



Individual 401(k)
Account Number [REDACTED]

Statement Period: November 1, 2019 to November 30, 2019
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Last Statement: October 31, 2019

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Account Of



Mail To



Account Value Summary

Cash, Bank Sweep, and Money Market	\$ 50,826.43
Total Investments Long	\$ 715,344.84
Total Investments Short	\$ 0.00
Total Account Value	\$ 766,171.27

Change in Account Value

Starting Account Value	\$ 707,992.94
Transactions & Income	\$ 36,496.36
Income Reinvested	\$ (691.32)
Change in Value of Investments	\$ 22,373.29
Ending Account Value	\$ 766,171.27
Year-to-Date Change in Value Since 1/1/19	\$ 182,291.57

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

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.

11/29-00000-NRSN0901-074123* #

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 and Bank Sweep for Benefit Plans Features: Schwab acts as your agent and custodian in establishing and maintaining your Bank Sweep and Bank Sweep for Benefit Plans features as a Schwab Cash Feature for your brokerage account. Deposit accounts constitute direct obligations of banks affiliated with Schwab 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 The balance in the bank deposit accounts can be withdrawn on your order and the proceeds returned to your securities account or remitted to you as provided in your Account Agreement.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 and Bank Sweep for Benefit Plans features, 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, 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.

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.

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, 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.

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. Schwab and its affiliated banks are subsidiaries of The Charles Schwab Corporation.

(1017-7MAX)

Income Summary

<i>Description</i>	<i>This Period</i>	<i>Year to Date</i>
Bank Sweep Interest	5.04	59.75
Cash Dividends	691.32	5,221.84
Total Income	696.36	5,281.59

Investment Detail

<i>Description</i>	<i>Starting Balance</i>	<i>Ending Balance</i>
Cash and Bank Sweep		
BANK SWEEP FOR BENEFIT PLANS ^{A,B}	15,021.39	50,826.43
CHARLES SCHWAB BANK	15,021.39	50,826.43

<i>Description</i>	<i>Symbol</i>	<i>Quantity</i>	<i>Price</i>	<i>Market Value</i>
Investments				
ALPHABET INC. CLASS A	GOOGL	20.0000	1,304.09000	26,081.80
AMAZON.COM INC ^o	AMZN	70.0000	1,800.80000	126,056.00
APPLE INC ^o	AAPL	177.9423	267.25000	47,555.08
ARCONIC INC ^o	ARNC	179.3943	30.96000	5,554.05
COSTCO WHOLESALE CO ^o	COST	350.9789	299.81000	105,226.98
DOLLAR GENERAL CORP ^o	DG	102.7389	157.36000	16,166.99
FACEBOOK INC ^o CLASS A	FB	150.0000	201.64000	30,246.00
NETFLIX INC ^o	NFLX	167.0000	314.66000	52,548.22
NORDSTROM INC ^o	JWN	409.0707	38.17000	15,614.23
OPEN TEXT CORP F	OTEX	160.0000	43.58000	6,972.80
SOUTHWEST AIRLINES ^o	LUV	308.4196	57.64000	17,777.31
TESLA INC ^o	TSLA	20.0000	329.94000	6,598.80
TWILIO INC CLASS A	TWLO	500.0000	103.28000	51,640.00
UNITED THERAPEUTICS ^o	UTHR	100.0000	92.26000	9,226.00
VERIZON COMMUNICATN ^o	VZ	384.4111	60.24000	23,156.92
AMPLIFY ONLINE RETAIL ETF	IBUY	300.0000	49.33090	14,799.27
INVESCO DB COMMODITY INDEX TRACKING FUND	DBC	1,000.0000	15.31000	15,310.00
ISHARES MSCI BRAZIL ETF ^o	EWZ	527.1885	42.47000	22,389.70
ISHARES MSCI EMERGING MARKETS ETF	EEM	400.0000	42.54000	17,016.00
ISHARES MSCI SOUTH ^o AFRICA ETF	EZA	118.0795	49.55000	5,850.84
ISHARES RUSSELL 2000 ^o ETF	IWM	127.7012	161.77000	20,658.22
SPDR S&P BIOTECH ETF ^o	XBI	300.9118	93.65000	28,180.39
SPDR S&P CAPITAL MARKETS ^o ETF	KCE	344.5155	59.34560	20,445.48

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

Investment Detail (continued)

Description	Symbol	Quantity	Price	Market Value
Investments (continued)				
REALTY INCM CORP ⁰ REIT	O	395.0641	76.63000	30,273.76
Total Account Value				766,171.27

Transaction Detail

Settle Date	Trade Date	Transaction	Description	Quantity	Price	Total
Cash, Bank Sweep, and Money Market Funds Activity						
11/01	11/01	Qual Div Reinvest	VERIZON COMMUNICATN: VZ			234.04
11/14	11/14	Qual Div Reinvest	APPLE INC: AAPL			136.62
11/15	11/15	Qual Div Reinvest	COSTCO WHOLESALE CO: COST			227.65
11/15	11/15	Non-Qualified Div	REALTY INCM CORP REIT: O			89.42
11/18	11/15	Bank Interest ^{A,B}	BANK INT 101619-111519 SCHWAB BANK			5.04
11/25	11/25	Qual Div Reinvest	ARCONIC INC: ARNC			3.59
11/25	11/25	Funds Received	EMPLOYER CONTRIB			19,000.00
11/25	11/25	Funds Received	EMPLOYER CONTRIB			16,800.00
Investments Activity						
11/04	11/04	Reinvested Shares	VERIZON COMMUNICATN: VZ	3.8663	60.5334	(234.04)
11/15	11/15	Reinvested Shares	APPLE INC: AAPL	0.5183	263.5941	(136.62)
11/18	11/18	Reinvested Shares	COSTCO WHOLESALE CO: COST	0.7442	305.9140	(227.65)
11/18	11/18	Reinvested Shares	REALTY INCM CORP REIT: O	1.1412	78.3560	(89.42)
11/26	11/26	Reinvested Shares	ARCONIC INC: ARNC	0.1161	30.9253	(3.59)

Bank Sweep for Benefit Plans Activity

			Opening Balance ^{A,B} : 15,021.39	
Trans Date	Transaction	Description	Withdrawal	Deposit
11/15	Interest Paid ^{A,B}	BANK INTEREST - CHARLES SCHWAB BANK		5.04
11/15	Auto Transfer	BANK TRANSFER TO BROKERAGE	5.04	
11/19	Auto Transfer	BANK CREDIT FROM BROKERAGE ^A		5.04
11/26	Auto Transfer	BANK CREDIT FROM BROKERAGE ^A		35,800.00
Total Activity			5.04	35,810.08
			Ending Balance^{A,B}: 50,826.43	

Bank Sweep for Benefit Plans: Interest rate as of 11/29/19 was 0.30%⁰.

Contribution Summary

	2018	2019
Employer	16,500.00	35,800.00

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



Contribution Summary (continued)

	<i>2018</i>	<i>2019</i>
Elective Deferral	18,500.00	0.00
Year to Date Total	35,000.00	35,800.00

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

- A Bank Sweep deposits are held at FDIC-insured bank(s) ("Banks") that are affiliated with Charles Schwab & Co., Inc.
- B 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.
- ◇ Dividends paid on this security will be automatically reinvested.

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

