allworth Airline Advisors

How to Read Your Schwab Statement

Account Summary

When you receive your statement, what do you look at first? Chances are, it's your account balance. But if you take a closer look, there's so much more that can help you understand what's really happening with your money. Let's get the most out of your statement by taking a closer look at the **Account Summary**:

1. The **Account Summary** offers a high-level view of your account and its value during the statement period. Please note that the values shown are as of a specific date and are based on account activity that occurred during the statement period.

2. To determine the **Ending Value**, Schwab adds and subtracts amounts from the **Beginning Value** based on deposits, withdrawals, transfers made, and fees charged during the statement period. Here's what it looks like:

Beginning Value
+ Deposits
- Withdrawals
+ Transfer of Securities IN
- Transfer of Securities OUT
± Market Value Change
- Fees

(Deposits through Fees: Total Value Change)

= **Ending Value**

charles SCHWAB

Schwab One® Account of
Jane Doe

Account Number

Statement Period
August 1 – 31, 2020

Your Trust Advisors

John Doe
Trust Administrator
555-555-5555
john.doe@trustcompany.com

Jane Johnson
Trust Investment Officer
555-555-5555
jane.johnson@trustcompany.com

Your Consultant

Jack Smith
Senior Client Advisor
jack.smith@schwab.com

Your Independent Investment Manager and/or Advisor

Investment Manager LLC
ADDRESS LINE 1 ST XXXXXXXXXXXXXXX
ADDRESS LINE 2 XXXXXXXXXXXXXXXX
PHILADELPHIA, PA 07601-3833XXXXXXX
1-800-555-5555

The custodian of your brokerage account is:
Charles Schwab & Co., Inc.

Commitment to Transparency

Client Relationship Summaries and Best Interest disclosures are found at www.schwab.com/transparency.

Online Assistance

Visit us online at schwab.com.

Visit www.schwab.com/PremiumStatement to explore the features and benefits of this statement.

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Manage Your Account

Customer Service and Trading:
Call your Schwab Representative
1-800-555-5555
24/7 Customer Service

For the most current records on your account visit www.schwab.com/login. Statements are archived up to 10 years online.

JANE DOE
DESIGNATED BENE PLAN/TOD
12345 BANES ST
PHILADELPHIA PA 19115-3104

1 Account Summary

Ending Account Value as of 08/31	Beginning Account Value as of 08/01	Total Value Change ($)
$114,751.81	$95,383.74	$19,368.07

	This Statement	Previous Statement	Change
Beginning Value	**$95,383.74**	$88,635.48	$6,748.26
Deposits	**0.00**	0.00	0.00
Withdrawals	**0.00**	0.00	0.00
Dividends and Interest	**10.58**	48.85	(38.27)
Transfer of Securities (In/Out)	**8,657.22**	0.00	8,657.22
Market Value Change	**10,708.60**	7,043.38	3,665.22
Fees	**(8.33)**	(295.12)	286.79
2 **Ending Value**	**$114,751.81**	$95,383.74	**$19,368.07**

Account Summary

3. Deposits & Withdrawals show all incoming and outgoing cash to and from an account. Examples include direct deposits, bank transfers, transfers to external accounts, and retirement distributions. Deposits & Withdrawals are in the Transactions and Bank Sweep Activity sections.

4. Dividends are payments to shareholders from corporations. **Interest** is the amount of money account holders earn, which is generated in their accounts over a period of time. Examples include dividends on stocks and interest on cash positions. Dividends are in the Positions section and Cash Dividends are in the Transactions section.

5. Transfer of Securities is the value of any funds or securities after they get transferred from one bank or broker to another. Examples include movement of assets into or out of your Schwab account. Transfer of Securities is in the Positions section.

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3	Withdrawals	0.00	0.00	0.00
4	Dividends and Interest	10.58	48.85	(38.27)
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	Fees	(8.33)	(295.12)	286.79
	Ending Value	**$114,751.81**	$95,383.74	**$19,368.07**

Account Summary

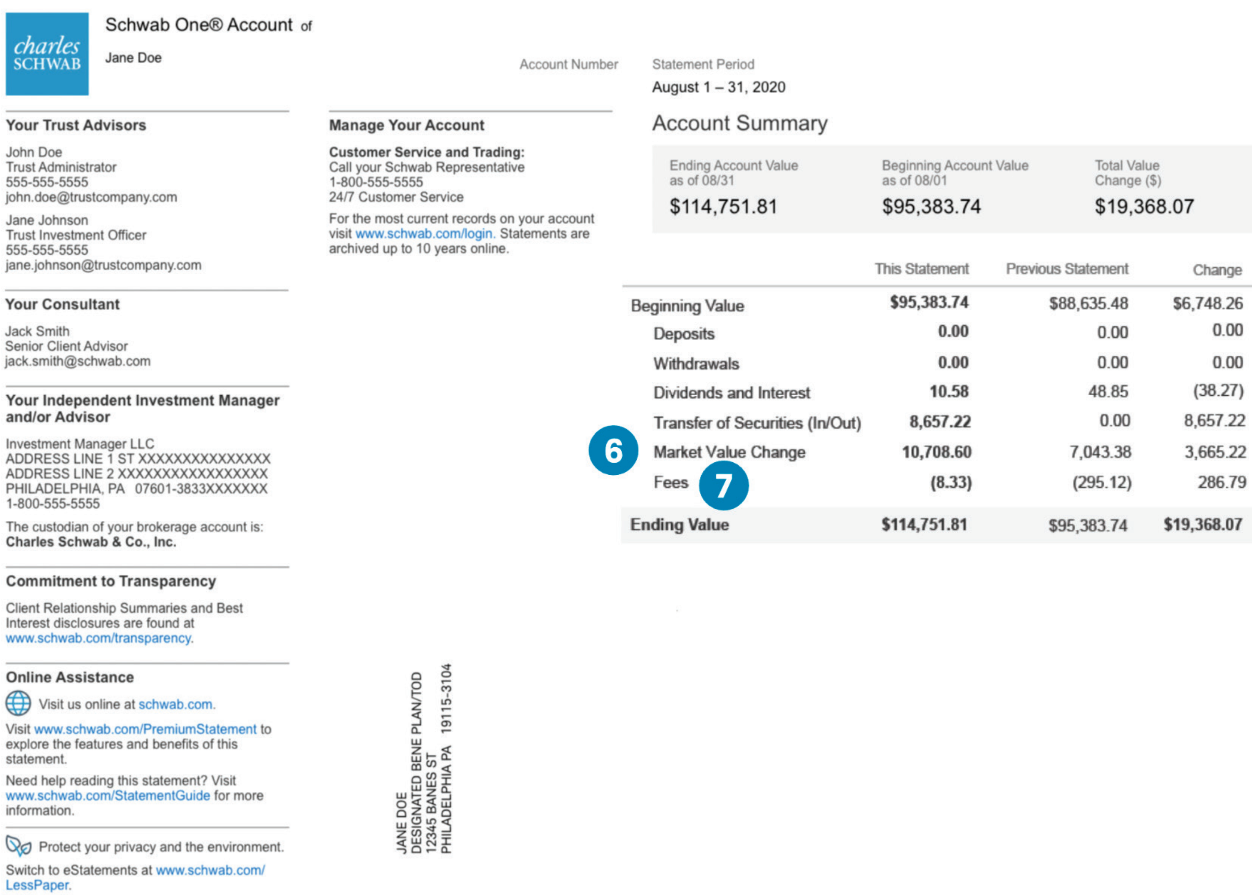
6. To determine the **Market Value Change**, Schwab subtracts the amounts of deposits, withdrawals, transfers, dividends, interest, and fees for the statement period from the Total Value Change as of the end of the statement period. Here's what it looks like:

Ending Value
– Starting Value

= **Total Value Change**
– Deposits & Withdrawals
– Transfer of Securities
– Dividends and Interest
– Fees

= **Market Value Change**

7. Fees are fixed charges, like commissions and/or service costs, for any account services. Examples include advised service fees, fee adjustments, and mutual fund fees. Fees are also in the Transactions section.



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Jane Doe

Account Number

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August 1 – 31, 2020

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Ending Value	**$114,751.81**	$95,383.74	**$19,368.07**

Positions

Positions relate to the holdings in your account that make up your investment portfolio.
Let's take a look at the Positions section:

1. Positions are investments, like mutual funds, exchange-traded funds, and stocks, in your account. The statement sorts your investments by security type and lists Quantity, Price, and Market Value for each position.

2. Cash and Cash Investments include cash, money-market funds, and bank sweeps. Together they make up the total amount of cash in your account.

3. The **Beginning Value** is an account's balance at the start of each statement period.

4. Transfer of Securities into or out of other accounts, banks, or brokerages increases or decreases your account balance.

charles SCHWAB

Contributory IRA of

ACCOUNT1
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY

Statement Period
February 1-28, 2022

Positions - Summary

Beginning Value as of 02/01	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	**Ending Value as of 02/28**
$9,728.19		$0.00		($25.14)		$25.14		($236.00)		**$9,492.19**

Cash and Cash Investments

Type	Symbol	Description	Quantity	Price($)	Beginning Balance($)	Ending Balance($)	Change in Period Balance($)	Pending/Unsettled Cash($)	Interest/ Yield Rate	Period Income($)
Bank Sweep		Bank Sweep X,Z			199.94	66.29	(133.65)		0.01%	0.00
Total Cash and Cash Investments					**$199.94**	**$66.29**	**($133.65)**			

Positions

Security Type	Symbol	Description	Quantity	Price($)	Market Value($)
Equities	T	A T & T INC	22.0684	23.69000	522.80
	MIMO	AIRSPAN NETWORKS HLDGS	17.0000	3.98000	67.66
	AAPL	APPLE INC	5.0138	165.12000	827.88
	BAC	BANK OF AMERICA CORP	15.2749	44.20000	675.15
	CLX	CLOROX CO	1.0732	145.79000	156.46
	XOM	EXXON MOBIL CORP	5.7498	78.42000	450.90
	F	FORD MOTOR CO	55.4754	17.56000	974.15
	GE	GENERAL ELECTRIC CO	6.0097	95.51000	573.99
	GM	GENERAL MOTORS CO	10.0000	46.72000	467.20

Positions

5. Dividends Reinvested shows an increase in your account value from any dividends earned that were reinvested.
Cash Activity sums all deposits, withdrawals, dividends, interest and fees as shown in the transaction detail section.

6. Change in Market Value is the fluctuation of the value of your holdings as markets grow.

7. Ending Value is the total value of investments in your account at the end of the statement period .

8. Market Value is the current value of an investment as of the end of the statement period. **(Quantity x Price= Market Value.)**

charles SCHWAB

Contributory IRA of

ACCOUNT1
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY

Statement Period
February 1-28, 2022

Positions - Summary

Beginning Value as of 02/01	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	**Ending Value as of 02/28**
$9,728.19		$0.00		($25.14)		$25.14		($236.00)		**$9,492.19**

Cash and Cash Investments

Type	Symbol	Description	Quantity	Price($)	Beginning Balance($)	Ending Balance($)	Change in Period Balance($)	Pending/Unsettled Cash($)	Interest/ Yield Rate	Period Income($)
Bank Sweep		Bank Sweep X,Z			199.94	66.29	(133.65)		0.01%	0.00
Total Cash and Cash Investments					**$199.94**	**$66.29**	**($133.65)**			

Positions

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Positions

9. Options are contracts that give you the right to buy or sell a financial product at an agreed upon price for a specific period of time.
Options positions are shown in their own sections. Market Value, Cost Basis, Unrealized Gain/Loss, and Value Change are shown in separate columns.

10. Fixed income investments include CDs, money market funds, and bonds.
Like options, fixed income investments are shown in their own section, including Coupon, Maturity Date, and Rating.

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Rollover IRA of

LIMITED7
INFOSYS LIMITED4
IRA ROLLOVER

Statement Period
February 1-28, 2022

9

Positions (Continued)

Security Type	Symbol	Description	Quantity	Price($)	Market Value($)
Options		CALL DOORDASH INC $110 EXP 04/14/22	1.0000	8.77500	877.50
		CALL DOORDASH INC $130 EXP 04/14/22	(1.0000)[s]	3.20000	(320.00)
		CALL FACEBOOK INC $250 EXP 04/14/22	2.0000	1.44000	288.00
		CALL FACEBOOK INC $250 EXP 06/17/22	1.0000	5.62500	562.50

10

Positions - Fixed Income

Symbol/ CUSIP	Description	Coupon	Maturity Date	Par	Price($)	Market Value($)	Call Date
745291VB7	PR PUB FIN CORP Moodys: WR S&P: NR	3.75%	08/01/17	50,000.0000	5.50000	2,750.00	
745291VC5	PR PUB FIN CORP Moodys: WR S&P: NR	4.0%	08/01/18	145,000.0000	5.50000	7,975.00	
745291VD3	PR PUB FIN CORP Moodys: WR S&P: NR	4.15%	08/01/19	40,000.0000	5.50000	2,200.00	
745291VE1	PR PUB FIN CORP Moodys: WR S&P: NR	4.35%	08/01/20	500,000.0000	5.50000	27,500.00	
Total Fixed Income				**735,000.0000**		**$40,425.00**	

Transactions

Chances are, you make transactions in your account every statement period. And those transactions, such as sales and purchases, are recorded in the Transactions section.
Let's take a closer look:

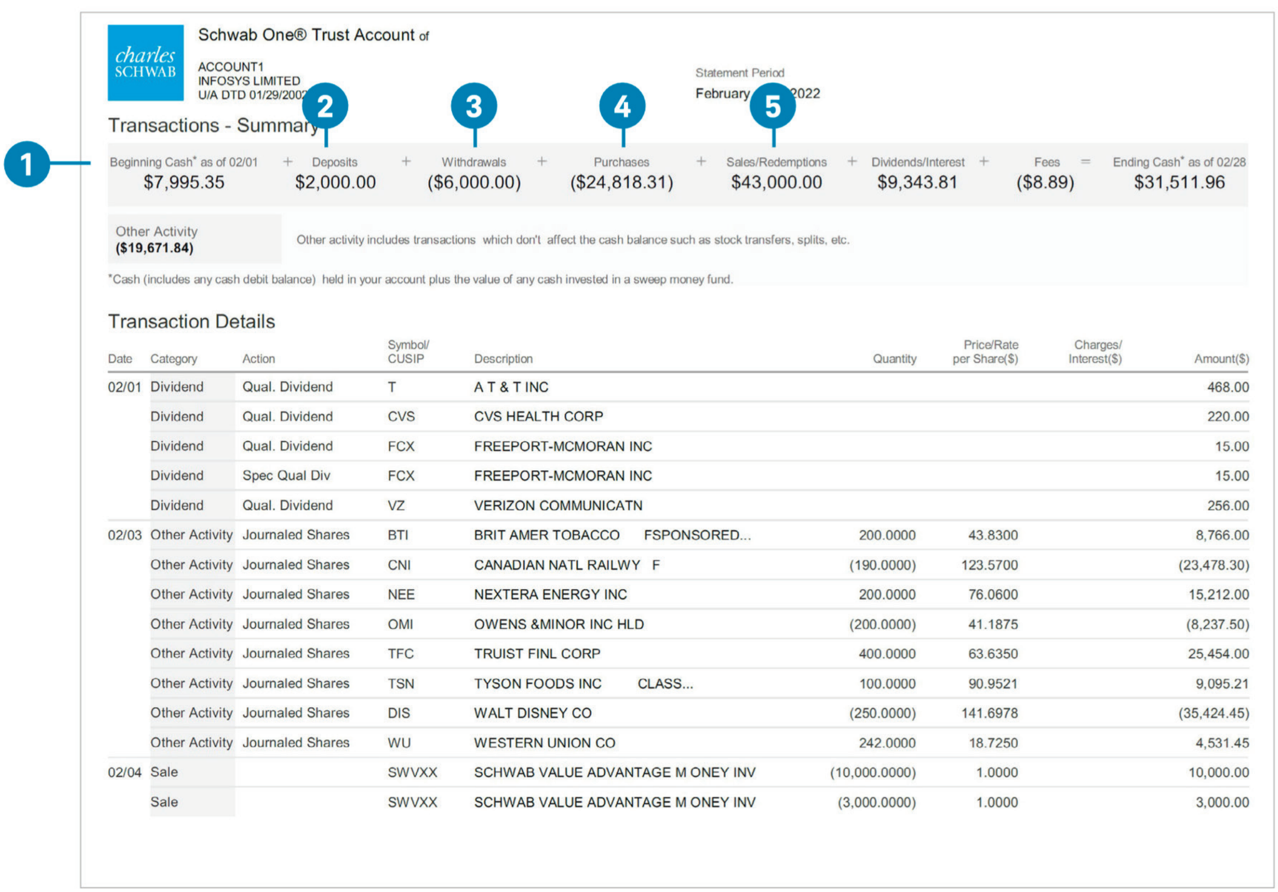
1. **Beginning Cash** is the total amount of cash available at the beginning of each statement period. Please note: This does not represent the total value of the position(s) held in the account.

2. **Deposits** are the total amount of funds deposited into your account. They **increase** your cash balance.

3. **Withdrawals** are the total amount of funds withdrawn from your account. Withdrawals **decrease** your cash balance.

4. **Purchases** are the total amount of funds used to purchase new investments in your account and include automatic deposits, such as reinvested dividends. Purchases **decrease** your cash balance.

5. **Sales/Redemptions** represent the funds received for investments sold. Any funds received that are listed in the Transactions section are included in the Sales/Redemptions summary.



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Schwab One® Trust Account of

ACCOUNT1
INFOSYS LIMITED
U/A DTD 01/29/2002

Statement Period
February 2022

Transactions - Summary

1	2	3	4	5			
Beginning Cash* as of 02/01	+ Deposits	+ Withdrawals	+ Purchases	+ Sales/Redemptions	+ Dividends/Interest	+ Fees	= Ending Cash* as of 02/28
$7,995.35	$2,000.00	($6,000.00)	($24,818.31)	$43,000.00	$9,343.81	($8.89)	$31,511.96

Other Activity ($19,671.84) — Other activity includes transactions which don't affect the cash balance such as stock transfers, splits, etc.

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

Transaction Details

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share($)	Charges/ Interest($)	Amount($)
02/01	Dividend	Qual. Dividend	T	A T & T INC				468.00
	Dividend	Qual. Dividend	CVS	CVS HEALTH CORP				220.00
	Dividend	Qual. Dividend	FCX	FREEPORT-MCMORAN INC				15.00
	Dividend	Spec Qual Div	FCX	FREEPORT-MCMORAN INC				15.00
	Dividend	Qual. Dividend	VZ	VERIZON COMMUNICATN				256.00
02/03	Other Activity	Journaled Shares	BTI	BRIT AMER TOBACCO FSPONSORED...	200.0000	43.8300		8,766.00
	Other Activity	Journaled Shares	CNI	CANADIAN NATL RAILWY F	(190.0000)	123.5700		(23,478.30)
	Other Activity	Journaled Shares	NEE	NEXTERA ENERGY INC	200.0000	76.0600		15,212.00
	Other Activity	Journaled Shares	OMI	OWENS &MINOR INC HLD	(200.0000)	41.1875		(8,237.50)
	Other Activity	Journaled Shares	TFC	TRUIST FINL CORP	400.0000	63.6350		25,454.00
	Other Activity	Journaled Shares	TSN	TYSON FOODS INC CLASS...	100.0000	90.9521		9,095.21
	Other Activity	Journaled Shares	DIS	WALT DISNEY CO	(250.0000)	141.6978		(35,424.45)
	Other Activity	Journaled Shares	WU	WESTERN UNION CO	242.0000	18.7250		4,531.45
02/04	Sale		SWVXX	SCHWAB VALUE ADVANTAGE M ONEY INV	(10,000.0000)	1.0000		10,000.00
	Sale		SWVXX	SCHWAB VALUE ADVANTAGE M ONEY INV	(3,000.0000)	1.0000		3,000.00

Transactions

6. Dividends/Interest are the total amount of cash payments deposited into your account. Dividends/ Interest **increase** your cash balance.

7. Fees are the total amount of account service fees. Fees **decrease** your cash balance.

8. To determine the **Ending Cash**, Schwab adds the amounts of any deposits, sales/redemptions, and dividends/interest during the statement period and then subtracts the amounts of any withdrawals and fees made during that statement period from the Beginning Cash.
Here's what it looks like:

Beginning Cash
+Deposits
- (Withdrawals)
- (Purchases)
+Sales/Redemptions
+Dividends/Interest
-(Fees)

= Ending Cash

charles SCHWAB

Schwab One® Trust Account of
ACCOUNT1
INFOSYS LIMITED
U/A DTD 01/29/2002

Statement Period
February 1-28, 2022

Transactions - Summary

Beginning Cash* as of 02/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Fees	=	Ending Cash* as of 02/28
$7,995.35		$2,000.00		($6,000.00)		($24,818.31)		$43,000.00		$9,343.81		($8.89)		$31,511.96

Other Activity
($19,671.84)

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	Sale		SWVXX	SCHWAB VALUE ADVANTAGE M ONEY INV	(3,000.0000)	1.0000		3,000.00

Bank Sweep

The FDIC-insured Bank Sweep feature is available for IRAs, Education Savings Accounts, Health Savings Brokerage Accounts, and domestic Schwab One® accounts (individual, joint tenant, trust, estate, and organization accounts). Through the Bank Sweep feature, the uninvested cash in your brokerage account automatically sweeps into one or more program banks at Schwab.

The **Interest Rate** your cash is earning is shown as a percentage in the Bank Sweep Activity section on the left.

There are three types of transactions that appear in the **Bank Sweep Activity** section:

- Bank Interest is the income earned on the uninvested cash balances held at program banks through the Bank Sweep feature.
- Bank credit from brokerage transactions occurs when uninvested cash sweeps from your brokerage account into one or more program banks at Schwab.
- Bank transfer to brokerage transactions occurs when uninvested cash sweeps to your brokerage account from one or more program banks at Schwab.

charles SCHWAB

Rollover IRA of

ACCOUNT1
INFOSYS LIMITED
IRA ROLLOVER

Statement Period
February 1-28, 2022

Bank Sweep Activity

Date	Description	Amount
02/01	**Beginning Balance** [X,Z]	**$15,600.87**
02/01	Bank Credit From Brokerage [X]	538.55
02/02	Bank Credit From Brokerage [X]	64.00
02/07	Bank Interest [X,Z]	0.09
02/07	Bank Transfer To Brokerage	(16,203.51)
02/28	**Ending Balance** [X,Z]	**$0.00**
02/28	**Interest Rate** [*,Z]	**0.01%**

* Your interest period was 01/16/22 - 02/06/22. [Z]

Money Market Fund (Sweep) Activity

SCHWAB GOVERNMENT MONEY : SWGXX

Date	Description	Amount
02/01	**Beginning Balance**	**0.00**
02/08	Purchased	16,203.51
02/16	Dividend	0.01
02/16	Purchased	10.32
02/22	Purchased	55.50
02/25	Purchased	75.32
02/28	Purchased	291.67
02/28	**Ending Balance**	**16,636.33**

SCHWAB GOVT MMF Average Yield For The Most Recent Pay Period: 0.01%; 7-Day Yield: 0.00%.

Interest Rates

Let's take a closer look at interest rates.

Yes, your cash can earn interest, and that interest rate and yield for Cash Features can vary over time.

And interest rates and yields for the Bank Sweep and Schwab One® Interest features can vary based on the account type, too.

Plus, there's no guarantee that the interest rate or yield on any particular Cash Feature will be or will remain higher than the interest rate or yield on other Cash Features over any period of time.

To get the current interest rates and yields, call **800-435-4000** or go to **schwab.com/sweep**.

Pending/Open Activities

Pending Activities are transactions that have already been executed but not yet settled, such as pending corporate actions and trades pending settlement.

If all transactions have settled, then the Pending/ Open Activities section will not appear on your statement. The **Pending/Open Activities** section will only appear on your statement if there are any unsettled transactions as of the last day of the statement period.

Open Activities are transactions that have not been executed yet, such as outstanding limit orders, good-till-canceled orders, and stop orders.

Endnotes-The Fine Print

In statements, you'll see symbols like*, t, and, t next to information that needs additional explanation.

Each explanation can be found in the Endnotes section -which is always located at the end of your statement. To find an endnote, just match the symbol in the statement to the same symbol in the Endnotes section.

We're here to help

If you have any questions about your statements, let us know. You can always call us at **800-435-4000**. Or use the Schwab Mobile app or visit Schwab.com for quick answers. Also, for more information about statements, please check out **schwab.com/resource/ statement-guide**.

*You will receive monthly statements if any of the below conditions are met in a given month:

- Your account type is SIIRA.
- You are enrolled into force monthly statement preference.
- Your account has nonzero:
  - Cash, margin, short, and overdraft balances.
  - Reporting activity, excluding money dividends, interest, and type transfers.

The monthly statements contain the following information:

- The check number, amount, and date of payment of all checks.
- The date and amount of remittances and other credits to your Schwab One® Account, including Electronic Funds Transfers.
- Margin loan interest charges, if any.
- The amount and rate of interest paid on your Free Credit Balance.

If there are assets but no activity in your account, you will receive only a quarterly statement containing the following information:

- A description of all securities transactions and other brokerage activities
- The amount of any fees charged to your Schwab One® Account
- The amount and yield on money market fund balances

It is your obligation to review your statements and receipts carefully, and to notify us promptly of any discrepancy between your records and transactions detailed on the statement.

All investments in this sample are hypothetical and are not intended to reflect the share price of any existing entity. Values and calculations may not be an accurate reflection of the transactions and balances. Examples provided are for illustrative purposes only and not intended to be reflective of results you can expect to achieve. All corporate names are for illustrative purposes only and are not a recommendation of, offer to sell, or a solicitation of an offer to buy any security.

The material in the gain/loss sections is provided for informational purposes only and is not intended as tax or legal advice. Please consult your tax advisor.

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