

# A GUIDE TO YOUR STATEMENTS





**Your quarterly statements from LPL Financial provide a clear, comprehensive view of your investments and account activity.**

**Inside each statement, you'll find:**

- A summary of key information front and center.
- Total values and changes highlighted, followed by supporting details.
- Charts and graphs to help you understand your information at a glance.
- A QR code that takes you to your personal statement site, where you'll find additional information.
- A holistic view of your account information including upcoming events, account and fund documents, and more.

If you have questions, your financial professional's contact information is on the first page.

In addition to your quarterly statement, LPL provides a comprehensive year-end statement and generates a simplified statement in any month when there is qualifying account activity.

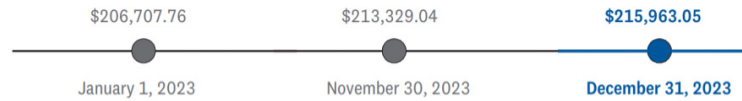


# Portfolio Summary

## Q4 2023 4 Accounts

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### Portfolio Summary

All Accounts in Portfolio	Quarter to Date 10/01 - 12/31	Year to Date 01/01 - 12/31
<b>Starting Value</b>	\$212,701.76	\$206,707.76
Inflows	\$153.00	\$203.00
Outflows	(\$349.01)	(\$469.01)
Change in Market Value	\$3,457.30	\$9,521.30
<b>Portfolio Ending Value</b>	<b>\$215,963.05</b>	<b>\$215,963.05</b>

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### Portfolio Accounts

The table below lists all accounts in this portfolio. Note that you may also have additional accounts that are not grouped with this statement portfolio. Please contact your financial professional if you'd like to change the grouping of accounts shown in your statement.

Account Nickname	Location	Account #	Status	Value on 12/31/2023	Total Change in Value Year to Date
Retirement Account*	LPL			\$43,939.65	\$9,649.69
Manager Select	LPL			\$118,270.08	(\$5,898.30)
Premier Plus	LPL			\$1,139.48	(\$260.93)
Retirement Account	LPL			\$52,613.84	\$5,764.83
<b>Total</b>				<b>\$215,963.05</b>	<b>\$9,255.29</b>

\*Primary Account.

The Consolidated Portfolio Summary provided when you elect to combine multiple accounts into one statement, provides a high-level view of all of your LPL Financial accounts.

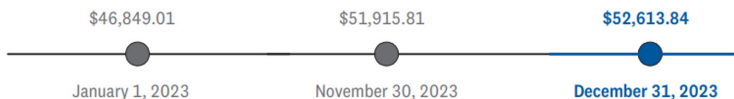
If you have more than one LPL Financial account, but receive separate statements, you won't see a consolidated summary. Your financial professional can set up a combined statement group for your accounts, if you like.

- 1 **Change in Value Timeline** Shows the value for the portfolio at the beginning of the year, the last statement, and the current statement.
- 2 **Portfolio Summary** Provides a clear picture of the most important information. Quarter-to-date and year-to-date timeframes are compared side by side for a more transparent and in-depth understanding of your portfolio.
- 3 **Portfolio Accounts** Lists the accounts in the combined statement group, and displays whether the holdings are at LPL or held outside of LPL. It also includes the value as of the statement period, and the total change in value year to date.

Your Financial Advisor:



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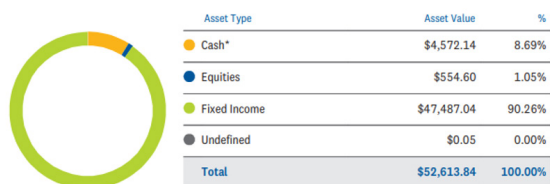
**Account Summary**

Retirement Account	Current Month 12/01 - 12/31	Quarter to Date 10/01 - 12/31	Year to Date 01/01 - 12/31
<b>Starting Value</b>	\$51,915.81	\$51,385.70	\$46,849.01
Inflows	\$0.00	\$0.00	\$0.00
Outflows	\$0.00	\$0.00	\$0.00
Change in Market Value	\$698.03	\$1,228.14	\$5,764.83
<b>Total Ending Value</b>	<b>\$52,613.84</b>	<b>\$52,613.84</b>	<b>\$52,613.84</b>

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**Asset Allocation**

Asset Allocation data reflects the breakdown of assets in your accounts, including the assets held within any mutual funds and ETFs. The amounts may differ from asset values shown elsewhere in the statement.



\*\$1,259.83 held as liquid cash and equivalents; the remainder is embedded in investment products such as mutual funds and ETFs.

- 1 **Change in Value Timeline** Shows the value for the portfolio at the beginning of the year, the last statement, and the current statement.
- 2 **Account Summary** Shows starting value, inflows, outflows, change in market value, and total ending value for the current month, quarter to date and year to date.
- 3 **Asset Allocation** Shows the breakdown of assets in your account based on underlying holdings, providing a view of your investment exposure. It includes information about the amount of cash held as liquid cash and equivalents.

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## Gain/Loss Summary

Visit our digital client experience to see more details on realized gains and losses.

	Realized Q4	Realized YTD	Unrealized
Short Term Gain	\$421.35	\$421.35	\$0.00
Short Term Loss	(\$8,583.25)	(\$8,593.30)	(\$504.42)
<b>Net Short Term Gain or Loss</b>	<b>(\$8,161.90)</b>	<b>(\$8,171.95)</b>	<b>(\$504.42)</b>
Long Term Gain	\$0.00	\$0.00	\$0.00
Long Term Loss	(\$938.97)	(\$2,405.25)	\$0.00
<b>Net Long Term Gain or Loss</b>	<b>(\$938.97)</b>	<b>(\$2,405.25)</b>	<b>\$0.00</b>
Unknown Purchase Date	\$0.00	\$0.00	\$0.00
<b>Total</b>	<b>(\$9,100.87)</b>	<b>(\$10,577.20)</b>	<b>(\$504.42)</b>

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## Retirement Summary

	2023
Retirement Contributions applied to year...	\$0.00
Retirement Distributions applied to year...	\$0.00

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## Account Holdings

### Cash and Cash Equivalents

Description	Interest/Dividend Paid 12/01 - 12/31	Interest/Dividend Rate <sup>1</sup>	Current Balance
<b>INSURED CASH ACCOUNT<sup>2</sup></b>			
US Bank National Association			\$1,259.83
<b>TOTAL INSURED CASH ACCOUNT</b>	\$0.42	0.40%	\$1,259.83
<b>Total Cash and Cash Equivalents</b>			<b>\$1,259.83</b>

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### Mutual Funds, Publicly Traded Funds and Interval Funds

Visit our digital client experience to see lot level details, average cost per share, current market values and more.

Security ID / Description	Quantity	Price	Market Value	Est Annual Income <sup>a</sup> Est 30-Day Yield <sup>a</sup>
CHIAX CREDIT SUISSE FLOATING	8,024.065	\$6.4000	\$51,354.01	\$4,442.00
RATE HIGH INCOME CL A <sub>1</sub>				8.65%
<b>Total</b>			<b>\$51,354.01</b>	<b>\$4,442.00</b>

<sup>a</sup> Dividends and/or capital gains distributed by this security will be reinvested.

### Total Account Holdings

	Market Value	Est Annual Income
	\$52,613.84	\$4,442.00

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**Gain/Loss Summary** Summarizes the realized and unrealized gains and losses for non-retirement accounts.

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**Retirement Summary** Summarizes the activity for your retirement accounts.

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**Account Holdings** Are grouped by investment type, and the value of each security on the last business day of the month.

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**Cash & Cash Equivalents** Displays excess cash swept into a money market fund, insured cash account, or deposit cash account. The banks holding your insured cash account are also shown, along with dividend/interest paid, and the interest and dividend rate.

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**Mutual Funds, Publicly Traded Funds and Interval Funds** Displays totals for each asset type, providing a clear view of your investment mix.

Additional sections may appear as part of the account holdings summary, such as equities and options, corporate bonds, government and agency bonds, private label collateralized mortgage obligations and mortgage-backed securities, municipal bonds, structured products, certificates of deposit, unit investment trusts, rights and warrants, other securities, and account holdings not held at LPL Financial.

## 1 Activity Summary

	Current Month 12/01 - 12/31	Quarter to Date 10/01 - 12/31	Year to Date 01/01 - 12/31
<b>Additions</b>			
Securities Sold	\$0.00	\$0.00	\$0.00
Cash Inflows	\$0.00	\$0.00	\$0.00
Dividends	\$376.65	\$1,141.12	\$4,239.54
Interest	\$0.42	\$1.25	\$4.80
Capital Gains and Distributions	\$0.00	\$0.00	\$0.00
Other Activity	\$0.00	\$0.00	\$0.00
<b>Total Additions</b>	<b>\$377.07</b>	<b>\$1,142.37</b>	<b>\$4,244.34</b>
<b>Subtractions</b>			
Securities Purchased	\$0.00	\$0.00	\$0.00
Cash Outflows	\$0.00	\$0.00	\$0.00
Reinvestments	(\$376.65)	(\$1,141.12)	(\$4,239.54)
Fees/Expenses	\$0.00	\$0.00	\$0.00
Other Activity	\$0.00	\$0.00	\$0.00
<b>Total Subtractions</b>	<b>(\$376.65)</b>	<b>(\$1,141.12)</b>	<b>(\$4,239.54)</b>

## 2 Activity Details

### Income and Distributions and Reinvestments

Date	Security ID / Description	Transaction	Amount
10/03/2023	CHIAX CREDIT SUISSE FLOATING RATE HIGH INCOME CL A REINVEST AT 6.390	Dividend Reinvest Quantity 57.582	(\$367.95)
10/31/2023	09999227 INSURED CASH ACCOUNT 103123 1,259	Interest	\$0.42
11/02/2023	CHIAX CREDIT SUISSE FLOATING RATE HIGH INCOME CL A 103123 7,902.20200 AS OF 10/31/23	Cash Dividend	\$396.52
11/02/2023	CHIAX CREDIT SUISSE FLOATING RATE HIGH INCOME CL A REINVEST AT 6.330	Dividend Reinvest Quantity 62.641	(\$396.52)
11/30/2023	09999227 INSURED CASH ACCOUNT 113023 1,259	Interest	\$0.41
12/04/2023	CHIAX CREDIT SUISSE FLOATING RATE HIGH INCOME CL A 113023 7,964.84300 AS OF 11/30/23	Cash Dividend	\$376.65
12/04/2023	CHIAX CREDIT SUISSE FLOATING RATE HIGH INCOME CL A REINVEST AT 6.360	Dividend Reinvest Quantity 59.222	(\$376.65)
12/29/2023	09999227 INSURED CASH ACCOUNT 122923 1,259	Interest	\$0.42

### Inflows and Outflows

Date	Transaction	Description	Quantity	Amount
10/31/2023	Sweep (Interest Deposit) <sup>3</sup>	INSURED CASH ACCOUNT		\$0.42
11/30/2023	Sweep (Interest Deposit) <sup>3</sup>	INSURED CASH ACCOUNT		\$0.41
12/29/2023	Sweep (Interest Deposit) <sup>3</sup>	INSURED CASH ACCOUNT		\$0.42

**1 Activity Summary** Tracks any cash movements and breaks transactions down by additions (inflows) and subtractions (outflows) with specific details for securities sold/purchased/dividends, interest, capital gains, reinvestments, fees/expenses and other activity. Total additions and subtractions are provided for quick reference.

**2 Activity Details** Shows transaction-level information.

## 1 Other Information

### Advisory Account Fees

	Client Rate	Allocation
Manager Fee (Effective Rate)		
Innealta - Global All Asset Moderate - ETF - GWI	0.2%	100%
<b>Total</b>		<b>100%</b>

## 2 Upcoming Events

	# Shares	% of Portfolio
<b>VOTE BY</b> <b>15</b> JAN	<b>OSCYX</b> INVESCO MAIN STREET SMALL CAP FUND-Y Special meeting	158.118 5.33

## 2 Documents

### Fund Documents

12/19/2023	<b>IEFA</b> ISHARES CORE MSCI EAFE ETF	SUM PRO
12/27/2023	<b>IEFA</b> ISHARES CORE MSCI EAFE ETF	SUM PRO
12/12/2023	<b>SPYV</b> SPDR PORTFOLIO S&P 500 VALUE ETF	SUM PRO
12/12/2023	<b>SPTS</b> SPDR PORTFOLIO SHORT TERM TREASURY ETF	SUM PRO
12/19/2023	<b>SPYV</b> SPDR PORTFOLIO S&P 500 VALUE ETF	SUM PRO
12/12/2023	<b>SPTS</b> SPDR PORTFOLIO SHORT TERM TREASURY ETF	SUM PRO

**SEE UPCOMING  
EVENTS & ACCESS  
DOCUMENTS**



Explore a new interactive version of this summary, access documents, and take action on important Shareholder voting rights.

## 3 Messages From Your Financial Professional

As your partner in the pursuit of your life's goals and aspirations, I am always available to meet with you to discuss how your investment portfolio can stay aligned with your goals. Please call our office today so we can set up a time to meet.

## 1 Other Information (Advisory Account Fees)

Details advisory account fees including the client rate and allocation percentages.

## 2 Upcoming Events, Documents, and See Upcoming Events & Access Documents

Shows upcoming shareholder events and documents.

## 3 Messages from Your Financial Professional

Offers important messages and updates from your financial professional.



**When you work with a financial services professional backed by the resources of LPL Financial, you can expect:**

- **Your needs to come first:** Your financial professional will engage you in an ongoing conversation about your needs, goals, and objectives to create the plan that is right for you.
- **Professional guidance and advice:** With access to independent research, your financial professional can help you make educated decisions.
- **Investment choice and flexibility:** LPL Financial does not offer any proprietary products, so your financial services professional can help you choose personalized strategies from many of the nation's leading investment managers.





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