charles SCHWAB

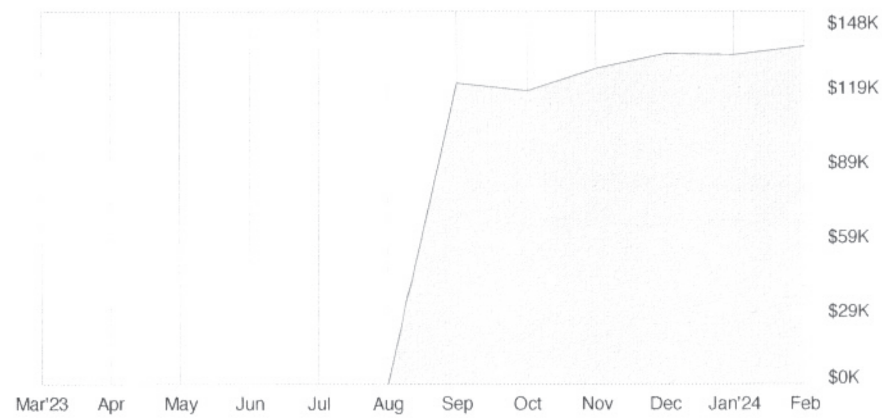
Contributory IRA of

PHILLIP ALBERT LOESCH
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY

Account Number	Statement Period
1212-0803	February 1-29, 2024

Account Summary

Ending Account Value as of 02/29	Beginning Account Value as of 02/01	Total Value Change ($)
$135,363.35	$131,900.76	$3,462.59



	This Statement	Previous Statement	Change
Beginning Value	**$131,900.76**	$132,432.87	($532.11)
Deposits	**0.00**	0.00	0.00
Withdrawals	**0.00**	0.00	0.00
Dividends and Interest	**129.19**	3.38	125.81
Transfer of Securities	**0.00**	0.00	0.00
Market Value Change	**3,332.87**	(536.06)	3,868.93
Fees	**0.53**	0.57	(0.04)
Ending Value	**$135,363.35**	**$131,900.76**	**$3,462.59**

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.

Managed Account Details

Money Manager
Charles Schwab Investment Management, Inc.
Investment Strategy
Selective Portfolios Core ETF Growth

Manage Your Account

Customer Service and Trading:
Call your Schwab Representative
1-800-435-4000
24/7 Customer Service

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

Commitment to Transparency

Client Relationship Summaries and Best Interest disclosures are at schwab.com/transparency.
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Online Assistance

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

PHILLIP ALBERT LOESCH
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY
1476 STURBRIDGE PL
PENSACOLA FL 32534-5302

Contributory IRA of

PHILLIP ALBERT LOESCH
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY

Statement Period
February 1-29, 2024

Asset Allocation

	This Period	Current Allocation
Cash and Cash Investments	1,527.91	1%
Exchange Traded Funds	133,835.44	99%
Total	**$135,363.35**	**100%**

Top Account Holdings This Period

SYMBOL CUSIP	Description	Market Value	% of Accounts
VEA	VANGUARD FTSE DEVELOPED	27,066.08	20%
ITOT	ISHARES CORE S&P TOTAL	23,632.00	17%
AGG	ISHARES CORE US	19,275.30	14%
VTV	VANGUARD VALUE ETF	15,271.34	11%
VUG	VANGUARD GROWTH ETF	9,860.87	7%

Gain or (Loss) Summary

	All Positions		
	Gain	(Loss)	Net
This Period	0.00	0.00	0.00
YTD	2,084.07	0.00	2,084.07
Unrealized			**$24,274.32**

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.

Income Summary

	This Period	YTD
Money Funds Dividends	5.86	9.24
Cash Dividends	123.33	123.33
Total Income	**$129.19**	**$132.57**

Retirement Details

Contributions	2023	2024
Total YTD ($)	**0.00**	**0.00**

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 02/29**	Cost Basis	Unrealized Gain/(Loss)
$131,900.76		$0.00		($5.86)		$129.72		$3,338.73		**$135,363.35**	$109,561.12	$24,274.32

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.

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
Cash					0.57	0.53	(0.04)	0.00		<1%
Money Fund (Sweep)	SWGXX	SCHWAB GOVERNMENT MONEY	1,527.3800	1.0000	1,397.62	1,527.38	129.76			1%
Total Cash and Cash Investments					**$1,398.19**	**$1,527.91**	**$129.72**			**1%**

Positions - Exchange Traded Funds

Symbol	Description	Quantity	Price($)	Market Value($)	Cost Basis($)	Unrealized Gain/(Loss)($)	Est. Yield	Est. Annual Income($)	% of Acct
USHY	ISHARES BROAD USD HG YLD	109.0000	36.36000	3,963.24	4,176.38	(213.14)	7.2%	285.41	3%
ITOT	ISHARES CORE S&P TOTAL	211.0000	112.00000	23,632.00	13,435.04	10,196.96	N/A	N/A	17%
AGG	ISHARES CORE US	198.0000	97.35000	19,275.30	21,266.89	(1,991.59)	3.61%	696.86	14%
EMB	ISHARES JP MORGAN USD	13.0000	88.30000	1,147.90	1,434.39	(286.49)	N/A	N/A	<1%
IWO	ISHARES RUSSELL 2000	10.0000	263.99000	2,639.90	2,002.01	637.89	N/A	N/A	2%
IWN	ISHARES RUSSELL 2000	17.0000	153.00000	2,601.00	1,786.72	814.28	N/A	N/A	2%
SPIB	SPDR INTRMDT TRM CRPRATE	111.0000	32.50000	3,607.50	3,694.84	(87.34)	4.06%	146.50	3%
VEA	VANGUARD FTSE DEVELOPED	556.0000	48.68000	27,066.08	21,856.71	5,209.37	5.0%	1,355.97	20%
VWO	VANGUARD FTSE EMERGING	210.0000	41.02000	8,614.20	8,214.13	400.07	8.43%	726.52	6%
VUG	VANGUARD GROWTH ETF	29.0000	340.03000	9,860.87	5,496.38	4,364.49	0.68%	67.83	7%
VGIT	VANGUARD INTRMDIAT TRM	40.0000	58.41000	2,336.40	2,763.60	(427.20)	3.43%	80.35	2%

Positions - Exchange Traded Funds (continued)

Symbol	Description	Quantity	Price($)	Market Value($)	Cost Basis($)	Unrealized Gain/(Loss)($)	Est. Yield	Est. Annual Income($)	% of Acct
BLV	VANGUARD LONG TERM BOND	18.0000	71.54000	1,287.72	1,570.45	(282.73)	4.65%	59.96	<1%
VO	VANGUARD MID CAP ETF	11.0000	240.56000	2,646.16	1,637.05	1,009.11	1.96%	52.07	2%
VNQ	VANGUARD REAL ESTATE	60.0000	85.55000	5,133.00	4,902.39	230.61	4.99%	256.39	4%
BSV	VANGUARD SHORT-TERM BOND	47.0000	76.54000	3,597.38	3,769.88	(172.50)	3.09%	111.46	3%
VTV	VANGUARD VALUE ETF	98.0000	155.83000	15,271.34	10,375.27	4,896.07	2.64%	404.07	11%
VCSH	VGRD STC ETF DV	15.0000	77.03000	1,155.45	1,178.99	(23.54)	3.64%	42.12	<1%
Total Exchange Traded Funds				**$133,835.44**	**$109,561.12**	**$24,274.32**		**$4,285.51**	**99%**

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 02/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Fees	=	Ending Cash* as of 02/29
$1,398.19		$0.00		$0.00		$0.00		$0.00		$129.19		$0.53		$1,527.91

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($)	Realized Gain/(Loss)($)
02/06	Dividend	Cash Dividend	VGIT	VANGUARD INTRMDIAT TRM				6.70	
	Dividend	Cash Dividend	BLV	VANGUARD LONG TERM BOND				5.00	
	Dividend	Cash Dividend	BSV	VANGUARD SHORT-TERM BOND				9.29	
	Dividend	Cash Dividend	VCSH	VGRD STC ETF DV				3.51	
02/07	Dividend	Cash Dividend	USHY	ISHARES BROAD USD HG YLD				23.78	
	Dividend	Cash Dividend	AGG	ISHARES CORE US				58.07	
	Dividend	Cash Dividend	EMB	ISHARES JP MORGAN USD				4.77	

Transaction Details (continued)

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share($)	Charges/ Interest($)	Amount($)	Realized Gain/(Loss)($)
02/07	Dividend	Cash Dividend	SPIB	SPDR INTRMDT TRM CRPRATE				12.21	
02/16	Dividend	Dividend Shrs L	SWGXX	SCHWAB GOVERNMENT MONEY				5.86	
	Fee	Service Fee Adj [2]		ADVISORY PROGRAM CREDIT				0.53	
Total Transactions								**$129.72**	**$0.00**

Date column represents the Settlement/Process date for each transaction.
For important information about the frequency and cost of trades executed through broker-dealers other than Schwab, please go to schwab.com/assetmanagertradeawaypractices.

Money Market Fund (Sweep) Activity

SCHWAB GOVERNMENT MONEY : SWGXX

Date	Description	Amount	Date	Description	Amount	Date	Description	Amount
02/01	**Beginning Balance**	**1,397.62**	02/08	Purchased	98.83	02/29	**Ending Balance**	**1,527.38**
02/07	Purchased	25.07	02/16	Dividend	5.86			

SCHWAB GOVT MMF Average Yield For The Most Recent Pay Period: 4.95%; 7-Day Yield: 0.00%.

Endnotes For Your Account

2 Service fee adjustments cover transactions, such as advisory program credits for certain retirement accounts and adjustments to advice fees. Please see the Program Disclosure Brochure for additional information.

Terms and Conditions

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Terms and Conditions (continued)

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03/25/2024

Account # ****-* 803
Questions: 1-800-435-4000

PHILLIP ALBERT LOESCH
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY
1476 STURBRIDGE PL
PENSACOLA FL 32534

Here is the requested account balance information.

Type of Account	Account Opened	Current Balance	Average Balance, Previous 2 Months
IRA	12/10/2018	$137,893.12	$134,898.45

We're writing to confirm the current balance in the account noted above. This balance is based on our records, as of the close of one business day prior to the date of this letter.

The average balance is calculated from the previous 2 months. Both the current balance and the average balance may include cash and securities. The value of any security held in this account is subject to change depending upon market conditions and activities.

The following is Schwab's terms of withdrawal policy:

Charles Schwab doesn't restrict access to available funds and securities in the above-referenced account(s). An account holder or authorized agent can request withdrawals from an account on demand.

Please note: The balance is based on our records at the time this letter was written, and may include cash and securities. The value of the account is subject to change depending upon market conditions and/or activities in the account.

Please note: This letter is for informational purposes only and is not an official record of the account.

Thank you for choosing Schwab. We appreciate your business and look forward to serving you in the future. If you have any questions, please call us at +1 (800) 435-4000.