



Rollover IRA of
THEODORE MICHAEL HARWOOD
CHARLES SCHWAB & CO INC CUST
IRA ROLLOVER

Account Number
5455-7778

Statement Period
August 1-31, 2022

Manage Your Account

Questions about this statement

1 (855) 694-5208 - 24/7 Customer service

For the most current records on your account visit us at

intelligent.schwab.com *Statements are archived up to 10 years online*

THEODORE MICHAEL HARWOOD
CHARLES SCHWAB & CO INC CUST
IRA ROLLOVER
1032 RUSSELL DR
HIGHLAND BEACH FL 33487

Commitment to Transparency

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



Rollover IRA of
THEODORE MICHAEL HARWOOD
CHARLES SCHWAB & CO INC CUST
IRA ROLLOVER

Account Number
5455-7778

Statement Period
August 1-31, 2022

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, you should verify its content with this statement.

Average Daily Balance: Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest.

Schwab Bank Savings Sweep Feature: 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 the Schwab Bank Savings Sweep feature constitute direct obligations of Charles Schwab Bank and are not obligations of Schwab. The Deposit Accounts are insured by the FDIC within applicable limits, for funds held in the same 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 The balance in the Deposit Accounts can be withdrawn on your order and the proceeds returned to your brokerage account or remitted to you as provided in your Account Agreement.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 Schwab Bank Savings Sweep feature, please refer to the Schwab Intelligent Portfolios® Sweep Program Disclosure Statement, and Terms & Conditions 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.

Interest on Schwab Bank Savings Sweep: Charles Schwab Bank pays interest for a period that may differ from the Statement Period. Balances include interest paid as indicated on your statement by Charles Schwab Bank. 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. Interest accrues daily from the 16th day of the prior month and is credited or posted on the first business day after the 15th of the current month. For balances held at Charles Schwab Bank in the Schwab Bank Savings Sweep feature, interest will accrue even if the amount is less than \$.005, but interest will not be credited if less than \$.005 over the interest period. Accounts that enrolled in Schwab intelligent Portfolios® or Institutional Intelligent Portfolios® as applicable, during the statement period may also show interest paid from other banks affiliated with Schwab for the period of time cash balances in the accounts were held in those banks prior to being transferred from Bank Sweep to the Schwab Bank Savings Sweep feature.

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. Pricing of assets not held at Schwab is for informational purposes only. 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. For Limited Partnerships and Real Estate Investment Trust (REIT) securities, you may see that the value reflected on your periodic statement for this security is unpriced. FINRA rules require that certain Limited Partnerships (direct participation programs) and REIT securities, that have not been priced within 18 months, must show as unpriced on customer statements. Note that these securities are generally illiquid, the value of the securities will be different than its purchase price; if applicable, that accurate valuation information may not be available.

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 in 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.

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 banks affiliated with Schwab in the Schwab Bank Savings Sweep feature. Please see the Schwab Intelligent Portfolios Sweep Program Disclosure Statement for more information on Insurance coverage.

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 amounts are not covered by SIPC account protection until actually received and held in the Account.

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.) 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 transactions.

COMPLAINT CONTACT INFORMATION: Complaints about Schwab statements, products or services may be directed to 1-800-435-4000. For clients residing outside of the U.S., call collect +1-415-667-8400. Please send any written complaints to the Client Advocacy Team, 211 Main St., San Francisco, CA 94105, USA.

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. Schwab and the Affiliated Banks are separate but affiliated companies and subsidiaries of the Charles Schwab Corporation.

(0121-0HAN)



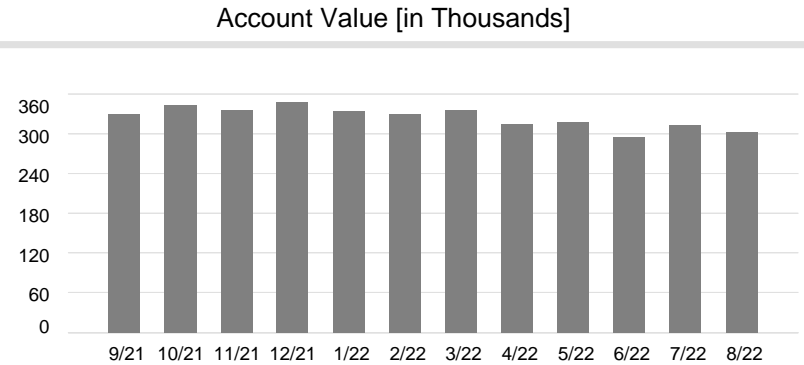
Rollover IRA of
THEODORE MICHAEL HARWOOD
CHARLES SCHWAB & CO INC CUST
IRA ROLLOVER

Account Number
5455-7778

Statement Period
August 1-31, 2022

Account Value as of 08/31/2022: \$ 304,191.47

Change in Account Value	This Period	Year to Date
Starting Value	\$ 314,304.09	\$ 348,109.59
Credits	213.19	2,912.57
Debits	0.00	0.00
Transfer of Securities (In/Out)	0.00	0.00
Income Reinvested	0.00	0.00
Change in Value of Investments	(10,325.81)	(46,830.69)
Ending Value on 08/31/2022	\$ 304,191.47	\$ 304,191.47
Total Change in Account Value	\$ (10,112.62) (3.22)%	\$ (43,918.12) (12.62)%





Rollover IRA of
THEODORE MICHAEL HARWOOD
CHARLES SCHWAB & CO INC CUST
IRA ROLLOVER

Account Number
5455-7778

Statement Period
August 1-31, 2022

Gain or (Loss) on Investments Sold

Unrealized Gain or (Loss)

Gain or (Loss) Summary

This Period

All Investments	\$0.00	\$48,868.06
------------------------	--------	-------------

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.

Income Summary

This Period

Year To Date

Schwab Bank Savings Sweep Interest	22.42	54.65
Cash Dividends	190.77	2,778.41
Total Income	213.19	2,833.06

Cash Transactions Summary

This Period

Year to Date

Starting Cash *	\$ 25,850.07	\$ 30,408.90
Deposits and other Cash Credits	0.00	0.00
Investments Sold	0.00	64,153.52
Dividends and Interest	213.19	2,912.57
Withdrawals and other Debits	0.00	0.00
Investments Purchased	0.00	(71,411.73)
Fees and Charges	0.00	0.00
Total Cash Transaction Detail	213.19	(4,345.64)
Ending Cash *	\$ 26,063.26	\$ 26,063.26

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



Rollover IRA of
THEODORE MICHAEL HARWOOD
CHARLES SCHWAB & CO INC CUST
IRA ROLLOVER

Account Number
5455-7778

Statement Period
August 1-31, 2022

Investment Detail - Schwab Bank Savings Sweep

Schwab Bank Savings Sweep	Starting Balance	Ending Balance	% of Account Assets
CHARLES SCHWAB BANK P.9	25,850.07	26,063.26	9%
Total Schwab Bank Savings Sweep	25,850.07	26,063.26	9%
Total Schwab Bank Savings Sweep		26,063.26	9%

Investment Detail - Exchange Traded Funds

Exchange Traded Funds	Quantity	Market Price	Market Value <i>Cost Basis</i>	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
CHARLES SCHWAB US REIT ETF SYMBOL: SCHH	399.0000	21.54000	8,594.46 7,921.40	3%	673.06	2.64%	227.27
SCHWAB FUNDAMENTAL INL LARGE COM ETF SYMBOL: FNDF	867.0000	27.88000	24,171.96 22,560.46	8%	1,611.50	2.03%	491.24
SCHWAB FUNDAMENTAL US LARGE CO ETF SYMBOL: FNDX	1,136.0000	53.05000	60,264.80 43,929.35	20%	16,335.45	2.21%	1,335.48
SCHWAB FUNDAMENTAL US SMALL COM ETF SYMBOL: FNDA	884.0000	47.83000	42,281.72 32,857.40	14%	9,424.32	1.36%	577.08
SCHWAB INTERMEDIATE TERM US TRS ETF SYMBOL: SCHR	184.0000	50.90000	9,365.60 9,549.60	3%	(184.00)	1.88%	176.86



Rollover IRA of
THEODORE MICHAEL HARWOOD
CHARLES SCHWAB & CO INC CUST
IRA ROLLOVER

Account Number
5455-7778

Statement Period
August 1-31, 2022

Investment Detail - Exchange Traded Funds (continued)

	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
Exchange Traded Funds			<i>Cost Basis</i>				
SCHWAB INTERNATIONAL EQUITY ETF SYMBOL: SCHF	558.0000	31.13000	17,370.54 16,905.98	6%	464.56	1.77%	308.02
SCHWAB US LARGE CAP ETF SYMBOL: SCHX	914.0000	46.85000	42,820.90 28,180.59	14%	14,640.31	1.59%	682.58
SCHWAB US SMALL CAP ETF SYMBOL: SCHA	657.0000	42.10000	27,659.70 18,694.35	9%	8,965.35	1.40%	387.89
SCHWAB US TIPS ETF SYMBOL: SCHP	215.0000	55.87000	12,012.05 11,708.84	4%	303.21	10.25%	1,231.69
VANGUARD INTERMEDIATE TERM COR ETF SYMBOL: VCIT	156.0000	79.63000	12,422.28 14,725.41	4%	(2,303.13)	2.96%	368.04
VANGUARD MORTGAGE BACKED SEC ETF SYMBOL: VMBS	445.0000	47.56000	21,164.20 22,226.77	7%	(1,062.57)	2.42%	512.64
Total Exchange Traded Funds	6,415.0000		278,128.21	91%	48,868.06		6,298.79
			Total Cost Basis:				229,260.15

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only and are derived from information provided by outside parties. Schwab cannot guarantee the accuracy of such information. Since the interest and dividends are subject to change at any time, they should not be relied upon exclusively for making investment decisions. 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.

Total Investment Detail	304,191.47
Total Account Value	304,191.47
Total Cost Basis	229,260.15



Rollover IRA of
THEODORE MICHAEL HARWOOD
CHARLES SCHWAB & CO INC CUST
IRA ROLLOVER

Account Number
5455-7778

Statement Period
August 1-31, 2022

Transaction Detail - Dividends & Interest

Transaction Process	Date	Date	Activity	Description	Credit/(Debit)
	08/04/22	08/04/22	Cash Dividend	VANGUARD INTERMEDIATE: VCIT	30.67
	08/04/22	08/04/22	Cash Dividend	VANGUARD MORTGAGE BACKED: VMBS	42.72
	08/05/22	08/05/22	Cash Dividend	SCHWAB INTERMEDIATE TERM: SCHR	14.74
	08/05/22	08/05/22	Cash Dividend	SCHWAB US TIPS ETF: SCHP	102.64
	08/15/22	08/16/22	Bank Interest ^{P,Q}	BANK INT 071622-081522	22.42
Total Dividends & Interest					213.19
Total Transaction Detail					213.19

Schwab Bank Savings Sweep Activity

Transaction Date	Transaction	Description	Withdrawal	Deposit	Balance ^{P,Q}
Opening Balance ^{P,Q}					25,850.07
08/05/22	Auto Transfer	BANK CREDIT FROM BROKERAGE ^P		73.39	25,923.46
08/08/22	Auto Transfer	BANK CREDIT FROM BROKERAGE ^P		117.38	26,040.84
08/15/22	Interest Paid ^{P,Q}	BANK INTEREST		22.42	26,063.26
Total Activity			0.00	213.19	
Ending Balance ^{P,Q}					26,063.26

Schwab Bank Savings Sweep: Interest Rate as of 08/31/22 was 1.06%. Your interest period was 07/16/22 - 08/15/22. ^Q



Rollover IRA of
THEODORE MICHAEL HARWOOD
CHARLES SCHWAB & CO INC CUST
IRA ROLLOVER

Account Number
5455-7778

Statement Period
August 1-31, 2022

Contribution Summary

	2021	2022
Traditional IRA	0.00	0.00
Year To Date Total	0.00	0.00

Endnotes For Your Account

Symbol Endnote Legend

- p** Balances in Schwab Bank Savings Sweep are held at Charles Schwab Bank, member FDIC. Accounts that enrolled in Schwab Intelligent Portfolios®, Schwab Intelligent Portfolios Premium™ or Institutional Intelligent Portfolios® as applicable, during the statement period may reflect cash balances held in other banks affiliated with Schwab, as well as interest on those balances, prior to being transferred from Bank Sweep to the Schwab Bank Savings Sweep feature.
- q** The interest rate reflected on this statement is the interest rate in effect on the last Business Day of the Statement Period. Interest rates are subject to change and the interest rate period differs from the Statement Period. Please speak to a Schwab representative or see the Schwab Intelligent Portfolios® Sweep Program Disclosure Statement, and Terms & Conditions for information about how interest rates are determined, how they are calculated and when they are changed, as well as other important disclosures and information.

For information on how Schwab pays its representatives, go to <http://www.schwab.com/transparency>.

As a client enrolled in Schwab Intelligent Portfolios®, please access intelligent.schwab.com or contact your Schwab Intelligent Portfolios representative if you wish to impose or modify any restrictions on the management of your account, or if you have had any changes to your financial situation or investment objectives.