Account Statement Guide

How to use your Schwab Premium Statement™ to your advantage.
Gauge the pulse of the marketplace.

1 Market Monitor—This section provides market rate information that is relevant to your investments. The Schwab Money Market Fund™ and Schwab Govt Money Market Fund™ yield is the seven-day annualized yield.

2 Indices—Indices lists are popular indicators of overall market performance and allow you to compare the performance of your portfolio to them. These are not total market return indices—they don’t include reinvested dividends and distributions.
Change in Account Value is organized by cash flow activity followed by investment value changes. Activity here is detailed out further in the cash transaction summary and gain loss sections of the statement.

Credits, Debits, and Transfers reflect net transaction activity and can include items like interest earned, deposits completed, and securities purchased.

Income Reinvested is the amount of dividends and capital gains that is reinvested. Money market dividends are automatically reinvested.

Change in Value of Investments reflects the change in value that is attributed to market growth or decline. It is calculated by removing the effects of deposits, withdrawals, fees, charges, transfers, and income that has been reinvested from the Change in Account Value (Ending Value minus Starting Value).

The formula is as follows:

\[
\text{Ending Value} = \text{Starting Value} - \text{Change in Account Value}
\]

\[
\text{Change in Account Value} = \text{Deposits & Withdrawals} - \text{Dividends & Interest} - \text{Fees & Charges} - \text{Transfers} - \text{Income Reinvested}
\]

\[
\text{Change in Value of Investments} = \text{Ending Value} - \text{Starting Value}
\]
**Accrued Income** represents the total of estimated dividends and interest for your investments that has accrued but has not yet been received. Ending Value with Accrued Income is for reference only; accrued income is not included in the actual account value.

**Historical View of Account Value** provides a quick snapshot of changes over the last four quarters.

**Asset Composition** offers clear portfolio details and charts. It helps you manage risk by allowing you to continually check to see if you still have the right mix of assets for your risk tolerance and goals.

**% of Account Assets** column shows the percentage of each investment type relative to the overall value of your account. These figures correspond to the Overview pie chart to the right.

**Messaging** displays important notices about your account and your investments.
Get an overview of your income and margin account.

<table>
<thead>
<tr>
<th>Gain or (Loss) Summary</th>
<th>Income Summary</th>
<th>Cash Dividends</th>
<th>Accrued Interest Paid</th>
<th>Margin Loan Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Recaps all closing transactions that created realized gains and losses, as well as the total unrealized gains and losses for investments in your account.</td>
<td>Highlights the income generated by your account activity. Information is broken down into the current period and year to date, showing both federally taxable and tax-exempt income.</td>
<td>Includes both cash dividends and short-term capital gains, which are reported in Box 1a of IRS Form 1099 and are taxed as ordinary income. (Long-term capital gains are reported under Total Capital Gains.)</td>
<td>Interest paid during the purchase of a bond (or bonds).</td>
<td>Helps you effectively track your margin loan. Visit schwab.com/marginloans for more information on this feature.</td>
</tr>
<tr>
<td><strong>1</strong></td>
<td><strong>Funds Available to Withdraw</strong></td>
<td><strong>Securities Buying Power</strong></td>
<td><strong>Margin Loan Rates</strong></td>
<td></td>
</tr>
<tr>
<td><strong>2</strong></td>
<td><strong>Deposit Account Interest</strong></td>
<td><strong>Interest Paid on Margin Loan—This Period</strong></td>
<td><strong>Vary by Balance</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Money Funds Dividends</strong></td>
<td><strong>Interest Paid on Margin Loan—Year to Date</strong></td>
<td><strong>This Period 0.00 64,211.76 128,423.52 6.00% – 8.82%</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Cash Dividends</strong></td>
<td></td>
<td></td>
<td><strong>The opening margin loan balance for the statement period was $0.00.</strong></td>
</tr>
<tr>
<td></td>
<td><strong>Treasury Bond Interest</strong></td>
<td></td>
<td></td>
<td><strong>For more information about the margin feature, please visit schwab.com/margin. Values include any cash plus the amount available using margin borrowing.</strong></td>
</tr>
<tr>
<td></td>
<td><strong>Total Capital Gains</strong></td>
<td></td>
<td></td>
<td><strong>Retain this statement for use in conjunction with the next statement. $0.00 based on 0.00% margin interest rate charged on daily margin balances. No margin interest was charged. This equates to 0.00% annual interest rate.</strong></td>
</tr>
<tr>
<td></td>
<td><strong>Total Income</strong></td>
<td></td>
<td></td>
<td><strong>Schwab has provided gain and loss information whenever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings. Please see “Endnotes for Your Account” section for an explanation of the endnote codes and symbols on this statement.</strong></td>
</tr>
</tbody>
</table>

For illustrative purposes only.
Get a summary of your cash and sweep activity.

1. **Cash Transactions Summary** is the detailed breakdown of all activity impacting cash or sweep balances.
2. **Deposits, Investments Sold, and Dividends and Interest** shows additions or credits to cash that occurred during the period.
3. **Withdrawals, Investments Purchased, and Fees** displays the subtractions or debits to cash that occurred during the period.
4. **Starting and Ending Balance** represent the cash and sweep balances at the beginning and end of the period, to aid in reconciliation.
5. **% of Account Assets** displays the amount of the portfolio holding cash or sweep.
1. **Cost Basis** represents the amount paid for the investment, including applicable commissions, fees, and adjustments.

2. **Adjusted Cost Basis** shows the amortized cost basis (for bonds bought at a premium) or the accreted cost basis (for bonds bought at a discount).

3. **Unrealized Gain or (Loss)** is the increase (or decrease) in the value of a stock or other investment that is not realized because the investment has not been sold. It is calculated by subtracting the Cost Basis or Adjusted Cost Basis from the Market Value.

4. **Yield to Maturity** represents the average annual return on a fixed income investment, assuming the investment is held to maturity and all interest payments are reinvested at the same rate. This value is calculated based on the original cost basis and does not account for amortization and accretion.

5. **Accrued Interest** represents the interest for your fixed income holdings that has accrued but has not yet been received.
Quickly view detailed information on your current assets. (Continued)

### Investment Detail — Equities

<table>
<thead>
<tr>
<th>Equities</th>
<th>Quantity</th>
<th>Market Price</th>
<th>Market Value</th>
<th>% of Account</th>
<th>Unrealized Gain or (Loss)</th>
<th>Estimated Yield</th>
<th>Estimated Annual Income</th>
<th>Holding Days</th>
<th>Holding Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>AMERICAN MANUFACTURING 6.40% PERPETUAL MATURITY SDR M/PC SYM: ANM+M</td>
<td>600.0000</td>
<td>26.0000</td>
<td>15,600.00</td>
<td>&lt;2%</td>
<td>(2,400.00)</td>
<td>2.70%</td>
<td>96.00</td>
<td></td>
<td>Long Term</td>
</tr>
<tr>
<td>ENWORKS* SYM: ENW</td>
<td>4,050.0000</td>
<td>102.5300</td>
<td>415,246.50</td>
<td>13%</td>
<td>11,320.00</td>
<td>1.40%</td>
<td>100.00</td>
<td></td>
<td>Short Term</td>
</tr>
<tr>
<td>NATIONAL COMPUTERS* SYM: NCM</td>
<td>2,000.0000</td>
<td>125.3846</td>
<td>250,769.20</td>
<td>7%</td>
<td>52,769.20</td>
<td>0.49%</td>
<td>100.00</td>
<td></td>
<td>Long Term</td>
</tr>
<tr>
<td>TELE-OPS* SYM: OPS</td>
<td>7,000.0000</td>
<td>81.2520</td>
<td>568,763.70</td>
<td>17%</td>
<td>121,196.10</td>
<td>0.89%</td>
<td>200.00</td>
<td></td>
<td>Short Term</td>
</tr>
<tr>
<td>1 ADR REP 3 ORD</td>
<td>3,500.0000</td>
<td>70.2564</td>
<td>245,897.40</td>
<td>6%</td>
<td>38,469.50</td>
<td>0.29%</td>
<td>49</td>
<td></td>
<td>Short Term</td>
</tr>
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<td></td>
<td>Short Term</td>
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**Total Equities**

<table>
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<tr>
<th>Quantity</th>
<th>Market Price</th>
<th>Market Value</th>
<th>% of Account</th>
<th>Unrealized Gain or (Loss)</th>
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<th>Holding Period</th>
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<td>38,469.50</td>
<td>0.29%</td>
<td>49</td>
<td></td>
</tr>
<tr>
<td>Total Equities</td>
<td>1,250,379.40</td>
<td>37%</td>
<td>142,259.60</td>
<td>556.00</td>
<td>556.00</td>
<td>100.00</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Accrued Dividend:**

- **Total Cost Basis:** 725,494.10
- **Total Accrued Dividend for Equities:** 100.00

**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.

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**For illustrative purposes only.**
Find important data for tax planning and reporting.

<table>
<thead>
<tr>
<th>Short Term</th>
<th>Quantity/Par</th>
<th>Acquired/Opened</th>
<th>Sold/Closed</th>
<th>Total Proceeds</th>
<th>Cost Basis</th>
<th>Realized Gain or (Loss)</th>
</tr>
</thead>
<tbody>
<tr>
<td>NATIONAL COMPUTERS: NDM</td>
<td>50,000</td>
<td>05/24/18</td>
<td>06/10/18</td>
<td>10,533.33</td>
<td>9,881.16</td>
<td>652.17</td>
</tr>
<tr>
<td>Total Short Term</td>
<td></td>
<td></td>
<td></td>
<td>10,533.33</td>
<td>9,881.16</td>
<td>652.17</td>
</tr>
<tr>
<td>Long Term</td>
<td>Quantity/Par</td>
<td>Acquired/Opened</td>
<td>Sold/Closed</td>
<td>Total Proceeds</td>
<td>Cost Basis</td>
<td>Realized Gain or (Loss)</td>
</tr>
<tr>
<td>------------</td>
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<td>-----------------</td>
<td>-------------</td>
<td>----------------</td>
<td>------------</td>
<td>------------------------</td>
</tr>
<tr>
<td>NATIONAL COMPUTERS: NDM</td>
<td>75,000</td>
<td>09/03/91</td>
<td>06/10/18</td>
<td>15,800.00</td>
<td>12,800.00</td>
<td>3,000.00</td>
</tr>
<tr>
<td>TREASURY NOTE 7.125% 10: XX4987BBB</td>
<td>5,000,000</td>
<td>05/27/02</td>
<td>06/10/18</td>
<td>5,031.25</td>
<td>5,148.00</td>
<td>(116.75)</td>
</tr>
<tr>
<td>TREASURY NOTE 7.125% 10: XX4987BBB</td>
<td>5,000,000</td>
<td>05/27/02</td>
<td>06/10/18</td>
<td>5,031.25</td>
<td>5,148.00</td>
<td>(116.75)</td>
</tr>
<tr>
<td>Total Long Term</td>
<td></td>
<td></td>
<td></td>
<td>25,861.25</td>
<td>22,895.00</td>
<td>2,965.25</td>
</tr>
<tr>
<td>Total Realized Gain or (Loss)</td>
<td></td>
<td></td>
<td></td>
<td>36,394.58</td>
<td>32,777.16</td>
<td>3,617.42</td>
</tr>
</tbody>
</table>

Schwab has provided accurate realized gain and loss information whenever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. If all data for a given investment is not available, the investment will not be listed here.

1. **Realized Gain or (Loss)** is shown for investments you've sold during the statement period. Sold investments are removed using the accounting method set within the account. This information can assist you in tax preparation and planning. Data for each closing transaction are displayed as one record, which means that multiple closing tax lots for the same investment are combined into one record.

2. **Cost Basis** represents the amount paid for the investment, including applicable commissions, fees, and adjustments.

3. **Adjusted Cost Basis** represents the amortized cost basis (for bonds bought at a premium) or the accreted cost basis (for bonds bought at a discount).

4. **Adjusted Realized Gain or (Loss)** is the realized gain (or loss) that is calculated using the Adjusted Cost Basis.
Get a categorized view of monthly transactions.

**Transaction Detail** shows detailed transaction information, including quantities, prices, and trade and settlement dates. This helps you review monthly transactions against the Change in Account Value section.

**Purchases & Sales** represents all buy and sell transactions within the statement period.

**Deposits & Withdrawals** represents all non-securities deposits and withdrawals made, including Visa® and miscellaneous credit/debit transactions, ATM fees, journal credits from and debits made to your other Schwab accounts, and any Schwab One® checks written from your account.

**Dividends & Interest** represents dividends, interest, and capital gains distributions. It also includes miscellaneous income such as cash and non-cash liquidations, forfeitures, return of capital, and partnership distributions.

**Fees & Charges** represents all fees charged, including advised service fees and fee adjustments made to the account.

**Transfers** represents the total dollar value of investments transferred in or out of your account as of the date of the transfer.

**Bank Sweep Activity** outlines all of your transactions specific to cash sweep activity for the entire statement period. It will also show balances swept from the account (withdrawals) and amounts swept to the account (deposits). Interest will be paid once a month and appear as bank interest.
Stay up to date with pending transactions.

1. **Trades Pending Settlement** lists trades that were executed but not yet settled by the last day of the statement period.

2. **Pending Corporate Actions** lists all corporate actions that are pending (e.g., pending dividends) as of the last day of the statement period.

3. **Open Orders** lists all outstanding open orders on your account.

Note: Transactions listed in these sections are not included in the Ending Account Value.
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- Print a paper statement anytime, 24/7.
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You can also save time and paper by turning off the paper duplicates option—just go to schwab.com/paperless.
Questions?

For more information, please call **1-800-435-4000**, 24 hours a day, 7 days a week, to speak with a Schwab investment professional.

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. The names used are fictional and are not intended to reflect any existing individual or company. All examples and figures used are for illustrative purposes only and are not intended to be reflective of results that a client should expect to achieve, nor should they be construed as recommendations to buy, sell, or continue to hold any investment or investment type.

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.

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