



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

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

In addition to your quarterly statement, LPL provides a comprehensive year-end statement and generates a statement every month for accounts that have a balance. For accounts set to quarterly mail or paperless delivery, monthly statements can be viewed online in Account View (AccountView.LPL.com).

1



2

Portfolio Summary

All Accounts in Portfolio	Quarter to Date 07/01 - 09/30	Year to Date 01/01 - 09/30
Starting Value	\$235,908.92	\$215,963.05
Inflows	\$60.00	\$401.05
Outflows	\$0.00	\$0.00
Change in Market Value	\$7,223.21	\$26,828.03
Portfolio Ending Value	\$243,192.13	\$243,192.13

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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 09/30	Total Change in Value Year to Date
Retirement Account*	LPL			\$59,914.88	\$9,975.23
Manager Select	LPL			\$132,028.63	\$13,758.55
Premier Plus	LPL			\$1,503.74	\$364.26
Retirement Account	LPL			\$55,744.88	\$3,131.04
Total				\$243,192.13	\$27,229.08

*Primary Account.

The Consolidated Portfolio Summary provided when you elect to combine multiple accounts into one statement offers 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.

The example provided is merely an illustration and does not represent an actual statement or account.

Your Financial Advisor:



1

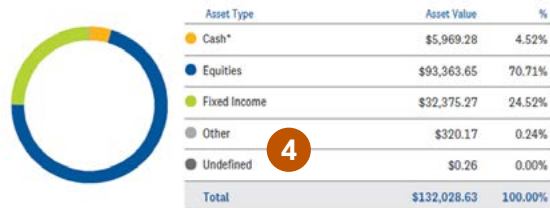
Account Summary

Manager Select	Current Month 09/01 - 09/30	Quarter to Date 07/01 - 09/30	Year to Date 01/01 - 09/30
Starting Value	\$130,688.78	\$124,883.93	\$118,270.08
Inflows	\$0.00	\$0.00	\$40.22
Outflows	\$0.00	\$0.00	\$0.00
Change in Market Value	\$1,339.85	\$7,144.70	\$13,718.33
Total Ending Value	\$132,028.63	\$132,028.63	\$132,028.63

2

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.



4

*\$5,909.06 held as liquid cash and equivalents; any remainder is embedded in investment products such as mutual funds and ETFs.

1

Change in Value Timeline

Shows the value for the account 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.

- The chart uses “X-ray” technology to look inside holdings like ETFs and Mutual Funds, and also looks at the asset classes of the underlying securities within funds to show a more meaningful asset allocation. Note that the values shown here are representative of an X-ray analysis and will likely not match the balances shown in the holdings section. For example, the chart calculates the balance invested in equities directly held and held within funds. The holding sections further down on the statement display holdings within security types (e.g., equities, mutual funds).

4

Other and Undefined

- Other values indicate a holding or portion of a holding in a security type that is not widely held, such as precious metals.
- Undefined represents a holding or portion of a holding that is not defined by LPL’s data provider. We continuously improve this information, so the slice of the chart for undefined will decrease over time.

The example provided is merely an illustration and does not represent an actual statement or account.

1 Gain/Loss Summary

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

	Realized Q3	Realized YTD	Unrealized
Short Term Gain	\$0.00	\$0.00	\$12,242.33
Short Term Loss	\$0.00	(\$45.11)	(\$3.49)
Net Short Term Gain or Loss	\$0.00	(\$45.11)	\$12,238.84
Long Term Gain	\$0.00	\$0.00	\$0.00
Long Term Loss	\$0.00	\$0.00	\$0.00
Net Long Term Gain or Loss	\$0.00	\$0.00	\$0.00
Unknown Purchase Date	\$0.00	\$0.00	\$0.00
Total	\$0.00	(\$45.11)	\$12,238.84

2 Retirement Summary

	2024
Retirement Contributions applied to year...	\$0.00
Retirement Distributions applied to year...	\$0.00

3 Account Holdings

Cash and Cash Equivalents

Description	Interest/Dividend Paid 09/01 - 09/30	Interest/Dividend Rate ²	Current Balance
INSURED CASH ACCOUNT³			
Goldman Sachs Bank USA			\$5,909.06
TOTAL INSURED CASH ACCOUNT		0.40%	\$5,909.06
Total Cash and Cash Equivalents			\$5,909.06

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	Cost Basis Unrealized G/L	Purchase Cost Investment G/L	Est Annual Income ⁴ Est 30-Day Yield ⁴
BIL SPDR BLOOMBERG 1-3 MONTH T-BILL ETF NEW	349.000 \$91.7300	\$32,013.77	\$32,017.26 (\$3.49)	\$32,017.26 (\$3.49)	\$1,595.00 4.98%
VNO VANGUARD REAL ESTATE INDEX ETF	88.000 \$97.7900	\$8,605.52	\$7,489.66 \$1,115.86	\$7,489.66 \$1,115.86	\$313.00 3.64%
VOX VANGUARD COMMUNICATION	61.000	\$8,726.66	\$7,540.82	\$7,540.82	\$78.00

Account Holdings continued on next page →

² Bank Deposit Sweep interest is the current rate. Money Market Sweep dividend is a 30-day yield.
³ Bank Deposit Sweep Accounts are FDIC insured, are not obligations of LPL Financial or SIPC, and are not available for margin purposes. See message section for further information.
⁴ Refer to the statement message titled ESTIMATED ANNUAL INCOME (EAI) AND ESTIMATED YIELD (EY) for information on how this figure is calculated.

1 Gain/Loss Summary

Summarizes the realized and unrealized gains and losses for non-retirement accounts.

Note: This information is only included in quarterly statements. For holding or lot level gain/loss information, please visit Account View. If you're not enrolled, visit AccountView.LPL.com and click on **Sign Up**.

2 Retirement Summary

Summarizes the activity for your retirement accounts.

3 Account Holdings

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

4 Cash and Cash Equivalents

Cash shown in this section is the actual amount of cash available in your account for withdrawals or new investments. The cash value shown here may differ from the cash total shown in the asset allocation chart, as the cash slice of the chart includes embedded cash that is held within investment products such as exchanged-traded funds (ETFs) and mutual funds.

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Gain/Loss Summary

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

	Realized Q3	Realized YTD	Unrealized
Short Term Gain	\$0.00	\$0.00	\$12,242.33
Short Term Loss	\$0.00	(\$45.11)	(\$3.49)
Net Short Term Gain or Loss	\$0.00	(\$45.11)	\$12,238.84
Long Term Gain	\$0.00	\$0.00	\$0.00
Long Term Loss	\$0.00	\$0.00	\$0.00
Net Long Term Gain or Loss	\$0.00	\$0.00	\$0.00
Unknown Purchase Date	\$0.00	\$0.00	\$0.00
Total	\$0.00	(\$45.11)	\$12,238.84

Retirement Summary

	2024
Retirement Contributions applied to year...	\$0.00
Retirement Distributions applied to year...	\$0.00

Account Holdings

Cash and Cash Equivalents

Description	Interest/Dividend Paid 09/01 - 09/30	Interest/Dividend Rate ²	Current Balance
INSURED CASH ACCOUNT³			
Goldman Sachs Bank USA			\$5,909.06
TOTAL INSURED CASH ACCOUNT		0.40%	\$5,909.06
Total Cash and Cash Equivalents			\$5,909.06

1 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

Security ID / Description	Quantity	Market Value	Cost Basis Unrealized G/L	Purchase Cost Investment G/L	Est Annual Income* Est 30-Day Yield ⁴
BIL SPDR BLOOMBERG 1-3 MONTH T-BILL ETF NEW	349.000 \$91.7900	\$32,013.77	\$32,017.26 (\$3.49)	\$32,017.26 (\$3.49)	\$1,595.00 4.98%
VNO VANGUARD REAL ESTATE INDEX ETF	88.000 \$97.7900	\$8,605.52	\$7,489.66 \$1,115.86	\$7,489.66 \$1,115.86	\$313.00 3.64%
VOX VANGUARD COMMUNICATION	61.000	\$8,726.66	\$7,540.82	\$7,540.82	\$78.00

Account Holdings continued on next page →

² Bank Deposit Sweep interest is the current rate. Money Market Sweep dividend is a 30-day yield.
³ Bank Deposit Sweep Accounts are FDIC insured, are not obligations of LPL Financial or SIPC, and are not available for margin purposes. See message section for further information.
⁴ Refer to the statement message titled ESTIMATED ANNUAL INCOME (EAI) AND ESTIMATED YIELD (EY) for information on how this figure is calculated.

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

2 **Cost Basis and Unrealized Gain/Loss**

- Cost basis is the money invested in that particular holding. Any purchase of additional shares or units will increase the cost basis, including shares that are acquired via dividend reinvestment.
- Unrealized gain/loss is the difference between the holding's market value and its cost basis.

3 **Purchase Cost and Investment Gain/Loss**

- Purchase cost represents only the cost of the shares or units directly purchased in this account. Shares or units acquired via dividend reinvestment do not add to the purchase cost.
- Investment gain/loss is the difference between the holding's market value and its purchase cost. Because the cost of reinvested dividends is not included in purchase cost, investment gain/loss will be different than unrealized gain/loss due to the income generated by the security. For holdings that produce income that's reinvested, purchase cost and investment gain/loss can be a better indicator of the performance of the holding.

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.

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1 Activity Summary

	Current Month 09/01 - 09/30	Quarter to Date 07/01 - 09/30	Year to Date 01/01 - 09/30
Additions			
Securities Sold or Redeemed	\$0.00	\$0.00	\$81,582.87
Cash Inflows	\$0.00	\$0.00	\$40.22
Dividends	\$138.23	\$865.85	\$1,926.00
Interest	\$0.00	\$3.86	\$14.68
Capital Gains and Distributions	\$0.00	\$0.00	\$0.00
Other Activity	\$0.00	\$0.00	\$0.00
Total Additions	\$138.23	\$869.71	\$83,563.77
Subtractions			
Securities Purchased	\$0.00	\$0.00	(\$81,863.47)
Cash Outflows	\$0.00	\$0.00	\$0.00
Reinvestments	\$0.00	\$0.00	\$0.00
Fees/Expenses ⁴	\$0.00	(\$312.29)	(\$920.50)
Other Activity	\$0.00	\$0.00	\$0.00
Total Subtractions	\$0.00	(\$312.29)	(\$82,783.97)

2 Activity Details

Income and Distributions and Reinvestments

Date	Security ID / Description	Transaction	Amount
07/02	VFH VANGUARD FINANCIALS ETF 070224 78	Cash Dividend	\$35.94
07/02	VHT VANGUARD HEALTH CARE ETF 070224 29	Cash Dividend	\$28.00
07/02	VIS VANGUARD INDUSTRIALS ETF 070224 34	Cash Dividend	\$26.80
07/02	VGT VANGUARD INFORMATION TECHNOLOGY ETF 070224 15	Cash Dividend	\$11.44
07/02	VAW VANGUARD MATERIALS ETF 070224 40	Cash Dividend	\$32.74
07/02	VPU VANGUARD UTILITIES ETF 070224 56	Cash Dividend	\$69.71
07/02	VOX VANGUARD COMMUNICATION SERVICES ETF 070224 61	Cash Dividend	\$19.81
07/02	VCR VANGUARD CONSUMER DISCRETIONARY ETF 070224 25	Cash Dividend	\$16.69

Activity Details continued on next page →

⁴ Fees and expenses include account, custodial and advisory fees assessed during the statement period. Total Advisory Fees of \$140.64 and Total Manager Fees of \$171.89 were incurred year-to-date. Your account carries an annualized Advisory Fee of 0.45%, and a Manager Fee of 0.55%.

1 Activity Summary

Tracks any cash movements and breaks transactions down by additions (inflows) and subtractions (outflows) with details. Total additions and subtractions are provided for quick reference.

2 Activity Details

Shows transaction-level information.

The example provided is merely an illustration and does not represent an actual statement or account.

1

Cash Sweep Activity

Our Cash Sweep program allows you to earn a return on the cash balances in your account by automatically investing such balances into or out of your cash sweep option. These sweep transactions represent a net amount either being transferred into or out of cash. The following section displays those transactions. These transaction amounts are not included in your activity summary as they simply convey transfers between your sweep balance and cash balance.

Date	Description	Transaction	Amount
07/02	INSURED CASH ACCOUNT	Sweep (Deposit)	\$303.69
07/03	INSURED CASH ACCOUNT	Sweep (Deposit)	\$146.64
07/08	INSURED CASH ACCOUNT	Sweep (Deposit)	\$136.88
07/10	INSURED CASH ACCOUNT	Sweep (Withdrawal)	(\$312.29)
07/31	INSURED CASH ACCOUNT	Sweep (Interest Deposit)	\$1.92
08/07	INSURED CASH ACCOUNT	Sweep (Deposit)	\$140.41
08/30	INSURED CASH ACCOUNT	Sweep (Interest Deposit)	\$1.94
09/09	INSURED CASH ACCOUNT	Sweep (Deposit)	\$138.23

2

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

Cash Sweep Activity

Displays sweep transactions in a standalone section for quick viewing of sweep deposit and withdrawal activity.

2

Messages From Your Financial Professional

Offers important messages and updates from your financial professional.

The example provided is merely an illustration and does not represent an actual statement or account.

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 informed 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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Not Insured by FDIC/NCUA or Any Other Government Agency	Not Bank/Credit Union Guaranteed	Not Bank/Credit Union Deposits or Obligations	May Lose Value
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