS | 208.0000 | 106.4800 | 22,147.84 | 05/10/16 | 347.36 | 1451 | Long-Term |
| | 133.0000 | 95.8450 | 12,747.39 | 08/23/16 | 1,636.56 | 1346 | Long-Term |
| *Cost Basis* | | | *34,895.23* | | | | |
| **ZOETIS INC** | **410.0000** | **129.31000** | **53,017.10** | **<1%** | **862.35** | **0.61%** | **328.00** |
| CLASS A | 410.0000 | 127.2067 | 52,154.75 | 12/18/19 | 862.35 | 134 | Short-Term |
| SYMBOL: ZTS | | | | | | | ***Accrued Dividend: 82.00*** |
| **Total Equities** | **45,911.0000** | | **3,348,881.17** | **54%** | **83,257.77** | | **69,026.36** |
| | | ***Total Cost Basis:*** | ***3,265,623.40*** | | | | |

***Total Accrued Dividend for Equities: 1,845.11***

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## Investment Detail - Equities (continued)

*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.*

## Investment Detail - Exchange Traded Funds

| Exchange Traded Funds | Quantity<br>Units Purchased | Market Price<br>Cost Per Share | Market Value<br>Cost Basis | % of Account Assets<br>Acquired | Unrealized Gain or (Loss) | Estimated Yield<br>Holding Days | Estimated Annual Income<br>Holding Period |
|---|---|---|---|---|---|---|---|
| **ISHARES MBS ETF** | **3,545.0000** | **111.10000** | **393,849.50** | **6%** | **11,266.01** | **2.49%** | **9,844.48** |
| SYMBOL: MBB | 3,545.0000 | 107.9220 | 382,583.49 | 12/18/19 | 11,266.01 | 134 | Short-Term |
| **ISHARES MSCI EAFE SMALL** | **660.0000** | **49.12000** | **32,419.20** | **<1%** | **(8,025.60)** | **5.11%** | **1,659.74** |
| CAP ETF | 660.0000 | 61.2800 | 40,444.80 | 12/18/19 | (8,025.60) | 134 | Short-Term |
| SYMBOL: SCZ | | | | | | | |
| **ISHARES MSCI JAPAN ETF** | **320.0000** | **51.76000** | **16,563.20** | **<1%** | **(2,600.38)** | **2.76%** | **458.23** |
| SYMBOL: EWJ | 320.0000 | 59.8861 | 19,163.58 | 12/18/19 | (2,600.38) | 134 | Short-Term |
| **ISHARES RUSSELL 2000** | **335.0000** | **130.31000** | **43,653.85** | **<1%** | **5,784.91** | **1.28%** | **562.64** |
| ETF | 335.0000 | 113.0416 | 37,868.94 | 03/31/20 | 5,784.91 | 30 | Short-Term |
| SYMBOL: IWM | | | | | | | |
| **Total Exchange Traded Funds** | **4,860.0000** | | **486,485.75** | **8%** | **6,424.94** | | **12,525.09** |
| | | ***Total Cost Basis:*** | ***480,060.81*** | | | | |

*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.*

## Investment Detail - Mutual Funds

| Equity Funds | Quantity | Market Price | Market Value | Cost Basis | Unrealized Gain or (Loss) | % of Account Assets |
|---|---|---|---|---|---|---|
| **HARDING LOEVNER INST EMR** G MKTS CL I SYMBOL: HLMEX | 6,935.7200 | 17.74000 | 123,039.67 | 156,500.00 | (33,460.33) | 2% |
| **JPMORGAN US SMALL CO** CL L SYMBOL: JUSSX | 9,110.2360 | 14.06000 | 128,089.92 | 162,000.00 | (33,910.08) | 2% |
| **MATTHEWS PACIFIC TIGER** FD INSTL SYMBOL: MIPTX | 3,019.7840 | 24.58000 | 74,226.29 | 86,500.00 | (12,273.71) | 1% |
| **VERSUS CAP MULTI MNGR** REAL ESTATE INCM FD INST SYMBOL: VCMIX | 11,487.4510 | 26.66000 | 306,255.44 | 325,000.00 | (18,744.56) | 5% |
| **VERSUS CAP REAL ASSET** FUND SYMBOL: VCRRX | 8,160.9020 | 24.39000 | 199,044.40 | 210,000.00 | (10,955.60) | 3% |
| **Total Equity Funds** | **38,714.0930** | | **830,655.72** | **940,000.00** | **(109,344.28)** | **13%** |
| **Total Mutual Funds** | **38,714.0930** | | **830,655.72** | **940,000.00** | **(109,344.28)** | **13%** |

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

## Investment Detail - Other Assets

| Other Assets | Quantity / Units Purchased | Market Price / Cost Per Share | Market Value / Cost Basis | % of Account Assets / Acquired | Unrealized Gain or (Loss) | Estimated Yield / Holding Days | Estimated Annual Income / Holding Period |
|---|---|---|---|---|---|---|---|
| **DIGITAL REALTY TRUST** | **420.0000** | **149.49000** | **62,785.80** | **1%** | **14,343.46** | **2.99%** | **1,881.60** |
| REIT<br>SYMBOL: DLR | 420.0000 | 115.3389 | 48,442.34 | 12/18/19 | 14,343.46 | 134 | Short-Term |
| **Total Other Assets** | **420.0000** | | **62,785.80** | **1%** | **14,343.46** | | **1,881.60** |
| | | ***Total Cost Basis:*** | ***48,442.34*** | | | | |

*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.*

| | |
|---|---|
| **Total Investment Detail** | **6,191,482.93** |
| **Total Account Value** | **6,191,482.93** |
| ***Total Cost Basis*** | ***5,650,139.65*** |

## Realized Gain or (Loss)

| Short Term | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis *Adjusted* | Realized Gain or (Loss) *Adjusted* |
|---|---|---|---|---|---|---|
| RAYTHEON TECHNOLOGIES CO : RTX | 0.8760 | 01/23/20 | 04/06/20 | 49.63 | 86.53 | (36.90) |
| AIRBUS GROUP FSPONSORED ADR<br>1 ADR REP 0: EADSY | 560.0000 | 12/18/19 | 04/07/20 | 8,772.71 | 20,278.78 | (11,506.07) |
| SPDR FUND CONSUMER STAPLES ETF : XLP | 410.0000 | 12/18/19 | 04/13/20 | 23,675.55 | 25,763.99 | (2,088.44) |
| DBS GROUP HOLDINGS LIM FSPONSORED ADR<br>1 ADR REPS: DBSDY | 200.0000 | 12/18/19 | 04/16/20 | 10,805.94 | 15,242.00 | (4,436.06) |

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

## Realized Gain or (Loss) (continued)

| Short Term (continued) | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis *Adjusted* | Realized Gain or (Loss) *Adjusted* |
|---|---|---|---|---|---|---|
| ISHARES MBS ETF: MBB | 1,175.0000 | 12/18/19 | 04/16/20 | 129,444.66 | 126,808.35 | 2,636.31 |
| US TREASU NT 1.625%08/29UST NOTE DUE 08/15/29: 912828YB0 | 25,000.0000 | 12/18/19 | 04/17/20 | 27,362.30 | 24,349.67 | 3,012.63 |
| | | | | | *24,370.59* | *2,991.71* [b] |
| US TREASU NT 2.375%05/27UST NOTE DUE 05/15/27: 912828X88 | 50,000.0000 | 12/18/19 | 04/17/20 | 56,585.94 | 51,800.50 | 4,785.44 |
| | | | | | *51,723.88* | *4,862.06* [b] |
| US TREASU NT 2.375%08/24UST NOTE DUE 08/15/24: 912828D56 | 25,000.0000 | 01/22/20 | 04/17/20 | 27,203.12 | 25,885.97 | 1,317.15 |
| | | | | | *25,840.76* | *1,362.36* [b] |
| US TREASUR NT 2.25%03/26UST NOTE DUE 03/31/26: 9128286L9 | 50,000.0000 | 12/18/19 | 04/17/20 | 55,341.80 | 51,265.00 | 4,076.80 |
| | | | | | *51,201.45* | *4,140.35* [b] |
| US TREASURY 2.25%08/46UST BOND DUE 08/15/46: 912810RT7 | 50,000.0000 | 12/18/19 | 04/17/20 | 61,089.84 | 48,889.05 | 12,200.79 |
| US TREASU NT 2.125%06/22UST NOTE DUE 06/30/22: 912828XG0 | 50,000.0000 | 12/18/19 | 04/20/20 | 52,082.00 | 50,593.75 | 1,488.25 |
| | | | | | *50,515.40* | *1,566.60* [b] |
| EMERSON ELECTRIC CO: EMR | 690.0000 | 12/18/19 | 04/23/20 | 36,547.32 | 52,469.26 | (15,921.94) |
| HONEYWELL INTL INC: HON | 100.0000 | 01/23/20 | 04/23/20 | 13,474.17 | 18,013.25 | (4,539.08) |
| VISA INC CLASS A : V | 170.0000 | 12/18/19 | 04/24/20 | 28,332.95 | 31,648.87 | (3,315.92) |
| BNP PARIBAS MEDIUM TER FSPONSORED ADR 1 ADR REPS: BNPQY | 580.0000 | 12/18/19 | 04/28/20 | 9,203.30 | 17,234.05 | (8,030.75) |
| UNICREDIT SPA FSPONSORED ADR 1 ADR REPS: UNCRY | 1,100.0000 | 12/18/19 | 04/28/20 | 4,258.54 | 8,063.00 | (3,804.46) |
| **Total Short Term** | | | | **544,229.77** | **568,392.02** | **(24,162.25)** |
| | | | | | ***568,149.21*** | ***(23,919.44)*** [b] |

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

## Realized Gain or (Loss) (continued)

| Long Term | | Quantity/Par | Acquired/ Opened | Sold/ Closed | Total Proceeds | Cost Basis *Adjusted* | Realized Gain or (Loss) *Adjusted* |
|---|---|---|---|---|---|---|---|
| US TREASU NT 2.625%08/20UST NOTE 08/31/20: 9128284Y3 | DUE | 50,000.0000 | 09/19/18 | 04/17/20 | 50,429.69 | 49,826.17 | 603.52 |
| | | | | | | *49,967.13* | *462.56* [b] |
| **Total Long Term** | | | | | **50,429.69** | **49,826.17** | **603.52** |
| | | | | | | ***49,967.13*** | ***462.56*** [b] |
| **Total Realized Gain or (Loss)** | | | | | **594,659.46** | **618,218.19** | **(23,558.73)** |
| | | | | | | ***618,116.34*** | ***(23,456.88)*** [b] |

*Schwab has provided accurate realized gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. If all data for a given investment is not available, the investment will not be listed here.*
*Option Customers: Realized gain/loss of underlying securities is adjusted to reflect the premiums of assigned or exercised options. Please consult IRS publication 550, Investment Income and Expenses, for additional information on Options.*

## Transaction Detail - Purchases & Sales

### Fixed Income Activity

| Settle Date | Trade Date | Transaction | Description | Par | Unit Price | Total Amount |
|---|---|---|---|---|---|---|
| 04/20/20 | 04/17/20 | Sold | US TREASU NT 1.625%08/29<br>UST NOTE DUE 08/15/29: 912828YB0<br>With accrued interest of $72.54 | (25,000.0000) | 109.4492 | 27,434.84 |
| 04/20/20 | 04/17/20 | Sold | US TREASU NT 2.375%05/27<br>UST NOTE DUE 05/15/27: 912828X88<br>With accrued interest of $512.19 | (50,000.0000) | 113.1719 | 57,098.13 |
| 04/20/20 | 04/17/20 | Sold | US TREASU NT 2.375%08/24<br>UST NOTE DUE 08/15/24: 912828D56<br>With accrued interest of $106.03 | (25,000.0000) | 108.8125 | 27,309.15 |

## Transaction Detail - Purchases & Sales (continued)

### Fixed Income Activity (continued)

| Settle Date | Trade Date | Transaction | Description | Par | Unit Price | Total Amount |
|---|---|---|---|---|---|---|
| 04/20/20 | 04/17/20 | Sold | US TREASU NT 2.625%08/20<br>UST NOTE DUE 08/31/20: 9128284Y3<br>With accrued interest of $181.90 | (50,000.0000) | 100.8593 | 50,611.59 |
| 04/20/20 | 04/17/20 | Sold | US TREASUR NT 2.25%03/26<br>UST NOTE DUE 03/31/26: 9128286L9<br>With accrued interest of $61.48 | (50,000.0000) | 110.6836 | 55,403.28 |
| 04/20/20 | 04/17/20 | Sold | US TREASURY 2.25%08/46<br>UST BOND DUE 08/15/46: 912810RT7<br>With accrued interest of $200.89 | (50,000.0000) | 122.1797 | 61,290.73 |
| 04/21/20 | 04/20/20 | Sold | US TREASU NT 2.125%06/22<br>UST NOTE DUE 06/30/22: 912828XG0<br>With accrued interest of $326.92 | (50,000.0000) | 104.1640 | 52,408.92 |
| **Total Fixed Income Activity** | | | | | | **331,556.64** |

### Equities Activity

| Settle Date | Trade Date | Transaction | Description | Quantity | Unit Price | Total Amount |
|---|---|---|---|---|---|---|
| 04/03/20 | 04/03/20 | Stock Merger | RAYTHEON CO XXX<br>MANDATORY MERGER | (370.0000) | | |
| 04/03/20 | 04/03/20 | Stock Merger | RAYTHEON TECHNOLOGIES CO: RTX | 863.0000 | | |
| 04/06/20 | 04/06/20 | Cash-In-Lieu | RAYTHEON TECHNOLOGIES CO: RTX | | | 49.63 |
| 04/09/20 | 04/07/20 | Sold | AIRBUS GROUP F<br>SPONSORED ADR: EADSY | (560.0000) | 15.6659 | 8,772.71 |
| 04/09/20 | 04/07/20 | Bought | LEGRAND SA F<br>UNSPONSORED ADR: LGRDY | 620.0000 | 13.0547 | (8,118.19) |
| 04/15/20 | 04/13/20 | Bought | WALMART INC: WMT | 180.0000 | 125.2728 | (22,549.10) |

## Transaction Detail - Purchases & Sales (continued)

### Equities Activity (continued)

| Settle Date | Trade Date | Transaction | Description | Quantity | Unit Price | Total Amount |
|---|---|---|---|---|---|---|
| 04/20/20 | 04/16/20 | Bought | AON PLC F<br>CLASS A: AON | 35.0000 | 184.0061 | (6,440.21) |
| 04/20/20 | 04/16/20 | Sold | DBS GROUP HOLDINGS LIM F<br>SPONSORED ADR: DBSDY | (200.0000) | 54.0309 | 10,805.94 |
| 04/20/20 | 04/16/20 | Bought | SHIN ETSU CHEMICAL CO F<br>SPONSORED ADR: SHECY | 150.0000 | 26.0751 | (3,911.27) |
| 04/27/20 | 04/23/20 | Bought | CARRIER GLOBAL CORP: CARR | 1,480.0000 | 15.7062 | (23,245.18) |
| 04/27/20 | 04/23/20 | Sold | EMERSON ELECTRIC CO: EMR | (690.0000) | 52.9683 | 36,547.32 |
| 04/27/20 | 04/23/20 | Sold | HONEYWELL INTL INC: HON | (100.0000) | 134.7447 | 13,474.17 |
| 04/27/20 | 04/23/20 | Bought | L3HARRIS TECHNOLOGIES IN: LHX | 150.0000 | 189.6930 | (28,453.95) |
| 04/28/20 | 04/24/20 | Bought | APPLE INC: AAPL | 105.0000 | 281.1100 | (29,516.55) |
| 04/28/20 | 04/24/20 | Sold | VISA INC<br>CLASS A: V | (170.0000) | 166.6681 | 28,332.95 |
| 04/30/20 | 04/28/20 | Sold | BNP PARIBAS MEDIUM TER F<br>SPONSORED ADR: BNPQY | (580.0000) | 15.8681 | 9,203.30 |
| 04/30/20 | 04/28/20 | Bought | CREDIT SUISSE GROUP AG F<br>SPONSORED ADR: CS | 1,410.0000 | 8.8965 | (12,544.07) |
| 04/30/20 | 04/28/20 | Sold | UNICREDIT SPA F<br>SPONSORED ADR: UNCRY | (1,100.0000) | 3.8714 | 4,258.54 |
| **Total Equities Activity** | | | | | | **(23,333.96)** |

## Transaction Detail - Purchases & Sales (continued)

### Exchange Traded Funds Activity

| Settle Date | Trade Date | Transaction | Description | Quantity | Unit Price | Total Amount |
|---|---|---|---|---|---|---|
| 04/02/20 | 03/31/20 | Bought | ISHARES RUSSELL 2000 ETF: IWM | 335.0000 | 113.0416 | (37,868.94) |
| 04/15/20 | 04/13/20 | Sold | SPDR FUND CONSUMER STAPLES ETF: XLP | (410.0000) | 57.7465 | 23,675.55 |
| 04/20/20 | 04/16/20 | Sold | ISHARES MBS ETF: MBB | (1,175.0000) | 110.1681 | 129,444.66 |
| **Total Exchange Traded Funds Activity** | | | | | | **115,251.27** |
| **Total Purchases & Sales** | | | | | | **423,473.95** |

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

| Transaction Date | Process Date | Activity | Description | Credit/(Debit) |
|---|---|---|---|---|
| 04/01/20 | 04/01/20 | Qualified Dividend | ALLSTATE CORP: ALL | 226.80 |
| 04/01/20 | 04/01/20 | Bond Interest | JPMORGAN CHASE & 3.3%26: 46625HQW3 | 825.00 |
| 04/01/20 | 04/01/20 | Qualified Dividend | NIKE INC: NKE | 80.85 |
| 04/06/20 | 04/06/20 | Qualified Dividend | NXP SEMICONDUCTORS F: NXPI | 71.25 |
| 04/06/20 | 04/06/20 | Foreign Tax Paid | NXP SEMICONDUCTORS F: NXPI | (10.69) |
| 04/07/20 | 04/07/20 | Cash Dividend | ISHARES MBS ETF: MBB | 1,092.29 |
| 04/07/20 | 04/07/20 | Qualified Dividend | MERCK & CO. INC.: MRK | 463.60 |
| 04/07/20 | 04/07/20 | Qualified Dividend | NOVO-NORDISK A S F: NVO | 289.56 |
| 04/07/20 | 04/07/20 | Foreign Tax Paid | NOVO-NORDISK A S F: NVO | (78.18) |
| 04/07/20 | 04/07/20 | Cash Dividend | VERSUS CAP MULTI MNGR: VCMIX | 3,216.49 |
| 04/09/20 | 04/09/20 | Qualified Dividend | GLAXOSMITHKLINE PLC F: GSK | 136.08 |
| 04/09/20 | 04/09/20 | Qualified Dividend | PHILIP MORRIS INTL: PM | 1,556.10 |
| 04/09/20 | 04/09/20 | Qualified Dividend | SCHLUMBERGER LTD F: SLB | 307.50 |

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

| Transaction Date | Process Date | Activity | Description | Credit/(Debit) |
|---|---|---|---|---|
| 04/10/20 | 04/13/20 | Qualified Dividend | CHUBB LTD F: CB | 37.50 |
| 04/14/20 | 04/14/20 | Qualified Dividend | MONDELEZ INTL: MDLZ | 208.05 |
| 04/15/20 | 04/15/20 | Bond Interest | COMCAST CORP 4.15%28: 20030NCT6 | 1,037.50 |
| 04/15/20 | 04/15/20 | Qualified Dividend | MOTOROLA SOLUTIONS: MSI | 128.00 |
| 04/15/20 | 04/15/20 | Qualified Dividend | PROGRESSIVE CO OHIO: PGR | 45.00 |
| 04/15/20 | 04/16/20 | Bank Interest[X,Z] | BANK INT 031620-041520: SCHWAB BANK | 0.42 |
| 04/16/20 | 04/16/20 | Qualified Dividend | THERMO FISHER SCNTFC: TMO | 72.60 |
| 04/17/20 | 04/17/20 | Qualified Dividend | MEDTRONIC PLC F: MDT | 145.80 |
| 04/21/20 | 04/21/20 | Qualified Dividend | TOTAL S A F: TOT | 261.48 |
| 04/21/20 | 04/21/20 | Foreign Tax Paid | TOTAL S A F: TOT | (73.21) |
| 04/22/20 | 04/22/20 | Qualified Dividend | CISCO SYSTEMS INC: CSCO | 285.84 |
| 04/24/20 | 04/24/20 | Qualified Dividend | HUMANA INC: HUM | 43.75 |
| 04/30/20 | 04/30/20 | Qualified Dividend | J P MORGAN CHASE & CO: JPM | 1,036.80 |
| 04/30/20 | 04/30/20 | Qualified Dividend | STRYKER CORP: SYK | 80.50 |
| 04/30/20 | 04/30/20 | Qualified Dividend | TORONTO-DOMINION BK F: TD | 170.15 |
| 04/30/20 | 04/30/20 | Foreign Tax Paid | TORONTO-DOMINION BK F: TD | (42.54) |
| **Total Dividends & Interest** | | | | **11,614.29** |

## Transaction Detail - Fees & Charges

| Transaction Date | Process Date | Activity | Description | Credit/(Debit) |
|---|---|---|---|---|
| 04/07/20 | 04/07/20 | ADR Pass Thru Fee | NOVO-NORDISK A S F | (3.70) |
| 04/09/20 | 04/09/20 | ADR Pass Thru Fee | GLAXOSMITHKLINE PLC F | (1.80) |
| 04/21/20 | 04/21/20 | Advisor Fee[*] | MGMTFEE TO ADVISOR | (10,532.00) |
| 04/21/20 | 04/21/20 | ADR Pass Thru Fee | TOTAL S A F | (3.50) |
| **Total Fees & Charges** | | | | **(10,541.00)** |

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

## Transaction Detail - Total

| | |
|---|---|
| **Total Transaction Detail** | **424,547.24** |

## Bank Sweep Activity

| Transaction Date | Transaction | Description | Withdrawal | Deposit | Balance [x,z] |
|---|---|---|---|---|---|
| **Opening Balance [x,z]** | | | | | **63,435.93** |
| 04/02/20 | Auto Transfer | BANK TRANSFER TO BROKERAGE | 33,949.36 | | 29,486.57 |
| 04/07/20 | Auto Transfer | BANK CREDIT FROM BROKERAGE [x] | | 110.19 | 29,596.76 |
| 04/08/20 | Auto Transfer | BANK CREDIT FROM BROKERAGE [x] | | 4,980.06 | 34,576.82 |
| 04/13/20 | Auto Transfer | BANK CREDIT FROM BROKERAGE [x] | | 2,652.40 | 37,229.22 |
| 04/14/20 | Auto Transfer | BANK CREDIT FROM BROKERAGE [x] | | 37.50 | 37,266.72 |
| 04/15/20 | Interest Paid [x,z] | BANK INTEREST - CHARLES SCHWAB BANK | | 0.42 | 37,267.14 |
| 04/15/20 | Auto Transfer | BANK CREDIT FROM BROKERAGE [x] | | 207.63 | 37,474.77 |
| 04/16/20 | Auto Transfer | BANK CREDIT FROM BROKERAGE [x] | | 2,336.95 | 39,811.72 |
| 04/17/20 | Auto Transfer | BANK CREDIT FROM BROKERAGE [x] | | 73.02 | 39,884.74 |
| 04/20/20 | Auto Transfer | BANK CREDIT FROM BROKERAGE [x] | | 145.80 | 40,030.54 |
| 04/21/20 | Auto Transfer | BANK CREDIT FROM BROKERAGE [x] | | 409,046.84 | 449,077.38 |
| 04/22/20 | Auto Transfer | BANK CREDIT FROM BROKERAGE [x] | | 42,061.69 | 491,139.07 |
| 04/23/20 | Auto Transfer | BANK CREDIT FROM BROKERAGE [x] | | 285.84 | 491,424.91 |
| 04/27/20 | Auto Transfer | BANK TRANSFER TO BROKERAGE | 1,633.89 | | 489,791.02 |
| 04/28/20 | Auto Transfer | BANK TRANSFER TO BROKERAGE | 1,183.60 | | 488,607.42 |
| **Total Activity** | | | **36,766.85** | **461,938.34** | |
| **Ending Balance [x,z]** | | | | | **488,607.42** |

*Bank Sweep: Interest Rate as of 04/30/20 was 0.01%. [z]*

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

## Trades Pending Settlement

| | Transaction | Quantity | Trade Date | Settle Date | Unit Price | Purchase/Debit | Sale/Credit |
|---|---|---|---|---|---|---|---|
| AMAZON.COM INC: AMZN | Bought | 12.0000 | 04/30/20 | 05/04/20 | 2,420.6932 | 29,048.32 | |
| **Total Trades Pending Settlement** | | | | | | **29,048.32** | |

*Pending transactions are not included in account value.*

## Pending Corporate Actions

| | Transaction | Quantity | Payable Date | Rate per Share | Share Distribution | Cash Distribution |
|---|---|---|---|---|---|---|
| VERIZON COMMUNICATN | Qualified Dividend | 1,100.0000 | 05/01/20 | 0.6150 | | 676.50 |
| CELANESE CORP | Qualified Dividend | 190.0000 | 05/07/20 | 0.6200 | | 117.80 |
| ABBVIE INC | Qualified Dividend | 620.0000 | 05/15/20 | 1.1800 | | 731.60 |
| PROCTER & GAMBLE | Qualified Dividend | 300.0000 | 05/15/20 | 0.7907 | | 237.21 |
| ZOETIS INC | Qualified Dividend | 410.0000 | 06/01/20 | 0.2000 | | 82.00 |
| **Total Pending Corporate Actions** | | | | | | **1,845.11** |

*Pending transactions are not included in account value.*

## Endnotes For Your Account

| Symbol | Endnote Legend |
|---|---|
| * | You authorize Schwab to debit your account to pay investment management fees per the authorization you granted in your Account Application. Schwab does not review or monitor these fee payments. Contact your Investment Manager if you have questions. |
| b | When available, Adjusted Cost Basis values are used in Gain or (Loss) calculations. |
| d | Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your brokerage account, but the income and/or dividends have not been received into your account and Schwab makes no representation that they will. Accrued amounts are not covered by SIPC account protection until actually received and held in the account. |
| t | Data for this holding has been edited or provided by a third party. |
| X | Bank Sweep deposits are held at FDIC-insured bank(s) ("Banks") that are affiliated with Charles Schwab & Co., Inc. |

## Endnotes For Your Account (continued)

| Symbol | Endnote Legend |
|---|---|
| **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. |