

Individual 401(k)
Account Number [REDACTED]Statement Period: November 1, 2013 to November 30, 2013
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Last Statement: October 31, 2013

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**Account Value Summary**

Cash & Sweep Money Market Funds	\$ 54,378.89
Total Investments Long	\$ 141,296.91
Total Investments Short	\$ 0.00
Total Account Value	\$ 195,675.80

Change in Account Value

Starting Account Value	\$ 195,303.84
Transactions & Income	\$ 182.61
Income Reinvested	\$ (182.61)
Change in Value of Investments	\$ 371.96
Ending Account Value	\$ 195,675.80
Year-to-Date Change in Value Since 1/1/13	\$ 79,758.56

Rate Summary

Value Adv Money Fd SWVXX	0.01%
Sch Investor Money Fund	0.01%
Schwab MMF ^f	0.01%

Please see "Endnotes For Your Account" section for an explanation of the endnote codes and symbols on this statement.

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Terms and Conditions

GENERAL INFORMATION AND KEY TERMS:

All references to "Schwab" in this document refer to the broker-dealer Charles Schwab & Co., Inc. 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.

Securities, products, and services are not available in all countries and are subject to country specific restrictions.

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.

Bank Sweep Feature: Schwab acts as your agent and custodian in establishing and maintaining your Bank Sweep feature as a Schwab Cash Feature for your brokerage account. Deposit accounts held through the Bank Sweep feature constitute direct obligations of Charles Schwab Bank and are not obligations of Schwab. Deposit accounts are insured by the FDIC within applicable limits. The balance in the bank deposit accounts can be withdrawn on your order and the proceeds returned to your securities account or remitted to you as provided in your Account Agreement.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, please refer to the Cash Features Disclosure Statement available online or from a Schwab Representative.

Insured Bank Network ("Bank Network") Feature: Schwab acts as your agent and custodian in establishing and maintaining your Insured Bank Network feature as a Schwab Cash Feature for your brokerage account. Deposit accounts held through the Insured Bank Network feature constitute direct obligations of a participating Depository Institution and are not obligations of Schwab. Insured Bank Network deposit accounts are insured by the FDIC within applicable limits. The balance in the bank deposit accounts can be withdrawn on your order and the proceeds returned to your securities 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 Insured Bank Network feature, 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. The time of these transactions, the exchange upon which these transactions occurred and the name of the person from whom the security was purchased will be furnished upon written request.

Interest: For the Schwab One Interest feature, the Bank Sweep feature, and the Insured Bank Network feature, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab, Charles Schwab Bank, or a Depository Institution participating in the Insured Bank Network. 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. For the Insured Bank Network feature, interest accrues daily from the 16th of the prior month and is generally credited/posted on the 15th of the current month. If the 15th of the month falls on a non-business day, the interest amount payable through the 15th of the month is generally paid on the last business day prior to the 15th. However, there may be certain events that trigger the posting of interest earlier in the interest period. Events that could trigger an earlier interest posting include the closure of your deposit accounts at a Depository Institution or the rebalancing of funds between your MMDA and transaction account at a Depository Institution. These events are referred to as "Mid-Cycle Interest" on your account statement. The interest period for Mid-Cycle Interest payments will

be from the 16th of the prior month, or the date the account(s) were established if after the 16th of the prior month, until the date posted on your account statement. For more information, about Mid-Cycle Interest payments please refer to your Cash Features Disclosure Statement.

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 Charles Schwab Bank in the Bank Sweep feature or at a Depository Institution participating in the Insured Bank Network, interest will accrue even if the amount is less than \$.005.

Latest Price/Price (Investment Detail Section Only): The most recent price evaluation available on the last business day of the statement period, normally the last trade price or bid. 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.

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.

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

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 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.

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. 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. The shares of the money market mutual fund can be liquidated on your order and the proceeds returned to your securities account or remitted to you as provided in your Account Agreement and the applicable prospectus.

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 guaranteed deposits or obligations of Charles Schwab Bank or a Depository Institution(s) participating in the Insured Bank Network, and are subject to investment risk, are not FDIC insured, may lose value, and are not bank guaranteed. SIPC does not cover balances held at Charles Schwab Bank in the Bank Sweep feature or at a Depository Institution(s) participating in the Insured Bank Network feature.

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.

Depository Institution: A Member FDIC depository institution participating in the Insured Bank Network that has entered into a deposit agreement with Schwab, at which interest-bearing deposit accounts are maintained on your behalf.

IN CASE OF ERRORS OR DISCREPANCIES: If you find an error or discrepancy relating to your brokerage activity (other than an

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Terms and Conditions (continued)

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.) Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions.

IN CASE OF COMPLAINTS: If you have a complaint regarding your Schwab statement, products or services, please write to the Client Advocacy Team at Charles Schwab & Co., Inc., Attention: Client Advocacy Team, 211 Main St., San Francisco, CA 94105, USA, or call 800-435-4000. For Clients residing outside of the U.S., call collect +1-415-667-8400.

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:

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.

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Income Summary

<i>Description</i>	<i>This Period</i>	<i>Year to Date</i>
Money Funds Dividends	0.31	2.59
Cash Dividends	182.30	1,314.31
Total Income	182.61	1,316.90

Investment Detail

<i>Description</i>	<i>Symbol</i>	<i>Quantity</i>	<i>Price</i>	<i>Market Value</i>
Cash, Money Market Fund (Sweep)				
SCHWAB MONEY MARKET FUND	SWMXX	54,378.8900	1.0000	54,378.89
Investments				
ALCOA INC ⁰	AA	1,203.7979	9.6100	11,568.50
APPLE INC ⁰	AAPL	30.1734	556.0700	16,778.52
CHIPOTLE MEXICAN GRILL ⁰	CMG	33.0000	523.8600	17,287.38
CREE INC ⁰	CREE	300.0000	55.8000	16,740.00
GENERAL ELECTRIC COMPANY ⁰	GE	1,007.3284	26.6600	26,855.38
HEALTH INS INNOVATIONS ⁰	HIQ	500.0000	11.9800	5,990.00
LINKEDIN CORP ⁰	LNKD	30.0000	224.0300	6,720.90
SOC QUIMICA MINER B ADRF DE CHILE S A 1 SPON ADR RESP 1 CL B	SQM	150.0000	25.0100	3,751.50
REALTY INCOME CORP ⁰ REIT	O	302.6706	38.1100	11,534.78
SPDR S&P CAPITAL MARKETS ⁰	KCE	500.0000	48.1399	24,069.95
Total Account Value				195,675.80

Transaction Detail

<i>Settle</i>	<i>Trade</i>	<i>Transaction</i>	<i>Description</i>	<i>Quantity</i>	<i>Price</i>	<i>Total</i>
Cash & Money Market Fund(s) Activity						
11/14	11/14	Qual Div Reinvest	APPLE INC: AAPL			91.50
11/15	11/15	Div For Reinvest	REALTY INCOME CORP REIT: O			54.80
11/15	11/15	Dividend	SCHWAB MONEY MARKET FUND: SWMXX			0.31
11/25	11/25	Qual Div Reinvest	ALCOA INC: AA			36.00
Investments Activity						
11/15	11/15	Reinvested Shares	APPLE INC: AAPL	0.1734	527.7957	(91.50)

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<i>Settle Date</i>	<i>Trade Date</i>	<i>Transaction</i>	<i>Description</i>	<i>Quantity</i>	<i>Price</i>	<i>Total</i>
Investments Activity (continued)						
11/18	11/18	Reinvested Shares	REALTY INCOME CORP REIT: O	1.3494	40.6110	(54.80)
11/26	11/26	Reinvested Shares	ALCOA INC: AA	3.7979	9.4788	(36.00)

Money Funds Detail

<i>Settle Date</i>	<i>Transaction</i>	<i>Quantity</i>	<i>Price</i>	<i>Purchase/Debit</i>	<i>Sale/Credit</i>
Money Market Funds (Sweep) Activity					
Opening Shares of SCHWAB MONEY MARKET FUND: 54,378.5800					
11/15	Dividend	0.3100	1.0000	0.31	
Closing Shares of SCHWAB MONEY MARKET FUND: 54,378.8900					
Total Money Market Funds (Sweep) Activity				0.31	0.00

SCHWAB MMF Average Yield For The Most Recent Pay Period: 0.01%; 7-Day Yield: 0.01%.

Contribution Summary

	<i>2012</i>	<i>2013</i>
Employer	33,000.00	33,500.00
Elective Deferral	17,000.00	17,500.00
Year to Date Total	50,000.00	51,000.00

Schwab captures the contribution in the calendar year received, not the contribution year for which it may be designated.

Endnotes For Your Account**Symbol Endnote Legend**

- ◊ Dividends paid on this security will be automatically reinvested.
- f 7-day yield: Annualized fund yield based on the average daily yield for the previous 7 days, assuming dividends are paid in cash and not reinvested.

For information on how Schwab pays its representatives, go to <http://aboutschwab.com/about/overview/compensation.html>.

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