



Individual 401(k) of

ANDREW D HODES  
CHARLES SCHWAB & CO INC CUST  
ANDREW D HODES P.A. 401K PLAN

Account Number  
1659-9446

Statement Period  
November 1 - December 31, 2024

### Account Summary

Ending Account Value as of 12/31	Beginning Account Value as of 11/01	
<b>\$92,180.66</b>	<b>\$90,899.80</b>	
	This Statement	YTD
Beginning Value	<b>\$90,899.80</b>	\$79,372.17
Deposits	<b>0.00</b>	0.00
Withdrawals	<b>0.00</b>	0.00
Dividends and Interest	<b>616.82</b>	2,133.18
Transfer of Securities	<b>0.00</b>	0.00
Market Appreciation/(Depreciation)	<b>664.04</b>	11,507.21
Expenses	<b>0.00</b>	(831.90)
<b>Ending Value</b>	<b>\$92,180.66</b>	<b>\$92,180.66</b>

Account Ending Value reflects the market value of your cash and investments. It does not include pending transactions, unpriced securities or assets held outside Schwab's custody.

### Your Independent Investment Manager and/or Advisor

ABLE WEALTH MANAGEMENT LLC  
185 ROUTE 70 STE 105  
TOMS RIVER NJ 08755-4619  
1 (212) 634-7842

The custodian of your brokerage account is: Charles Schwab & Co., Inc. Member SIPC. Your independent Investment Advisor is not affiliated with or an agent of Schwab and Schwab does not supervise or endorse your Advisor.

ANDREW D HODES  
CHARLES SCHWAB & CO INC CUST  
ANDREW D HODES P.A. 401K PLAN  
6760 CONGRESS AVE APT 207  
BOCA RATON FL 33487

### Online Assistance

Visit us online at [schwab.com](https://www.schwab.com)

Visit [schwab.com/stmt](https://www.schwab.com/stmt) to explore the features and benefits of this statement.

### Gain or (Loss) Summary

	All Positions		Net
	Gain	(Loss)	
YTD	10,131.82	0.00	10,131.82
<b>Unrealized</b>			<b>\$7,961.81</b>

Values may not reflect all of your gains/losses; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Please login to your account at Schwab.com for real-time gain/loss information. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.



## Individual 401(k) of

ANDREW D HODES  
CHARLES SCHWAB & CO INC CUST  
ANDREW D HODES P.A. 401K PLAN

Statement Period

November 1 - December 31, 2024

### Asset Allocation

	This Period	Current Allocation
Cash and Cash Investments	1,367.92	1%
Exchange Traded Funds	90,812.74	99%
<b>Total</b>	<b>\$92,180.66</b>	<b>100%</b>

### Income Summary

	This Period	YTD
Bank Sweep Interest	0.34	5.44
Cash Dividends	616.48	2,066.38
<b>Total Income</b>	<b>\$616.82</b>	<b>\$2,071.82</b>

### Top Account Holdings This Period

SYMBOL CUSIP	Description	Market Value	% of Accounts
EQWL	INVESCO S AND P 100 EQL	8,987.15	10%
DYNF	ISHS US EQTY FACTR	7,738.75	8%
SPMO	INVSC S P 500 MOMENTUM	7,505.79	8%
IWF	ISHARES RUSSELL 1000	7,468.50	8%
JQUA	JPMORGAN U.S. QUALITY	7,385.56	8%

### Retirement Details

Contributions	2023	2024
<b>Total YTD (\$)</b>	<b>0.00</b>	<b>0.00</b>

### A Message About Your Account

#### CALIFORNIA RESIDENTS

If your total payments of interest and interest dividends on federally tax-exempt non-California municipal bonds were \$10 or greater **and** you or your Partnership had a California address as of 12/31, Schwab will report this information to the California Franchise Tax Board each tax year, per state statute. (1223-3LZ0)

### Positions - Summary

Beginning Value as of 11/01	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	Ending Value as of 12/31	Cost Basis	Unrealized Gain/(Loss)
\$90,899.80		\$0.00		\$0.00		\$616.82		\$664.04		\$92,180.66	\$82,850.93	\$7,961.81

Values may not reflect all of your gains/losses; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.



Individual 401(k) of

ANDREW D HODES  
CHARLES SCHWAB & CO INC CUST  
ANDREW D HODES P.A. 401K PLAN

Statement Period

November 1 - December 31, 2024

### Cash and Cash Investments

Type	Symbol	Description	Quantity	Price(\$)	Beginning Balance(\$)	Ending Balance(\$)	Change in Period Balance(\$)	Pending/Unsettled Cash(\$)	Interest/Yield Rate	% of Acct
Bank Sweep		TD BANK NA <sup>A,B</sup>			1,719.98	1,367.92	(352.06)		0.05%	1%
<b>Total Cash and Cash Investments</b>					<b>\$1,719.98</b>	<b>\$1,367.92</b>	<b>(\$352.06)</b>			<b>1%</b>

### Positions - Exchange Traded Funds

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
CARY	ANGEL OAK INCOME ETF	75.0000	20.59000	1,544.25	1,567.50	(23.25)	5.4%	83.44	2%
AVUV	AVANTIS US SMALL CAP	14.5121	96.53000	1,400.85	1,097.82	303.03	1.8%	25.22	2%
AUSF	GLOBAL X ADAPTIVE U S	123.0000	41.99740	5,165.68	4,894.98	270.70	2.71%	140.22	6%
EQWL	INVESCO S AND P 100 EQL	87.8681	102.28000	8,987.15	6,819.08	2,168.07	1.84%	165.59	10%
IDMO	INVSC S P INTERNATIONAL	57.0000	40.64000	2,316.48	2,353.45	(36.97)	0.94%	22.00	3%
SPMO	INVSC S P 500 MOMENTUM	79.0000	95.01000	7,505.79	6,280.50	1,225.29	0.81%	60.89	8%
ICVT	ISHARES CONVERTIBLE BOND	8.0000	84.97000	679.76	678.40	1.36	3.95%	26.86	<1%
BINC	ISHARES FLEXIBLE INCME	49.0000	52.02000	2,548.98	2,586.71	(37.73)	13.47%	343.36	3%
LQDH	ISHARES INTERST RATE HDG	13.6966	92.74000	1,270.22	1,253.67	16.55	7.62%	96.89	1%
IGEB	ISHARES INVEST GRD SYS	19.0000	44.36000	842.84	861.08	(18.24)	5.4%	45.59	<1%
EFV	ISHARES MSCI EAFE VALUE	50.0000	52.47000	2,623.50	2,764.75	(141.25)	3.47%	91.16	3%
IWF	ISHARES RUSSELL 1000	18.5978	401.58000	7,468.50	5,268.15	2,200.35	0.42%	31.66	8%
IUSB	ISHARES TOTAL USD BOND	133.0000	45.20000	6,011.60	6,114.68	(103.08)	4.26%	256.22	7%
TLT	ISHARES 20 PLS YEAR	9.0000	87.33000	785.97	833.85	(47.88)	4.82%	37.91	<1%
DYNF	ISHS US EQTY FACTR	151.0000	51.25000	7,738.75	7,667.78	70.97	0.97%	75.83	8%
JBBB	JANUS HENDERSON B BBB	26.0000	49.16000	1,278.16	1,256.71	21.45	8.19%	104.75	1%
JQUA	JPMORGAN U.S. QUALITY	128.9604	57.27000	7,385.56	5,404.17	1,981.39	1.67%	123.88	8%
JPST	JPMORGAN ULTRA SHORT	25.1715	50.37000	1,267.89	1,262.02	5.87	4.7%	59.63	1%



Individual 401(k) of

ANDREW D HODES  
CHARLES SCHWAB & CO INC CUST  
ANDREW D HODES P.A. 401K PLAN

Statement Period

November 1 - December 31, 2024

Positions - Exchange Traded Funds (continued)

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
PBDC	PUTNAM BDC INCOME ETF	10.0000	34.42000	344.20	334.00	10.20	9.17%	31.58	<1%
PVAL	PUTNAM FOCUSED LARGE CAP	146.0000	37.12000	5,419.52	5,560.17	(140.65)	1.66%	90.29	6%
EDIV	SPDR S&P EMERGING	108.0000	35.27500	3,809.70	3,662.73	146.97	1.89%	72.26	4%
HYEM	VANECK EMERGING MRK HGH	37.0000	19.47000	720.39	706.17	14.22	7.35%	52.97	<1%
MOAT	VANECK MORNINGSTAR WIDE	73.0000	92.72500	6,768.93	6,994.86	(225.93)	1.36%	92.53	7%
SMH	VANECK SEMICONDUCTOR	11.0000	242.17000	2,663.87	2,457.43	206.44	0.44%	11.78	3%
DBEF	XTRACKERS MSCI EAFE HDGD	103.0000	41.40000	4,264.20	4,170.27	93.93	1.43%	61.19	5%
<b>Total Exchange Traded Funds</b>				<b>\$90,812.74</b>	<b>\$82,850.93</b>	<b>\$7,961.81</b>		<b>\$2,203.70</b>	<b>99%</b>

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.

Transactions - Summary

Beginning Cash* as of 11/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Expenses	=	Ending Cash* as of 12/31
\$1,719.98		\$0.00		\$0.00		(\$968.88)		\$0.00		\$616.82		\$0.00		\$1,367.92

Other Activity **\$0.00**

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(\$)	Realized Gain/(Loss)(\$)
11/01	Dividend	Cash Dividend	CARY	ANGEL OAK INCOME ETF				8.47	
11/05	Dividend	Cash Dividend	JPST	JPMORGAN ULTRA SHORT				5.17	
11/06	Dividend	Cash Dividend	ICVT	ISHARES CONVERTIBLE BOND				1.14	
	Dividend	Cash Dividend	BINC	ISHARES FLEXIBLE INCME				11.75	
	Dividend	Cash Dividend	IGEB	ISHARES INVEST GRD SYS				3.54	



Individual 401(k) of

ANDREW D HODES  
CHARLES SCHWAB & CO INC CUST  
ANDREW D HODES P.A. 401K PLAN

Statement Period

November 1 - December 31, 2024

Transaction Details (continued)

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
11/06	Dividend	Cash Dividend	IUSB	ISHARES TOTAL USD BOND				20.97	
	Dividend	Cash Dividend	TLT	ISHARES 20 PLS YEAR				2.79	
	Dividend	Cash Dividend	HYEM	VANECK EMERGING MRK HGH				4.10	
11/07	Dividend	Cash Dividend	LQDH	ISHARES INTERST RATE HDG				7.48	
	Dividend	Cash Dividend	JBBB	JANUS HENDERSON B BBB				8.12	
11/15	Dividend	Cash Dividend	AUSF	GLOBAL X ADAPTIVE U S				35.06	
11/18	Interest	Bank Interest <sup>A,B</sup>		BANK INT 101624-111524				0.19	
12/02	Dividend	Cash Dividend	CARY	ANGEL OAK INCOME ETF				6.95	
12/04	Dividend	Cash Dividend	JPST	JPMORGAN ULTRA SHORT				4.97	
12/05	Dividend	Cash Dividend	ICVT	ISHARES CONVERTIBLE BOND				1.18	
	Dividend	Cash Dividend	BINC	ISHARES FLEXIBLE INCME				11.64	
	Dividend	Cash Dividend	IGEB	ISHARES INVEST GRD SYS				4.29	
	Dividend	Cash Dividend	IUSB	ISHARES TOTAL USD BOND				21.18	
	Dividend	Cash Dividend	TLT	ISHARES 20 PLS YEAR				2.93	
	Dividend	Cash Dividend	HYEM	VANECK EMERGING MRK HGH				3.82	
12/06	Dividend	Cash Dividend	LQDH	ISHARES INTERST RATE HDG				7.02	
	Dividend	Cash Dividend	JBBB	JANUS HENDERSON B BBB				8.24	
12/09	Dividend	Cash Dividend	PVAL	PUTNAM FOCUSED LARGE CAP				22.57	
12/16	Interest	Bank Interest <sup>A,B</sup>		BANK INT 111624-121524				0.15	
12/18	Purchase		DBEF	XTRACKERS MSCI EAFE HDGD EQY ETF	23.0000	42.1250		(968.88)	
12/19	Dividend	Cash Dividend	AVUV	AVANTIS US SMALL CAP				6.31	
12/20	Dividend	Cash Dividend	EFV	ISHARES MSCI EAFE VALUE				45.58	
	Dividend	Cash Dividend	IWF	ISHARES RUSSELL 1000				7.91	
	Dividend	Cash Dividend	DYNF	ISHS US EQTY FACTR				18.96	
12/23	Dividend	Cash Dividend	ICVT	ISHARES CONVERTIBLE BOND				2.24	



Individual 401(k) of

ANDREW D HODES  
CHARLES SCHWAB & CO INC CUST  
ANDREW D HODES P.A. 401K PLAN

Statement Period

November 1 - December 31, 2024

Transaction Details (continued)

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
12/23	Dividend	Cash Dividend	BINC	ISHARES FLEXIBLE INCME				28.61	
	Dividend	Cash Dividend	IGEB	ISHARES INVEST GRD SYS				3.80	
	Dividend	Cash Dividend	IUSB	ISHARES TOTAL USD BOND				21.35	
	Dividend	Cash Dividend	TLT	ISHARES 20 PLS YEAR				3.16	
12/24	Dividend	Cash Dividend	MOAT	VANECK MORNINGSTAR WIDE				92.53	
	Dividend	Cash Dividend	SMH	VANECK SEMICONDUCTOR				11.78	
12/26	Dividend	Cash Dividend	LQDH	ISHARES INTERST RATE HDG				8.07	
	Dividend	Cash Dividend	EDIV	SPDR S&P EMERGING				18.07	
12/27	Dividend	Cash Dividend	EQWL	INVESCO S AND P 100 EQL				41.40	
	Dividend	Cash Dividend	IDMO	INVSC S P INTERNATIONAL				5.50	
	Dividend	Cash Dividend	SPMO	INVSC S P 500 MOMENTUM				15.22	
	Dividend	Cash Dividend	JQUA	JPMORGAN U.S. QUALITY				30.97	
12/30	Dividend	Cash Dividend	JBBB	JANUS HENDERSON B BBB				8.73	
	Dividend	Cash Dividend	HYEM	VANECK EMERGING MRK HGH				4.41	
	Dividend	Cash Dividend	DBEF	XTRACKERS MSCI EAFE HDGD				30.60	
12/31	Dividend	Cash Dividend	PBDC	PUTNAM BDC INCOME ETF				7.90	
<b>Total Transactions</b>								<b>(\$352.06)</b>	<b>\$0.00</b>

Date column represents the Settlement/Process date for each transaction.

Bank Sweep for Benefit Plans Activity

Date	Description	Amount	Date	Description	Amount
11/01	<b>Beginning Balance</b> <sup>A,B</sup>	<b>\$1,719.98</b>	12/18	BANK TRANSFER TO BROKERAGE	(968.88)
11/01	BANK CREDIT FROM BROKERAGE <sup>A</sup>	8.47	12/19	BANK CREDIT FROM BROKERAGE <sup>A</sup>	6.31
11/05	BANK CREDIT FROM BROKERAGE <sup>A</sup>	5.17	12/20	BANK CREDIT FROM BROKERAGE <sup>A</sup>	72.45
11/06	BANK CREDIT FROM BROKERAGE <sup>A</sup>	44.29	12/23	BANK CREDIT FROM BROKERAGE <sup>A</sup>	56.00



Individual 401(k) of

ANDREW D HODES  
CHARLES SCHWAB & CO INC CUST  
ANDREW D HODES P.A. 401K PLAN

Statement Period

November 1 - December 31, 2024

Bank Sweep for Benefit Plans Activity (continued)

Date	Description	Amount
11/07	BANK CREDIT FROM BROKERAGE <sup>A</sup>	15.60
11/15	BANK INTEREST - TD BANK NA <sup>A,B</sup>	0.19
11/15	BANK CREDIT FROM BROKERAGE <sup>A</sup>	35.06
12/02	BANK CREDIT FROM BROKERAGE <sup>A</sup>	6.95
12/05	BANK CREDIT FROM BROKERAGE <sup>A</sup>	50.01
12/06	BANK CREDIT FROM BROKERAGE <sup>A</sup>	15.26
12/09	BANK CREDIT FROM BROKERAGE <sup>A</sup>	22.57
12/15	BANK INTEREST - TD BANK NA <sup>A,B</sup>	0.15

Date	Description	Amount
12/24	BANK CREDIT FROM BROKERAGE <sup>A</sup>	3.16
12/26	BANK CREDIT FROM BROKERAGE <sup>A</sup>	112.38
12/27	BANK CREDIT FROM BROKERAGE <sup>A</sup>	111.16
12/30	BANK CREDIT FROM BROKERAGE <sup>A</sup>	43.74
12/31	BANK CREDIT FROM BROKERAGE <sup>A</sup>	7.90
12/31	<b>Ending Balance</b> <sup>A,B</sup>	<b>\$1,367.92</b>
12/31	<b>Interest Rate</b> <sup>* B</sup>	<b>0.05%</b>

\* Your interest period was 10/16/24 - 12/15/24. <sup>B</sup>

Pending / Open Activity

Activity Type	Date	Action	Symbol/ CUSIP	Description	Quantity	Market Price/ Rate per Share(\$)	Limit Price(\$)	Settle/ Payable Date	Expiration Date	Amount(\$)
Pending	12/30	Cash Dividend	AUSF	GLOBAL X ADAPTIVE U S	123.0000	0.1408		01/07		17.32
<b>Total Pending Transactions</b>										<b>\$17.32</b>

Pending transactions are not included in account value.

Endnotes For Your Account

A Bank Sweep for Benefit Plans deposits are held at FDIC-insured Program Banks, which are listed in the Cash Features Disclosure Statement.

B For the 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 Program 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.

Terms and Conditions

**GENERAL INFORMATION AND KEY TERMS:** This Account statement is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your Account at Schwab ("Account"). 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. **Accrued Income:** Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your Account, but the interest and/or dividends have not been received into your Account. Schwab makes no representation that the amounts shown (or any other amount) will be received. Accrued



## Individual 401(k) of

ANDREW D HODES  
CHARLES SCHWAB & CO INC CUST  
ANDREW D HODES P.A. 401K PLAN

Statement Period

November 1 - December 31, 2024

## Terms and Conditions (continued)

amounts are not covered by SIPC account protection until actually received and held in the Account. **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. **Average Daily Balance:** Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest. **Bank Sweep and Bank Sweep for Benefit Plans Features:** Schwab acts as your agent and custodian in establishing and maintaining your Deposit Account(s) as a feature of your brokerage Account(s). Deposit accounts held through these bank sweep features constitute direct obligations of one or more FDIC insured banks ("Program Banks") that are not obligations of Schwab. Funds swept to Program Banks are eligible for deposit insurance from the FDIC up to the applicable limits for each bank for funds held in the same insurable capacity. The balance in the Deposit Accounts can be withdrawn on your order and the proceeds returned to your brokerage 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(s) in your Account(s), 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. Further information on these transactions will be furnished upon written request. **Gain (or Loss):** Unrealized Gain or (Loss) and Realized Gain or (Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information has been provided on this statement at the request of your Advisor, if applicable. This information is not a solicitation or a recommendation to buy or sell. **Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS.** **Interest:** For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that may differ from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Program 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 and Bank Sweep for Benefit Plans features, 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. **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. Securities purchased on margin are Schwab's collateral for the loan to you. It is important that you fully understand the risks involved in trading securities on margin. These risks include: 1) You can lose more funds than you deposit in the margin account; 2) Schwab can force the sale of securities or other assets in any of your account(s) to maintain the required account equity without contacting you; 3) You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call; 4) Schwab can increase its "house" maintenance margin requirements at any time without advance written notice to you. **Market Price:** The most recent price evaluation available to Schwab on the last business day

of the report period, normally the last trade price or bid as of market close. 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. Assets Not Held at Schwab are not held in your Account or covered by the Account's SIPC account protection and are not otherwise in Schwab's custody and are being provided as a courtesy to you. Information on Assets Not Held at Schwab, including but not limited to valuations, is reported solely based on information you provide to Schwab. Schwab can neither validate nor certify the existence of Assets Not Held at Schwab or the accuracy, completeness or timeliness of the information about Assets Not Held at Schwab, whether provided by you or otherwise. Descriptions of Assets Not Held at Schwab may be abbreviated or truncated. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as Stale Priced. Certain Limited Partnerships (direct participation programs) and unlisted Real Estate Investment Trust (REIT) securities, for which you may see a value on your monthly Account statement that reflects the issuer's appraised estimated value, are not listed on a national securities exchange, and are generally illiquid. Even if you are able to sell such securities, the price received may be less than the per share appraised estimated value provided in the account statement. **Market Value:** The Market Value is computed by multiplying the Market Price by the Quantity of Shares. This is the dollar value of your present holdings in your specified Schwab Account or a summary of the Market Value summed over multiple accounts. **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 by 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. **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, 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 (\$.0005), 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, and are subject to investment risk and may lose value. SIPC does not cover balances held at Program Banks in the Bank Sweep and Bank Sweep for Benefit Plans features.** Please see your Cash Feature Disclosure Statement for more information on insurance coverage. **Yield to Maturity:** This is the actual average annual return on a note if held to maturity. **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.) If you're a client of an independent investment advisor, call us at 800-515-2157. 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





## Individual 401(k) of

ANDREW D HODES  
CHARLES SCHWAB & CO INC CUST  
ANDREW D HODES P.A. 401K PLAN

Statement Period

November 1 - December 31, 2024

## Terms and Conditions (continued)

**transactions. IN CASE OF COMPLAINTS:** If you have a complaint regarding your Schwab statement, products or services, please write to Client Service & Support at Charles Schwab & Co., Inc., P.O. Box 982603 El Paso, TX 79998-2603, or call customer service at **800-435-4000**. (Outside the U.S., call **+1-415-667-8400**.) If you're a client of an independent investment advisor, call us at 800-515-2157.

**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:** We are required by law to report to the Internal Revenue Service adjusted cost basis information (if applicable), certain payments to you and credits to your Account during

the calendar year. Retain this statement for income tax purposes. 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. Charles Schwab & Co., Inc., Charles Schwab Bank, Charles Schwab Premier Bank, and Charles Schwab Trust Bank are separate but affiliated companies and subsidiaries of the Charles Schwab Corporation. © 2025 Charles Schwab & Co., Inc. ("Schwab"). All rights reserved. **Member SIPC.** (O1CUSTNC) (0822-20UL)

Schwab Institutional is a division of Charles Schwab & Co., Inc., and provides back office brokerage and related services to independent investment advisors and retirement plan providers. Schwab is a registered broker-dealer and is not affiliated with your Investment Advisor whose name appears on this statement ("Advisors") except in the case of Charles Schwab Investment Advisory, Inc. ("CSIA"), Schwab Wealth Investment Advisory, Inc. ("SWIA"), or an affiliated company that may act as the investment advisor on a fund. Schwab neither endorses nor recommends any particular Advisor or its investment strategy and has no responsibility to monitor trading by any Advisor in your Account. Schwab has not verified any statement accompanying any Advisor's logo appearing on this statement. Not all of these products and services may benefit your Account, and Schwab may provide them to Advisors on the Advisor's commitment to place a certain amount of its clients' assets in brokerage accounts at Schwab within a certain period of time. This commitment could influence an Advisor's recommendation or requirement that its clients establish brokerage accounts at Schwab. For questions about this statement, or if there is a change in your financial situation, investment objectives, or risk profile, please contact your Independent Investment Manager and/or Advisor.

*This page intentionally left blank.*