



Individual 401(k)
Account Number [REDACTED]

Statement Period: October 1, 2020 to October 31, 2020
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Last Statement: September 30, 2020

Questions? Call 1 (800) 435-4000 - 24/7 Customer service
Visit us at schwab.com/login

Account Of



Mail To



Account Value Summary

Cash, Bank Sweep, and Money Market	\$ 26,350.62
Total Investments Long	\$ 1,038,109.75
Total Investments Short	\$ 0.00
Total Account Value	\$ 1,064,460.37

Change in Account Value

Starting Account Value	\$ 1,078,562.64
Transactions & Income	\$ 110.09
Income Reinvested	\$(109.71)
Change in Value of Investments	\$(14,102.65)
Ending Account Value	\$ 1,064,460.37
Year-to-Date Change in Value Since 1/1/20	\$ 283,963.11

Commitment to Transparency

Client Relationship Summaries and Best Interest disclosures at
Schwab.com/transparency

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.

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

Description	This Period	Year to Date
Bank Sweep Interest	0.38	42.13
Cash Dividends	109.71	4,104.91
Total Income	110.09	4,147.04

Investment Detail

Description	Starting Balance	Ending Balance
Cash and Bank Sweep		
BANK SWEEP FOR BENEFIT PLANS ^{A,B}	57,575.48	26,350.62
CHARLES SCHWAB BANK	57,575.48	26,350.62

Description	Symbol	Quantity	Price	Market Value
Investments				
ALIBABA GROUP HOLDING F SPONSORED ADR 1 ADR REPS 8 ORD SHS	BABA	100.0000	304.69000	30,469.00
ALPHABET INC. CLASS A	GOOGL	20.0000	1,616.11000	32,322.20
AMAZON.COM INC ^o	AMZN	50.0000	3,036.15000	151,807.50
APHRIA INC F	APHA	2,000.0000	4.50000	9,000.00
APPLE INC ^o	AAPL	716.6656	108.86000	78,016.22
BEYOND MEAT INC ^o	BYND	150.0000	142.43000	21,364.50
CANOPY GROWTH CORP F	CGC	1,000.0000	18.78000	18,780.00
CONSTELLATION BRAND ^o CLASS A	STZ	80.6796	165.23000	13,330.69
COSTCO WHOLESALE CO ^o	COST	313.0650	357.62000	111,958.31
DOLLAR GENERAL CORP ^o	DG	103.5155	208.71000	21,604.72
FACEBOOK INC ^o CLASS A	FB	280.0000	263.11000	73,670.80
GILEAD SCIENCES INC ^o	GILD	101.9902	58.15000	5,930.73
INTUITIVE SURGICAL ^o	ISRG	10.0000	667.08000	6,670.80
KELLOGG CO ^o	K	100.0000	62.89000	6,289.00
KRAFT HEINZ CO ^o	KHC	102.6328	30.59000	3,139.54
MCDONALDS CORP ^o	MCD	50.6065	213.00000	10,779.18
MICRON TECHNOLOGY ^o	MU	100.0000	50.34000	5,034.00
MICROSOFT CORP	MSFT	150.0000	202.47000	30,370.50
NETFLIX INC ^o	NFLX	167.0000	475.74000	79,448.58
NIKE INC ^o CLASS B	NKE	100.4443	120.08000	12,061.35
PALANTIR TECHNOLOGIES IN ^o CLASS A	PLTR	1,000.0000	10.13000	10,130.00
PROCTER & GAMBLE ^o	PG	101.2632	137.10000	13,883.18
SHOPIFY INC F CLASS A	SHOP	30.0000	925.43000	27,762.90
SLACK TECHNOLOGIES INC CLASS A	WORK	1,000.0000	25.58000	25,580.00

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)				
STARBUCKS CORP ⁰	SBUX	101.0431	86.96000	8,786.71
TESLA INC ⁰	TSLA	130.0000	388.04000	50,445.20
TWILIO INC CLASS A	TWLO	300.0000	278.97000	83,691.00
VERIZON COMMUNICATN ⁰	VZ	396.8806	56.99000	22,618.23
VISA INC ⁰ CLASS A	V	25.0729	181.71000	4,556.00
INVESCO DB COMMODITY INDEX TRACKING FUND	DBC	1,000.0000	12.65000	12,650.00
SPDR S&P BIOTECH ETF IV ⁰	XBI	201.1076	112.77000	22,678.90
SPDR S&P CAPITAL MARKETS ⁰ ETF	KCE	353.6961	60.44000	21,377.39
REALTY INCM CORP ⁰ REIT	O	205.7141	57.86000	11,902.62
Total Account Value				1,064,460.37

Transaction Detail

Settle Date	Trade Date	Transaction	Description	Quantity	Price	Total
Cash, Bank Sweep, and Money Market Funds Activity						
10/01	10/01	Qual Div Reinvest	NIKE INC CLASS B: NKE			24.56
10/15	10/15	Non-Qualified Div	REALTY INCM CORP REIT: O			47.95
10/16	10/15	Bank Interest ^{A,B}	BANK INT 091620-101520 SCHWAB BANK			0.38
10/20	10/20	Qual Div Reinvest	DOLLAR GENERAL CORP: DG			37.20
Investments Activity						
10/02	10/02	Reinvested Shares	NIKE INC CLASS B: NKE	0.1964	125.0792	(24.56)
10/05	10/01	Bought	PALANTIR TECHNOLOGIES IN CLASS A: PLTR	1,000.0000	9.3150	(9,315.00)
10/05	10/01	Bought	TESLA INC: TSLA	50.0000	438.2048	(21,910.24)
10/16	10/16	Reinvested Shares	REALTY INCM CORP REIT: O	0.7959	60.2431	(47.95)
10/21	10/21	Reinvested Shares	DOLLAR GENERAL CORP: DG	0.1693	219.7399	(37.20)

Bank Sweep for Benefit Plans Activity

Opening Balance ^{A,B} : 57,575.48				
Trans Date	Transaction	Description	Withdrawal	Deposit
10/05	Auto Transfer	BANK TRANSFER TO BROKERAGE	31,225.24	
10/15	Interest Paid ^{A,B}	BANK INTEREST - CHARLES SCHWAB BANK		0.38
10/15	Auto Transfer	BANK TRANSFER TO BROKERAGE	0.38	

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

Bank Sweep for Benefit Plans Activity (continued)

<i>Trans</i>				
<i>Date</i>	<i>Transaction</i>	<i>Description</i>	<i>Withdrawal</i>	<i>Deposit</i>
10/19	Auto Transfer	BANK CREDIT FROM BROKERAGE ^A		0.38
Total Activity			31,225.62	0.76
			Ending Balance^{A,B}: 26,350.62	

Bank Sweep for Benefit Plans: Interest rate as of 10/30/20 was 0.01%~~0~~.

Dividends Pending

<i>Payable Date</i>	<i>Transaction</i>	<i>Description</i>	<i>Quantity</i>	<i>Rate Per Share</i>	<i>Share Distribution</i>	<i>Cash Distribution</i>
11/02	Qualified Dividend	VERIZON COMMUNICATN	396.8806	0.6275		249.04
11/16	Qualified Dividend	PROCTER & GAMBLE	101.2632	0.7907		80.07

Pending transactions are not included in account value.

Contribution Summary

	<i>2019</i>	<i>2020</i>
Employer	35,800.00	0.00
Year to Date Total	35,800.00	0.00

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>.

