

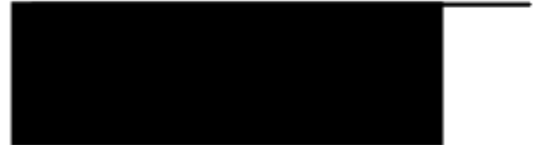
Individual 401(k)  
Account Number: [REDACTED]

Statement Period: November 1, 2014 to November 30, 2014  
Page 1 of 5

Last Statement: October 31, 2014

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Questions? Call 1-800-435-9050*

Account Of



**Account Value Summary**

Cash & Sweep Money Market Funds	\$ 51,210.95
Total Investments Long	\$ 227,126.34
Total Investments Short	\$ 0.00
<b>Total Account Value</b>	<b>\$ 278,337.29</b>

**Change in Account Value**

Starting Account Value	\$ 216,674.31
Transactions & Income	\$ 51,339.91
Income Reinvested	\$ (290.98)
Change in Value of Investments	\$ 10,614.05
<b>Ending Account Value</b>	<b>\$ 278,337.29</b>
Year-to-Date Change in Value Since 1/1/14	\$ 77,018.13

**Rate Summary**

Value Adv Money Fd SWVXX	0.01%
Sch Investor Money Fund	0.01%
Schwab MMF <sup>†</sup>	0.01%

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

Individual 401(k)  
Account Number: [REDACTED]Statement Period: November 1, 2014 to November 30, 2014  
Page 2 of 5

## 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 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.

**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 and the Bank Sweep feature, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or Charles Schwab Bank. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.

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 Charles Schwab Bank in the Bank Sweep feature, 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. If, on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than 1/2 of 1 cent (\$.005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower. 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, 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.

**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.

**IN CASE OF ERRORS OR DISCREPANCIES:** If you find an error or discrepancy relating to your brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately. You may call us at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions.

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

**Address Changes:** It is your obligation to keep Schwab informed of any changes in your address, telephone number or other contact information. If you fail to notify Schwab of those changes, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account. For assistance, you may contact Schwab at 1-800-435-4000. Clients residing outside of the U.S. may call Schwab collect at +1-415-667-8400.

**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.

(0814-3037)

Individual 401(k)  
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Statement Period: November 1, 2014 to November 30, 2014  
Page 3 of 5

**Income Summary**

<i>Description</i>	<i>This Period</i>	<i>Year to Date</i>
Money Funds Dividends	0.05	1.02
Cash Dividends	339.86	3,416.79
<b>Total Income</b>	<b>339.91</b>	<b>3,417.81</b>

**Investment Detail**

<i>Description</i>	<i>Symbol</i>	<i>Quantity</i>	<i>Price</i>	<i>Market Value</i>
<b>Cash, Money Market Fund (Sweep)</b>				
CASH				48.93
Schwab Money Market Fund	SWMXX	51,162.0200	1.0000	51,162.02
<b>Investments</b>				
ALCOA INC <sup>0</sup>	AA	512.6492	17.2900	8,863.70
AMAZON COM INC <sup>0</sup>	AMZN	20.0000	338.6400	6,772.80
APPLE INC <sup>0</sup>	AAPL	108.3914	118.9300	12,890.99
CHIPOTLE MEXICAN GRILL <sup>0</sup>	CMG	15.0000	663.6200	9,954.30
COSTCO WHSL CORP NEW <sup>0</sup>	COST	137.8369	142.1200	19,589.38
CREE INC <sup>0</sup>	CREE	150.0000	36.3400	5,451.00
GENERAL ELECTRIC COMPANY <sup>0</sup>	GE	1,042.0599	26.4900	27,604.17
HEALTH INS INNOVATIONS <sup>0</sup>	HIIQ	500.0000	7.3500	3,675.00
LINKEDIN CORP <sup>0</sup>	LNKD	34.0000	226.2700	7,693.18
NETFLIX INC	NFLX	29.0000	346.5900	10,051.11
SOC QUIMICA MINER B ADRF DE CHILE S A 1 SPON ADR RESP 1 CL B	SQM	150.0000	25.2000	3,780.00
TARGET CORPORATION <sup>0</sup>	TGT	203.2068	74.0000	15,037.30
TESLA MOTORS INC <sup>0</sup>	TSLA	20.0000	244.5200	4,890.40
VERIZON COMMUNICATIONS <sup>0</sup>	VZ	306.4611	50.5900	15,503.87
WHOLE FOODS MARKET INC	WFM	500.0000	49.0300	24,515.00
ISHARES MSCI S F ETF <sup>0</sup> SOUTH AFRICA	EZA	100.9078	68.0800	6,869.80
ISHARES TR RUSSELL 2000 ETF	IWM	120.0000	116.6900	14,002.80
REALTY INCOME CORP <sup>0</sup> REIT	O	318.5539	46.4600	14,800.01
SPDR S&P CAPITAL MARKETS <sup>0</sup>	KCE	306.7596	49.4900	15,181.53
<b>Total Account Value</b>				<b>278,337.29</b>

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Page 4 of 5

**Transaction Detail**

Settle Date	Trade Date	Transaction	Description	Quantity	Price	Total
<b>Cash &amp; Money Market Fund(s) Activity</b>						
11/03	11/03	Qual Div Reinvest	VERIZON COMMUNICATIONS: VZ			166.75
11/12	11/12	Funds Received	ELECTIVE DEFERRAL			17,500.00
11/12	11/12	Funds Received	EMPLOYER CONTRIB			33,500.00
11/13	11/13	Qual Div Reinvest	APPLE INC: AAPL			50.73
11/17	11/17	Div For Reinvest	REALTY INCOME CORP REIT: O			58.10
11/17	11/17	Dividend	SCHWAB MONEY MARKET FUND: SWMXX			0.05
11/25	11/25	Qual Div Reinvest	ALCOA INC: AA			15.35
11/28	11/28	Qual Div Reinvest	COSTCO WHSL CORP NEW: COST			48.93
<b>Investments Activity</b>						
11/04	11/04	ReinvestedShares	VERIZON COMMUNICATIONS: VZ	3.2805	50.8313	(166.75)
11/14	11/14	ReinvestedShares	APPLE INC: AAPL	0.4459	113.7638	(50.73)
11/18	11/18	ReinvestedShares	REALTY INCOME CORP REIT: O	1.2528	46.3753	(58.10)
11/26	11/26	ReinvestedShares	ALCOA INC: AA	0.8858	17.3288	(15.35)

**Money Funds Detail**

Settle Date	Transaction	Quantity	Price	Purchase/Debit	Sale/Credit
<b>Money Market Funds (Sweep) Activity</b>					
<b>Opening Shares of SCHWAB MONEY MARKET FUND: 161.9700</b>					
11/13	Purchased	51,000.0000	1.0000	51,000.00	
11/17	Dividend	0.0500	1.0000	0.05	
<b>Closing Shares of SCHWAB MONEY MARKET FUND: 51,162.0200</b>					
<b>Total Money Market Funds (Sweep) Activity</b>				<b>51,000.05</b>	<b>0.00</b>

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

**Dividends Pending**

Payable Date	Transaction	Description	Quantity	Rate Per Share	Share Distribution	Cash Distribution
12/10	QualifiedDividend	TARGET CORPORATION	203.2068	0.5200		105.67

Pending transactions are not included in account value.

**Contribution Summary**

	2013	2014
Employer	33,500.00	33,500.00



Individual 401(k)  
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Page 5 of 5

**Contribution Summary (continued)**

	<i>2013</i>	<i>2014</i>
Elective Deferral	17,500.00	17,500.00
<b>Year to Date Total</b>	<b>51,000.00</b>	<b>51,000.00</b>

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://www.schwab.com/compensation>.



Account Statement

Retain for Your Records