

Account Statement

How-To Guide



Introduction

Your time is valuable, so having an easy-to-read account statement is more important than ever. That's where we come in.

We've enhanced your account statements so that you can quickly find the information you need—when you need it. Here's how.

Your account statements will:

- Highlight an overview of your account.
- Provide key details about your investments.
- Keep you in the know and up to date with any transactions.
- Display important messages from Schwab.

And to make the information easier to find, your statement will spotlight three categories:

- The **Account Summary** will provide information—at a glance—about your account's value.
- The **Positions** will categorize your investments so that they're all in one location, as well as list their prices, quantities, and market values.
- The **Transactions** will show any purchases and sales you made since your last statement, including the amount of shares bought and sold.

Make the most of your statement!

To learn more about how to read your statement, check out: schwab.com/resource/statement-guide.

For additional statement reporting, access your eStatement at: schwab.com/eStatement.

Go Paperless to help protect your privacy and the environment by signing up for paperless at: schwab.com/paperless.



Have questions? We have answers.

Here are some of the most common questions about account statements:

1

Is it easy to enroll in paperless statements?

Yes, just log in to schwab.com/paperless and follow the steps to change your preferences.

2

How often do I get my statements?

If you opt in for paperless, you can expect a statement each month. If you receive paper statements, you'll continue to receive a monthly statement if activity continues in your account.* Otherwise, you may be switched to a quarterly paper statement.

3

Can I have copies of my statements sent to someone else, for example, my CPA?

Yes, just call us at **800-435-4000** and ask one of our representatives to set up your account so that duplicate statements will be regularly sent to your CPA or another trusted person. If you work with an advisor, please contact them directly or call Schwab Alliance at **800-515-2157**.

To ensure your funds and account information are safe, you can only complete this request over the phone—not online.

ACCOUNT SUMMARY



Schwab One® Account of
Jane Doe

Account Number: [REDACTED]
Statement Period: August 1 – 31, 2020

1 Account Summary

Ending Account Value as of 08/31	\$114,751.81	Beginning Account Value as of 08/01	\$95,383.74	Total Value Change (\$)	\$19,368.07
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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 XXXXXXXXXXXXXXXX
ADDRESS LINE 2 XXXXXXXXXXXXXXXX
PHILADELPHIA, PA 07601-3833XXXXXX
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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Protect your privacy and the environment.
Switch to eStatements at www.schwab.com/LessPaper.

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.

	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

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

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	Total Value Change
+ Deposits	
- Withdrawals	
+ Transfer of Securities IN	
- Transfer of Securities OUT	
± Market Value Change	
- Fees	
= Ending Value	

ACCOUNT SUMMARY



Schwab One® Account of
Jane Doe

Account Number

Statement Period
August 1 – 31, 2020

Account Summary

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555-555-5555
john.doe@trustcompany.com

Jane Johnson
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jane.johnson@trustcompany.com

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jack.smith@schwab.com

Your Independent Investment Manager and/or Advisor

Investment Manager LLC
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ADDRESS LINE 2 XXXXXXXXXXXXXXXX
PHILADELPHIA, PA 07601-3833XXXXXX
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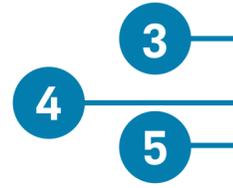
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3 Deposits & Withdrawals show all incoming and outgoing cash to and from an account. Examples include direct deposits, bank transfers, transfers to external accounts, and retirement distributions. Deposits & Withdrawals are in the [Transactions](#) 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.

JANE DOE
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 12345 BANES ST
 PHILADELPHIA PA 19115-3104

ACCOUNT SUMMARY



Schwab One® Account of
Jane Doe

Account Number

Statement Period
August 1 – 31, 2020

Account Summary

Your Trust Advisors

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

Jane Johnson
Trust Investment Officer
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6

7

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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 PHILADELPHIA PA 19115-3104

POSITIONS

charles SCHWAB		Contributory IRA of		ACCOUNT1		Statement Period				
		CHARLES SCHWAB & CO INC CUST		IRA CONTRIBUTORY		February 1-28, 2022				
Positions - Summary										
Beginning Value as of 02/01	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	=	Ending Value as of 02/28		
\$9,728.19		\$0.00		(\$25.14)		\$25.14		\$9,492.19		
2 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)			
1 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 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.

POSITIONS

charles SCHWAB		Contributory IRA of		Statement Period						
ACCOUNT1		CHARLES SCHWAB & CO INC CUST		February 1-28, 2022						
IRA CONTRIBUTORY										
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					
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	GM	GENERAL MOTORS CO	10.0000	46.72000	467.20					

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.)**

POSITIONS



Rollover IRA of
LIMITED7
INFOSYS LIMITED4
IRA ROLLOVER

Statement Period
February 1-28, 2022

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

9

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

Positions - Fixed Income

Symbol/ CUSIP	Description	Coupon	Maturity Date	Par	Price(\$)	Market Value(\$)	Call Date
745291VB7	PR PUB FIN CORP Moody's: WR S&P: NR	3.75%	08/01/17	50,000.0000	5.50000	2,750.00	
745291VC5	PR PUB FIN CORP Moody's: WR S&P: NR	4.0%	08/01/18	145,000.0000	5.50000	7,975.00	
745291VD3	PR PUB FIN CORP Moody's: WR S&P: NR	4.15%	08/01/19	40,000.0000	5.50000	2,200.00	
745291VE1	PR PUB FIN CORP Moody's: 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	

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.

TRANSACTIONS



Schwab One® Trust Account of
ACCOUNT1
INFOSYS LIMITED
U/A DTD 01/29/2007

Statement Period
February 2022

1

2

3

4

5

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)

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	FREEMPORT-MCMORAN INC				15.00
	Dividend	Spec Qual Div	FCX	FREEMPORT-MCMORAN INC				15.00
	Dividend	Qual. Dividend	VZ	VERIZON COMMUNICATN				256.00
02/03	Other Activity	Journald Shares	BTI	BRIT AMER TOBACCO FSPONSORED...	200.0000	43.8300		8,766.00
	Other Activity	Journald Shares	CNI	CANADIAN NATL RAILWY F	(190.0000)	123.5700		(23,478.30)
	Other Activity	Journald Shares	NEE	NEXTERA ENERGY INC	200.0000	76.0600		15,212.00
	Other Activity	Journald Shares	OMI	OWENS & MINOR INC HLD	(200.0000)	41.1875		(8,237.50)
	Other Activity	Journald Shares	TFC	TRUIST FINL CORP	400.0000	63.6350		25,454.00
	Other Activity	Journald Shares	TSN	TYSON FOODS INC CLASS...	100.0000	90.9521		9,095.21
	Other Activity	Journald Shares	DIS	WALT DISNEY CO	(250.0000)	141.6978		(35,424.45)
	Other Activity	Journald 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

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.

TRANSACTIONS

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)		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.															
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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							

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

BANK SWEEP

Date		Description	Amount	Date		Description	Amount	Date		Description	Amount
02/01		Beginning Balance ^{x,z}	\$15,600.87	02/07		Bank Interest ^{x,z}	0.09	02/28		Ending Balance ^{x,z}	\$0.00
02/01		Bank Credit From Brokerage ^x	538.55	02/07		Bank Transfer To Brokerage	(16,203.51)	02/28		Interest Rate ^{*z}	0.01%
02/02		Bank Credit From Brokerage ^x	64.00								
* Your interest period was 01/16/22 - 02/06/22. ^z											
Money Market Fund (Sweep) Activity											
SCHWAB GOVERNMENT MONEY : SWGXX											
Date		Description	Amount	Date		Description	Amount	Date		Description	Amount
02/01		Beginning Balance	0.00	02/16		Purchased	10.32	02/28		Purchased	291.67
02/08		Purchased	16,203.51	02/22		Purchased	55.50	02/28		Ending Balance	16,636.33
02/16		Dividend	0.01	02/25		Purchased	75.32				
SCHWAB GOVT MMF Average Yield For The Most Recent Pay Period: 0.01%; 7-Day Yield: 0.00%.											

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.

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 *, †, and ‡ 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.