

**LEGISLATIVE ETHICS COMMISSION**

**STATE OF NEW YORK**

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BY NB  
LEG. ETHICS COMM.

**ANNUAL STATEMENT OF FINANCIAL DISCLOSURE**

For Calendar Year 2023

1. Name John T McDonald III
  
2. (a) Title of Position Assembly Member  
 (b) Department, Agency or other Governmental Entity NYS Assembly  
 (c) Address of Present Office LOB 625 Albany NY 12247  
 (d) Office Telephone Number 518-455-4474
  
3. (a) Marital Status Married. If married, please give spouse's full name.  
Renee M McDonald  
 (b) Full name of domestic partner (if applicable).  
 \_\_\_\_\_  
 (c) List the names of all unemancipated children.  
  
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Answer each of the following questions completely, with respect to calendar year 2023, unless another period or date is otherwise specified. If additional space is needed, attach additional pages.

Whenever a "value" or "amount" is required to be reported herein, such value or amount shall be reported as being within one of the following Categories in Table I or Table II of this subdivision as called for in the question: A reporting individual shall indicate the Category by letter only.

Whenever "income" is required to be reported herein, the term "income" shall mean the aggregate net income before taxes from the source identified.

The term "calendar year" shall mean the year ending the December 31st preceding the date of filing of the annual statement.

4. (a) List any office, trusteeship, directorship, partnership, or position of any nature, whether compensated or not, held by the reporting individual with any firm, corporation, association, partnership, or other organization other than the State of New York. Include compensated honorary positions; do NOT list membership or uncompensated honorary positions. If the listed entity was licensed by any state or local agency, was regulated by any state regulatory agency or local agency, or, as a regular and significant part of the business or activity of said entity, did business with, or had matters other than ministerial matters before, any state or local agency, list the name of any such agency.

Position	Organization	State or Local Agency
President	Marra's Pharmacy	SED
Pharmacist	Marra's Pharma	SED
Board Member	Albany Convention Center	ABO
Board Member	NYS Drug Utilization Board	DFS
Board Member	Lack to Locks Passage	NYS Parks

- (b) List any office, trusteeship, directorship, partnership, or position of any nature, whether compensated or not, held by the spouse, domestic partner or unemancipated child of the reporting individual, with any firm, corporation, association, partnership, or other organization other than the State of New York. Include compensated honorary positions; do NOT list membership or uncompensated honorary positions. If the listed entity was licensed by any state or local agency, was regulated by any state regulatory agency or local agency, or, as a regular and significant part of the business or activity of said entity, did business with, or had matters other than ministerial matters before, any state or local agency, list the name of any such agency.

Position	Organization	State or Local Agency
Teacher	Lansingburgh Schools	SED

5. (a) List the name, address and description of any occupation, employment (other than the employment listed under Item 2 above), trade, business or profession engaged in by the reporting individual. If such activity was licensed by any state or local agency, was regulated by any state regulatory agency or local agency, or, as a regular and significant part of the business or activity of said entity, did business with, or had matters other than ministerial matters before, any state or local agency, list the name of any such agency.

Position	Name & Address of Organization	Description	State or Local Agency
President	Marra's Pharmacy*	President	SED
Pharmacist	Marra's Pharma*	Pharmacist	SED
* Location - 217 Remsent St Cohoes NY 12047			

(b) If the spouse, domestic partner or unemancipated child of the reporting individual was engaged in any occupation, employment, trade, business or profession which activity was licensed by any state or local agency, was regulated by any state regulatory agency or local agency, or, as a regular and significant part of the business or activity of said entity, did business with, or had matters other than ministerial matters before, any state or local agency, list the name, address and description of such occupation, employment, trade, business or profession and the name of any such agency.

Position	Name & Address of Organization	Description	State or Local Agency
Teacher	Lansingburgh Schools 55 Turnpike Drive Troy NY 12182	Teacher	SED

6. List any interest, in EXCESS of \$1,000, held by the reporting individual, such individual's spouse, domestic partner or unemancipated child, or partnership of which any such person is a member, or corporation, 10% or more of the stock of which is owned or controlled by any such person, whether vested or contingent, in any contract made or executed by a state or local agency and include the name of the entity which holds such interest and the relationship of the reporting individual or such individual's spouse, domestic partner or such child to such entity and the interest in such contract. Do NOT include bonds and notes. Do NOT list any interest in any such contract on which final payment has been made and all obligations under the contract except for guarantees and warranties have been performed, provided, however, that such an interest must be listed if there has been an ongoing dispute during the calendar year for which this statement is filed

with respect to any such guarantees or warranties. Do NOT list any interest in a contract made or executed by a local agency after public notice and pursuant to a process for competitive bidding or a process for competitive requests for proposals.

Self, Spouse, Domestic Partner or Child	Entity Which Held Interest in Contract	Relationship to Entity and Interest in Contract	Contracting State or Local Agency	Category of Value of Contract (In Table II)
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NA

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7. List any position the reporting individual held as an officer of any political party or political organization, as a member of any political party committee, or as a political party district leader. The term "party" shall have the same meaning as "party" in the election law. The term "political organization" means any party or independent body as defined in the election law or any organization that is affiliated with or a subsidiary of a party or independent body.

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8. (a) If the reporting individual practices law, is licensed by the department of state as a real estate broker or agent or practices a profession licensed by the department of education, or works as a member or employee of a firm required to register pursuant to section one-e of the legislative law as a lobbyist, describe the services rendered for which compensation was paid including a general description of the principal subject areas of matters undertaken by such individual and principal duties performed. Specifically state whether the reporting individual provides services directly to clients. Additionally, if such an individual practices with a firm or corporation and is a partner or shareholder of the firm or corporation, give a general description of principal subject areas of matters undertaken by such firm or corporation.

Pharmacist - Role is to fill prescriptions and engage in the public for community concerns/events

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(b) APPLICABLE ONLY TO NEW CLIENTS OR CUSTOMERS FOR WHOM SERVICES ARE PROVIDED ON OR AFTER JULY FIRST, TWO THOUSAND TWELVE AND BEFORE DECEMBER THIRTY-FIRST, TWO THOUSAND FIFTEEN, OR FOR NEW MATTERS FOR EXISTING CLIENTS OR CUSTOMERS WITH RESPECT TO THOSE SERVICES THAT

ARE PROVIDED ON OR AFTER JULY FIRST, TWO THOUSAND TWELVE AND BEFORE DECEMBER THIRTY-FIRST, TWO THOUSAND FIFTEEN:

If the reporting individual personally provides services to any person or entity, or works as a member or employee of a partnership or corporation that provides such services (referred to hereinafter as a "firm"), then identify each client or customer to whom the reporting individual personally provided services, or who was referred to the firm by the reporting individual, and from whom the reporting individual or his or her firm earned fees in excess of \$10,000 during the reporting period for such services rendered in direct connection with:

- (i) A contract in an amount totaling \$50,000 or more from the state or any state agency for services, materials, or property;
- (ii) A grant of \$25,000 or more from the state or any state agency during the reporting period;
- (iii) A grant obtained through a legislative initiative during the reporting period; or
- (iv) A case, proceeding, application or other matter that is not a ministerial matter before a state agency during the reporting period.

For purposes of this question, "referred to the firm" shall mean: having intentionally and knowingly taken a specific act or series of acts to intentionally procure for the reporting individual's firm or knowingly solicit or direct to the reporting individual's firm in whole or substantial part, a person or entity that becomes a client of that firm for the purposes of representation for a matter as defined in subparagraphs (i) through (iv) of this paragraph, as the result of such procurement, solicitation or direction of the reporting individual. A reporting individual need not disclose activities performed while lawfully acting pursuant to paragraphs (c), (d), (e) and (f) of subdivision seven of section seventy-three of this article.

The disclosure requirement in this question shall not require disclosure of clients or customers receiving medical or dental services, mental health services, residential real estate brokering services, or insurance brokering services from the reporting individual or his or her firm. The reporting individual need not identify any client to whom he or she or his or her firm provided legal representation with respect to investigation or prosecution by law enforcement authorities, bankruptcy, or domestic relations matters. With respect to clients represented in other matters, where disclosure of a client's identity is likely to cause harm, the reporting individual shall request an exemption from the commission on ethics and lobbying in government pursuant to section ninety-four of the executive law, provided, however, that a reporting individual who first enters public office after July first, two thousand twelve, need not report clients or customers with respect to matters for which the reporting individual or his or her firm was retained prior to entering public office.

Client

Nature of Services Provided

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**NOT APPLICABLE**

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(b-1) APPLICABLE ONLY TO NEW CLIENTS OR CUSTOMERS FOR WHOM SERVICES ARE PROVIDED ON OR AFTER DECEMBER THIRTY-FIRST, TWO THOUSAND FIFTEEN, OR FOR NEW MATTERS FOR EXISTING CLIENTS OR CUSTOMERS WITH RESPECT TO THOSE SERVICES THAT ARE PROVIDED ON OR AFTER DECEMBER THIRTY-FIRST, TWO THOUSAND FIFTEEN (FOR PURPOSES OF THIS QUESTION, "SERVICES" SHALL MEAN CONSULTATION, REPRESENTATION, ADVICE OR OTHER SERVICES):

If the reporting individual receives income from employment reportable in question 8(a) and personally provides services to any person or entity, or works as a member or employee of a partnership or corporation that provides such services (referred to hereinafter as a "firm"), the reporting individual shall identify each client or customer to whom the reporting individual personally provided services, or who was referred to the firm by the reporting individual, and from whom the reporting individual or his or her firm earned fees in excess of \$10,000 during the reporting period in direct connection with:

- (i) A contract in an amount totaling \$10,000 or more from the state or any state agency for services, materials, or property;
- (ii) A grant of \$10,000 or more from the state or any state agency during the reporting period;
- (iii) A grant obtained through a legislative initiative during the reporting period; or
- (iv) A case, proceeding, application or other matter that is not a ministerial matter before a state agency during the reporting period.

For such services rendered by the reporting individual directly to each such client, describe each matter that was the subject of such representation, the services actually provided and the payment received.

For payments received from clients referred to the firm by the reporting individual, if the reporting individual directly received a referral fee or fees for such referral, identify the client and the payment so received.

For purposes of this question, "referred to the firm" shall mean: having intentionally and knowingly taken a specific act or series of acts to intentionally procure for the reporting individual's firm or having knowingly solicited or directed to the reporting individual's firm in whole or substantial part, a person or entity that becomes a client of that firm for the purposes of representation for a matter as defined in clauses (i) through (iv) of this subparagraph, as the result of such procurement, solicitation or direction of the reporting

individual. A reporting individual need not disclose activities performed while lawfully acting in his or her capacity as provided in paragraphs (c), (d), (e) and (f) of subdivision seven of section seventy-three of this article.

Client	Matter	Nature of Services Provided	Category of Amount (In Table I)
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NA

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(b-2) APPLICABLE ONLY TO NEW CLIENTS OR CUSTOMERS FOR WHOM SERVICES ARE PROVIDED ON OR AFTER DECEMBER THIRTY-FIRST, TWO THOUSAND FIFTEEN, OR FOR NEW MATTERS FOR EXISTING CLIENTS OR CUSTOMERS WITH RESPECT TO THOSE SERVICES THAT ARE PROVIDED ON OR AFTER DECEMBER THIRTY-FIRST, TWO THOUSAND FIFTEEN (FOR PURPOSES OF THIS QUESTION, "SERVICES" SHALL MEAN CONSULTATION, REPRESENTATION, ADVICE OR OTHER SERVICES):

(i) With respect to reporting individuals who receive ten thousand dollars or more from employment or activity reportable under question 8(a), for each client or customer NOT otherwise disclosed or exempted in question 8 or 13, disclose the name of each client or customer known to the reporting individual to whom the reporting individual provided services: (A) who paid the reporting individual in excess of five thousand dollars for such services; or (B) who had been billed with the knowledge of the reporting individual in excess of five thousand dollars by the firm or other entity named in question 8(a) for the reporting individual's services.

Client	Services Actually Provided	Category of Amount (In Table I)
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NA

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FOLLOWING IS AN ILLUSTRATIVE, NON-EXCLUSIVE LIST OF EXAMPLES OF DESCRIPTIONS OF "SERVICES ACTUALLY PROVIDED":

- \* REVIEWED DOCUMENTS AND CORRESPONDENCE;
- \* REPRESENTED CLIENT (IDENTIFY CLIENT BY NAME) IN LEGAL PROCEEDING;
- \* PROVIDED LEGAL ADVICE ON CLIENT MATTER (IDENTIFY CLIENT BY NAME);
- \* CONSULTED WITH CLIENT OR CONSULTED WITH LAW PARTNERS/ASSOCIATES/MEMBERS OF FIRM ON CLIENT MATTER (IDENTIFY CLIENT BY NAME);
- \* PREPARED CERTIFIED FINANCIAL STATEMENT FOR CLIENT (IDENTIFY CLIENT BY NAME);

- \* REFERRED INDIVIDUAL OR ENTITY (IDENTIFY CLIENT BY NAME) FOR REPRESENTATION OR CONSULTATION;
- \* COMMERCIAL BROKERING SERVICES (IDENTIFY CUSTOMER BY NAME);
- \* PREPARED CERTIFIED ARCHITECTURAL OR ENGINEERING RENDERINGS FOR CLIENT (IDENTIFY CUSTOMER BY NAME);
- \* COURT APPOINTED GUARDIAN OR EVALUATOR (IDENTIFY COURT NOT CLIENT).

(ii) With respect to reporting individuals who disclosed in question 8(a) that the reporting individual did not provide services to a client but provided services to a firm or business, identify the category of amount received for providing such services and describe the services rendered.

Services Actually Provided	Category of Amount (Table I)
NA	

A reporting individual need not disclose activities performed while lawfully acting in his or her capacity as provided in paragraphs (c), (d), (e) and (f) of subdivision seven of section seventy-three of this article.

The disclosure requirement in questions (b-1) and (b-2) shall not require disclosing clients or customers receiving medical, pharmaceutical or dental services, mental health services, or residential real estate brokering services from the reporting individual or his or her firm or if federal law prohibits or limits disclosure. The reporting individual need not identify any client to whom he or she or his or her firm provided legal representation with respect to investigation or prosecution by law enforcement authorities, bankruptcy, family court, estate planning, or domestic relations matters, nor shall the reporting individual identify individuals represented pursuant to an insurance policy but the reporting individual shall in such circumstances only report the entity that provides compensation to the reporting individual; with respect to matters in which the client's name is required by law to be kept confidential (such as matters governed by the family court act) or in matters in which the reporting individual represents or provides services to minors, the client's name may be replaced with initials. To the extent that the reporting individual, or his or her firm, provided legal representation with respect to an initial public offering, and professional disciplinary rules, federal law or regulations restrict the disclosure of information relating to such work, the reporting individual shall (i) disclose the identity of the client and the services provided relating to the initial public offering to the office of court administration, who will maintain such information confidentially in a locked box; and (ii) include in his or her response to questions (b-1) and (b-2) that pursuant to this paragraph, a disclosure to the office of court administration has been made. Upon such time that the disclosure



of information maintained in the locked box is no longer restricted by professional disciplinary rules, federal law or regulation, the reporting individual shall disclose such information in an amended disclosure statement in response to the disclosure requirements in questions (b-1) and (b-2). The office of court administration shall develop and maintain a secure portal through which information submitted to it pursuant to this paragraph can be safely and confidentially stored. With respect to clients represented in other matters not otherwise exempt, the reporting individual may request an exemption to publicly disclosing the name of that client from the commission on ethics and lobbying in government pursuant to section ninety-four of the executive law, or from the office of court administration. In such application, the reporting individual shall state the following: "My client is not currently receiving my services or seeking my services in connection with:

- (i) A proposed bill or resolution in the senate or assembly during the reporting period;
- (ii) A contract in an amount totaling \$10,000 or more from the state or any state agency for services, materials, or property;
- (iii) A grant of \$10,000 or more from the state or any state agency during the reporting period;
- (iv) A grant obtained through a legislative initiative during the reporting period; or
- (v) A case, proceeding, application or other matter that is not a ministerial matter before a state agency during the reporting period."

In reviewing the request for an exemption, the commission on ethics and lobbying in government or the office of court administration may consult with bar or other professional associations and the legislative ethics commission for individuals subject to its jurisdiction and may consider the rules of professional conduct. In making its determination, the commission on ethics and lobbying in government or the office of court administration shall conduct its own inquiry and shall consider factors including, but not limited to: (i) the nature and the size of the client; (ii) whether the client has any business before the state; and if so, how significant the business is; and whether the client has any particularized interest in pending legislation and if so how significant the interest is; (iii) whether disclosure may reveal trade secrets; (iv) whether disclosure could reasonably result in retaliation against the client; (v) whether disclosure may cause undue harm to the client; (vi) whether disclosure may result in undue harm to the attorney-client relationship; and (vii) whether disclosure may result in an unnecessary invasion of privacy to the client.

The commission on ethics and lobbying in government or, as the case may be, the office of court administration shall promptly make a final determination in response to such request, which shall include an explanation for its determination. The office of court administration shall issue its final determination within three days

of receiving the request. Notwithstanding any other provision of law or any professional disciplinary rule to the contrary, the disclosure of the identity of any client or customer in response to this question shall not constitute professional misconduct or a ground for disciplinary action of any kind, or form the basis for any civil or criminal cause of action or proceeding. A reporting individual who first enters public office after January first, two thousand sixteen, need not report clients or customers with respect to matters for which the reporting individual or his or her firm was retained prior to entering public office.

(c) APPLICABLE ONLY TO NEW CLIENTS OR CUSTOMERS FOR WHOM SERVICES ARE PROVIDED ON OR AFTER DECEMBER THIRTY-FIRST, TWO THOUSAND FIFTEEN, OR FOR NEW MATTERS FOR EXISTING CLIENTS OR CUSTOMERS WITH RESPECT TO THOSE SERVICES THAT ARE PROVIDED ON OR AFTER DECEMBER THIRTY-FIRST, TWO THOUSAND FIFTEEN:

If the reporting individual receives income of ten thousand dollars or greater from any employment or activity reportable under question 8(a), identify each registered lobbyist who has directly referred to such individual a client who was successfully referred to the reporting individual's business and from whom the reporting individual or firm received a fee for services in excess of five thousand dollars. Report only those referrals that were made to a reporting individual by direct communication from a person known to such reporting individual to be a registered lobbyist at the time the referral is made. With respect to each such referral, the reporting individual shall identify the client, the registered lobbyist who has made the referral, the category of value of the compensation received and a general description of the type of matter so referred. A reporting individual need not disclose activities performed while lawfully acting pursuant to paragraphs (c), (d), (e) and (f) of subdivision seven of section seventy-three of this article. The disclosure requirements in this question shall not require disclosing clients or customers receiving medical, pharmaceutical or dental services, mental health services, or residential real estate brokering services from the reporting individual or his or her firm or if federal law prohibits or limits disclosure. The reporting individual need not identify any client to whom he or she or his or her firm provided legal representation with respect to investigation or prosecution by law enforcement authorities, bankruptcy, family court, estate planning, or domestic relations matters, nor shall the reporting individual identify individuals represented pursuant to an insurance policy but the reporting individual shall in such circumstances only report the entity that provides compensation to the reporting individual; with respect to matters in which the client's name is required by law to be kept confidential (such as matters governed by the family court act) or in matters in which the reporting individual represents or provides services to minors, the client's name may be replaced with initials. To the extent that the reporting individual, or his or her firm, provided legal representation with respect to an initial public offering, and federal law or regulations restricts the disclosure of information relating to such work, the reporting individual shall (i) disclose the identity of the client and the services provided relating to the initial public offering to the office of

court administration, who will maintain such information confidentially in a locked box; and (ii) include in his or her response a statement that pursuant to this paragraph, a disclosure to the office of court administration has been made. Upon such time that the disclosure of information maintained in the locked box is no longer restricted by federal law or regulation, the reporting individual shall disclose such information in an amended disclosure statement in response to the disclosure requirements of this paragraph. The office of court administration shall develop and maintain a secure portal through which information submitted to it pursuant to this paragraph can be safely and confidentially stored. With respect to clients represented in other matters not otherwise exempt, the reporting individual may request an exemption to publicly disclosing the name of that client from the commission on ethics and lobbying in government pursuant to section ninety-four of the executive law, or from the office of court administration. In such application, the reporting individual shall state the following: "My client is not currently receiving my services or seeking my services in connection with:

- (i) A proposed bill or resolution in the senate or assembly during the reporting period;
- (ii) A contract in an amount totaling \$10,000 or more from the state or any state agency for services, materials, or property;
- (iii) A grant of \$10,000 or more from the state or any state agency during the reporting period;
- (iv) A grant obtained through a legislative initiative during the reporting period; or
- (v) A case, proceeding, application or other matter that is not a ministerial matter before a state agency during the reporting period."

In reviewing the request for an exemption, the commission on ethics and lobbying in government or the office of court administration may consult with bar or other professional associations and the legislative ethics commission for individuals subject to its jurisdiction and may consider the rules of professional conduct. In making its determination, the commission on ethics in lobbying in government or the office of court administration shall conduct its own inquiry and shall consider factors including, but not limited to: (i) the nature and the size of the client; (ii) whether the client has any business before the state; and if so, how significant the business is; and whether the client has any particularized interest in pending legislation and if so how significant the interest is; (iii) whether disclosure may reveal trade secrets; (iv) whether disclosure could reasonably result in retaliation against the client; (v) whether disclosure may cause undue harm to the client; (vi) whether disclosure may result in undue harm to the attorney-client relationship; and (vii) whether disclosure may result in an unnecessary invasion of privacy to the client.

The commission on ethics in lobbying in government or, as the case may be, the office of court administration shall promptly make a final determination in response to such request, which shall include an explanation for its determination. The office of court

administration shall issue its final determination within three days of receiving the request. Notwithstanding any other provision of law or any professional disciplinary rule to the contrary, the disclosure of the identity of any client or customer in response to this question shall not constitute professional misconduct or a ground for disciplinary action of any kind, or form the basis for any civil or criminal cause of action or proceeding. A reporting individual who first enters public office after December thirty-first, two thousand fifteen, need not report clients or customers with respect to matters for which the reporting individual or his or her firm was retained prior to entering public office.

Client	Name of Lobbyist	Description of Matter	Category of Amount (In Table 1)
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NA

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(d) List the name, principal address and general description or the nature of the business activity of any entity in which the reporting individual or such individual's spouse or domestic partner had an investment in excess of \$1,000 excluding investments in securities and interests in real property.

NA

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9. List each source of gifts, EXCLUDING campaign contributions, in EXCESS of \$1,000, received during the reporting period for which this statement is filed by the reporting individual or such individual's spouse, domestic partner or unemancipated child from the same donor, EXCLUDING gifts from a relative. INCLUDE the name and address of the donor. The term "gifts" does not include reimbursements, which term is defined in item 10. Indicate the value and nature of each such gift.

Self, Spouse, Domestic Partner Or Child	Name of Donor	Address	Nature of Gift	Category of Value of Gift (In Table 1)
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NA

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10. Identify and briefly describe the source of any reimbursements for expenditures, EXCLUDING campaign expenditures and expenditures in connection with official duties reimbursed by the state, in EXCESS of \$1,000 from each such source. For purposes of this item, the term "reimbursements" shall mean any travel-related expenses provided by nongovernmental sources and for activities related to the reporting individual's official duties such as, speaking engagements, conferences, or factfinding events. The term "reimbursements" does NOT include gifts reported under item 9.

Source	Description
NA	

11. List the identity and value, if reasonably ascertainable, of each interest in a trust, estate or other beneficial interest, including retirement plans (other than retirement plans of the state of New York or the city of New York), and deferred compensation plans (e.g., 401, 403(b), 457, etc.) established in accordance with the internal revenue code, in which the REPORTING INDIVIDUAL held a beneficial interest in EXCESS of \$1,000 at any time during the preceding year. Do NOT report interests in a trust, estate or other beneficial interest established by or for, or the estate of, a relative.

Identity	Category of Value* (In Table II)
See Attached	

\* The value of such interest shall be reported only if reasonably ascertainable.

12. (a) Describe the terms of, and the parties to, any contract, promise, or other agreement between the reporting individual and any person, firm, or corporation with respect to the employment of such individual after leaving office or position (other than a leave of absence).

NA

(b) Describe the parties to and the terms of any agreement providing for continuation of payments or benefits to the REPORTING INDIVIDUAL in EXCESS of \$1,000 from a prior employer OTHER THAN the State. (This includes interests in or contributions to a pension fund, profit-sharing plan, or life or health insurance; buy-out agreements; severance payments; etc.)

NA

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13. List below the nature and amount of any income in EXCESS of \$1,000 from EACH SOURCE for the reporting individual and such individual's spouse or domestic partner for the taxable year last occurring prior to the date of filing. Each such source must be described with particularity. Nature of income includes, but is not limited to, all income (other than that received from the employment listed under Item 2 above) from compensated employment whether public or private, directorships and other fiduciary positions, contractual arrangements, teaching income, partnerships, honorariums, lecture fees, consultant fees, bank and bond interest, dividends, income derived from a trust, real estate rents, and recognized gains from the sale or exchange of real or other property. Income from a business or profession and real estate rents shall be reported with the source identified by the building address in the case of real estate rents and otherwise by the name of the entity and not by the name of the individual customers, clients or tenants, with the aggregate net income before taxes for each building address or entity. The receipt of maintenance received in connection with a matrimonial action, alimony and child support payments shall not be listed.

Self/ Spouse or Domestic Partner	Source	Nature	Category of Amount (In Table I)
Self	217 Remsen St LLC	Property Management	D
Self	Marra's Pharmacy Inc	Salary	G
Self	Marra's Pharma Corp	Salary	E
Spouse	Lansingburgh School	Salary	G

14. List the sources of any deferred income (not retirement income) in EXCESS of \$1,000 from each source to be paid to the reporting individual following the close of the calendar year for which this disclosure statement is filed, other than deferred compensation reported in item 11 hereinabove. Deferred income derived from the practice of a profession shall be listed in the aggregate and shall identify as the source, the name of the firm, corporation, partnership or association through which the income was derived, but shall not identify individual clients.

Source	Category of Amount (In Table I)
NA	

15. List each assignment of income in EXCESS of \$1,000, and each transfer other than to a relative during the reporting period for which this statement is filed for less than fair consideration of an interest in a trust, estate or other beneficial interest, securities or real property, by the reporting individual, in excess of \$1,000, which would otherwise be required to be reported herein and is not or has not been so reported.

Item Assigned or Transferred	Assigned or Transferred to	Category of Value (In Table I)
NA		

16. List below the type and market value of securities held by the reporting individual or such individual's spouse or domestic partner from each issuing entity in EXCESS of \$1,000 at the close of the taxable year last occurring prior to the date of filing, including the name of the issuing entity exclusive of securities held by the reporting individual issued by a professional corporation. Whenever an interest in securities exists through a beneficial interest in a trust, the securities held in such trust shall be listed ONLY IF the reporting individual has knowledge thereof except where the reporting individual or the reporting individual's spouse or domestic partner has transferred assets to such trust for his or her benefit in which event such securities shall be listed unless they are not ascertainable by the reporting individual because the trustee is under an obligation or has been instructed in writing not to disclose the contents of the trust to the reporting individual. Securities of which the reporting individual or the reporting individual's spouse or domestic partner is the owner of record but in which such

individual or the reporting individual's spouse or domestic partner has no beneficial interest shall not be listed. Indicate percentage of ownership ONLY if the reporting person or the reporting person's spouse or domestic partner holds more than five percent (5%) of the stock of a corporation in which the stock is publicly traded or more than ten percent (10%) of the stock of a corporation in which the stock is NOT publicly traded. Also list securities owned for investment purposes by a corporation more than fifty percent (50%) of the stock of which is owned or controlled by the reporting individual or such individual's spouse or domestic partner. For the purpose of this item the term "securities" shall mean mutual funds, bonds, mortgages, notes, obligations, warrants and stocks of any class, investment interests in limited or general partnerships and certificates of deposits (CDs) and such other evidences of indebtedness and certificates of interest as are usually referred to as securities. The market value for such securities shall be reported only if reasonably ascertainable and shall not be reported if the security is an interest in a general partnership that was listed in item 8 (a) or if the security is corporate stock, NOT publicly traded, in a trade or business of a reporting individual or a reporting individual's spouse or domestic partner.

Self/ Spouse or Domestic Partner	Issuing Entity	Type of Security	Percentage of corporate stock owned or controlled (if more than 5% of pub- licly traded stock, or more than 10% if stock not publicly traded, is held)	Category of Market Value as of the close of the taxable year last occurring prior to the filing of this statement (In Table II)
	Marra's Pharmacy	Stock	95.5%	E
	Self - Please see attachment to Question 11			



16-a. List below the name and market value of digital assets held by the reporting individual or such individual's spouse or domestic partner in EXCESS of \$1,000 at the close of the taxable year last occurring prior to the date of filing. Whenever an interest in digital assets exists through a beneficial interest in a trust, the digital assets held in such trust shall be listed ONLY IF the reporting individual has knowledge thereof except where the reporting individual or the reporting individual's spouse or domestic partner has transferred assets to such trust for his or her benefit in which event such digital assets shall be listed unless they are not ascertainable by the reporting individual because the trustee is under an obligation or has been instructed in writing not to disclose the contents of the trust to the reporting individual. The digital assets of which the reporting individual or the reporting individual's spouse or domestic partner is the owner of record but in which such individual or the reporting individual's spouse or domestic partner has no beneficial interest shall not be listed. Also list digital assets owned for investment purposes by a corporation more than fifty percent (50%) of the stock of which is owned or controlled by the reporting individual or such individual's spouse or domestic partner. For purposes of this subdivision, the following terms shall have the following meanings:

(a) "Digital asset" shall mean an asset that is issued, transferred, or both, using distributed ledger or blockchain technology, including, but not limited to, digital currencies, digital coins, digital non-fungible tokens or other similar assets.

(b) "Digital currency" shall mean any type of digital unit that is used as a medium of exchange or a form of digitally stored value. Virtual currency shall be broadly construed to include digital units of exchange that: (i) have a centralized repository or administrator; (ii) are decentralized and have no centralized repository or administrator; or (iii) may be created or obtained by computing, manufacturing, or other similar effort.

(c) "Distributed ledger or blockchain technology" shall mean a ledger or database that stores shared state by maintaining it across a multiplicity of devices belonging to different entities and securing it through a combination of cryptographic and consensus protocols, where the shared state serves to authenticate, record, share, and/or synchronize transactions involving digital assets or virtual currencies.

Self/ Spouse or Domestic Partner	Type of Digital Asset	Category of Market Value as of the close of the taxable year last occurring prior to the filing of this statement (In Table II)
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NA

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17. List below the location, size, general nature, acquisition date, market value and percentage of ownership of any real property in which any vested or contingent interest in EXCESS of \$1,000 is held by the reporting individual or the reporting individual's spouse or domestic partner. Also list real property owned for investment purposes by a corporation more than fifty percent (50%) of the stock of which is owned or controlled by the reporting individual or such individual's spouse or domestic partner. Do NOT list any real property which is the primary or secondary personal residence of the reporting individual or the reporting individual's spouse or domestic partner, except where there is a co-owner who is other than a relative.

Self/ Spouse/ Domestic Partner/ Corporation	Location	Size	General Nature	Acquisition Date	Percentage of Ownership	Category of Market Value In Table II)
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Self/Spouse	Palmetto Floria		Vacation Home	Oct 2023	100%	K

18. List below all notes and accounts receivable, other than from goods or services sold, held by the reporting individual at the close of the taxable year last occurring prior to the date of filing and other debts owed to such individual at the close of the taxable year last occurring prior to the date of filing, in EXCESS of \$1,000, including the name of the debtor, type of obligation, date due and the nature of the collateral securing payment of each, if any, excluding securities reported in item 16 hereinabove. Debts, notes and accounts receivable owed to the individual by a relative shall not be reported.

Name of Debtor	Type of Obligation, Date Due, and Nature of Collateral, if any	Category of Amount (In Table II)
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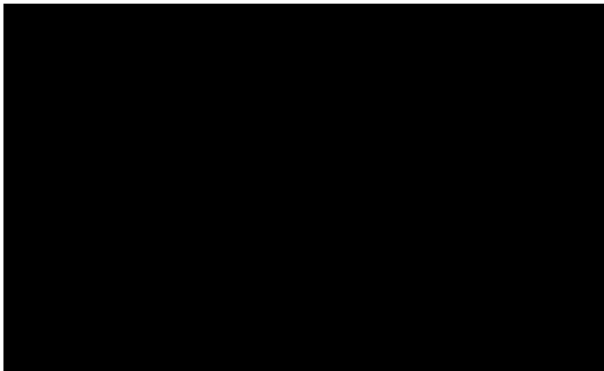
Marra's Pharma Corp	Note for Sale of Marra's Pharmacy	E
	\$1978.75/mo until 2/19/2028	

19. List below all liabilities of the reporting individual and such individual's spouse or domestic partner, in EXCESS of \$10,000 as of the date of filing of this statement, other than liabilities to a relative. Do NOT list liabilities incurred by, or guarantees made by, the reporting individual or such individual's spouse or

domestic partner or by any proprietorship, partnership or corporation in which the reporting individual or such individual's spouse or domestic partner has an interest, when incurred or made in the ordinary course of the trade, business or professional practice of the reporting individual or such individual's spouse or domestic partner. Include the name of the creditor and any collateral pledged by such individual to secure payment of any such liability. A reporting individual shall not list any obligation to pay maintenance in connection with a matrimonial action, alimony or child support payments. Any loan issued in the ordinary course of business by a financial institution to finance educational costs, the cost of home purchase or improvements for a primary or secondary residence, or purchase of a personally owned motor vehicle, household furniture or appliances shall be excluded. If any such reportable liability has been guaranteed by any third person, list the liability and name the guarantor.

Name of Creditor or Guarantor	Type of Liability and Collateral, if any	Category of Amount (In Table II)
NA		

The requirements of law relating to the reporting of financial interests are in the public interest and no adverse inference of unethical or illegal conduct or behavior will be drawn merely from compliance with these requirements.



4/7/2024  
 Date (month/day/year)

[CATEGORY OF INCOME TABLES]

TABLE I

Category A		none	
Category B	\$	1 to under	\$ 1,000
Category C	\$	1,000 to under	\$ 5,000
Category D	\$	5,000 to under	\$ 20,000
Category E	\$	20,000 to under	\$ 50,000
Category F	\$	50,000 to under	\$ 75,000
Category G	\$	75,000 to under	\$ 100,000
Category H	\$	100,000 to under	\$ 150,000
Category I	\$	150,000 to under	\$ 250,000
Category J	\$	250,000 to under	\$ 350,000
Category K	\$	350,000 to under	\$ 450,000
Category L	\$	450,000 to under	\$ 550,000
Category M	\$	550,000 to under	\$ 650,000
Category N	\$	650,000 to under	\$ 750,000
Category O	\$	750,000 to under	\$ 850,000
Category P	\$	850,000 to under	\$ 950,000
Category Q	\$	950,000 to under	\$1,050,000
Category R	\$1,050,000	to under	\$1,150,000
Category S	\$1,150,000	to under	\$1,250,000
Category T	\$1,250,000	to under	\$1,350,000
Category U	\$1,350,000	to under	\$1,450,000
Category V	\$1,450,000	to under	\$1,550,000
Category W	\$1,550,000	to under	\$1,650,000
Category X	\$1,650,000	to under	\$1,750,000
Category Y	\$1,750,000	to under	\$1,850,000
Category Z	\$1,850,000	to under	\$1,950,000
Category AA	\$1,950,000	to under	\$2,050,000
Category BB	\$2,050,000	to under	\$2,150,000
Category CC	\$2,150,000	to under	\$2,250,000
Category DD	\$2,250,000	to under	\$2,350,000
Category EE	\$2,350,000	to under	\$2,450,000
Category FF	\$2,450,000	to under	\$2,550,000
Category GG	\$2,550,000	to under	\$2,650,000
Category HH	\$2,650,000	to under	\$2,750,000
Category II	\$2,750,000	to under	\$2,850,000
Category JJ	\$2,850,000	to under	\$2,950,000
Category KK	\$2,950,000	to under	\$3,050,000
Category LL	\$3,050,000	to under	\$3,150,000
Category MM	\$3,150,000	to under	\$3,250,000
Category NN	\$3,250,000	to under	\$3,350,000
Category OO	\$3,350,000	to under	\$3,450,000
Category PP	\$3,450,000	to under	\$3,550,000
Category QQ	\$3,550,000	to under	\$3,650,000
Category RR	\$3,650,000	to under	\$3,750,000
Category SS	\$3,750,000	to under	\$3,850,000
Category TT	\$3,850,000	to under	\$3,950,000
Category UU	\$3,950,000	to under	\$4,050,000
Category VV	\$4,050,000	to under	\$4,150,000
Category WW	\$4,150,000	to under	\$4,250,000
Category XX	\$4,250,000	to under	\$4,350,000
Category YY	\$4,350,000	to under	\$4,450,000
Category ZZ	\$4,450,000	to under	\$4,550,000

Category AAA	\$4,550,000 to under \$4,650,000
Category BBB	\$4,650,000 to under \$4,750,000
Category CCC	\$4,750,000 to under \$4,850,000
Category DDD	\$4,850,000 to under \$4,950,000
Category EEE	\$4,950,000 to under \$5,050,000
Category FFF	\$5,050,000 to under \$5,150,000
Category GGG	\$5,150,000 to under \$5,250,000
Category HHH	\$5,250,000 to under \$5,350,000
Category III	\$5,350,000 to under \$5,450,000
Category JJJ	\$5,450,000 to under \$5,550,000
Category KKK	\$5,550,000 to under \$5,650,000
Category LLL	\$5,650,000 to under \$5,750,000
Category MMM	\$5,750,000 to under \$5,850,000
Category NNN	\$5,850,000 to under \$5,950,000
Category OOO	\$5,950,000 to under \$6,050,000
Category PPP	\$6,050,000 to under \$6,150,000
Category QQQ	\$6,150,000 to under \$6,250,000
Category RRR	\$6,250,000 to under \$6,350,000
Category SSS	\$6,350,000 to under \$6,450,000
Category TTT	\$6,450,000 to under \$6,550,000
Category UUU	\$6,550,000 to under \$6,650,000
Category VVV	\$6,650,000 to under \$6,750,000
Category WWW	\$6,750,000 to under \$6,850,000
Category XXX	\$6,850,000 to under \$6,950,000
Category YYY	\$6,950,000 to under \$7,050,000
Category ZZZ	\$7,050,000 to under \$7,150,000
Category AAAA	\$7,150,000 to under \$7,250,000
Category BBBB	\$7,250,000 to under \$7,350,000
Category CCCC	\$7,350,000 to under \$7,450,000
Category DDDD	\$7,450,000 to under \$7,550,000
Category EEEE	\$7,550,000 to under \$7,650,000
Category FFFF	\$7,650,000 to under \$7,750,000
Category GGGG	\$7,750,000 to under \$7,850,000
Category HHHH	\$7,850,000 to under \$7,950,000
Category IIII	\$7,950,000 to under \$8,050,000
Category JJJJ	\$8,050,000 to under \$8,150,000
Category KKKK	\$8,150,000 to under \$8,250,000
Category LLLL	\$8,250,000 to under \$8,350,000
Category MMMM	\$8,350,000 to under \$8,450,000
Category NNNN	\$8,450,000 to under \$8,550,000
Category OOOO	\$8,550,000 to under \$8,650,000
Category PPPP	\$8,650,000 to under \$8,750,000
Category QQQQ	\$8,750,000 to under \$8,850,000
Category RRRR	\$8,850,000 to under \$8,950,000
Category SSSS	\$8,950,000 to under \$9,050,000
Category TTTT	\$9,050,000 to under \$9,150,000
Category UUUU	\$9,150,000 to under \$9,250,000
Category VVVV	\$9,250,000 to under \$9,350,000
Category WWWW	\$9,350,000 to under \$9,450,000
Category XXXX	\$9,450,000 to under \$9,550,000
Category YYYY	\$9,550,000 to under \$9,650,000
Category ZZZZ	\$9,650,000 to under \$9,750,000
Category AAAAA	\$9,750,000 to under \$9,850,000
Category BBBBB	\$9,850,000 to under \$9,950,000
Category CCCCC	\$9,950,000 to under \$10,000,000
Category DDDDD	\$10,000,000 or over

TABLE II

Category A	none
Category B	\$ 1 to under \$ 1,000
Category C	\$ 1,000 to under \$ 5,000
Category D	\$ 5,000 to under \$ 20,000
Category E	\$ 20,000 to under \$ 50,000
Category F	\$ 50,000 to under \$ 75,000
Category G	\$ 75,000 to under \$ 100,000
Category H	\$ 100,000 to under \$ 150,000
Category I	\$ 150,000 to under \$ 250,000
Category J	\$ 250,000 to under \$ 500,000
Category K	\$ 500,000 to under \$ 750,000
Category L	\$ 750,000 to under \$1,000,000
Category M	\$1,000,000 to under \$1,250,000
Category N	\$1,250,000 to under \$1,500,000
Category O	\$1,500,000 to under \$1,750,000
Category P	\$1,750,000 to under \$2,000,000
Category Q	\$2,000,000 to under \$2,250,000
Category R	\$2,250,000 to under \$2,500,000
Category S	\$2,500,000 to under \$2,750,000
Category T	\$2,750,000 to under \$3,000,000
Category U	\$3,000,000 to under \$3,250,000
Category V	\$3,250,000 to under \$3,500,000
Category W	\$3,500,000 to under \$3,750,000
Category X	\$3,750,000 to under \$4,000,000
Category Y	\$4,000,000 to under \$4,250,000
Category Z	\$4,250,000 to under \$4,500,000
Category AA	\$4,500,000 to under \$4,750,000
Category BB	\$4,750,000 to under \$5,000,000
Category CC	\$5,000,000 to under \$5,250,000
Category DD	\$5,250,000 to under \$5,500,000
Category EE	\$5,500,000 to under \$5,750,000
Category FF	\$5,750,000 to under \$6,000,000
Category GG	\$6,000,000 to under \$6,250,000
Category HH	\$6,250,000 to under \$6,500,000
Category II	\$6,500,000 to under \$6,750,000
Category JJ	\$6,750,000 to under \$7,000,000
Category KK	\$7,000,000 to under \$7,250,000
Category LL	\$7,250,000 to under \$7,500,000
Category MM	\$7,500,000 to under \$7,750,000
Category NN	\$7,750,000 to under \$8,000,000
Category OO	\$8,000,000 to under \$8,250,000
Category PP	\$8,250,000 to under \$8,500,000
Category QQ	\$8,500,000 to under \$8,750,000
Category RR	\$8,750,000 to under \$9,000,000
Category SS	\$9,000,000 to under \$9,250,000
Category TT	\$9,250,000 to under \$9,500,000
Category UU	\$9,500,000 or over



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JOHN T. MCDONALD III

Please review your statement carefully. Corrections may not be accepted more than 45 days after the closing date of the statement.

**Account statement**  
 Account number: [REDACTED] Plan(s): 457(b)  
 Dates: 10/1/2023 - 12/31/2023

**Balance and performance**

**Total account balance \$950,558.44**

**Personal rate of return**

	Quarterly	1-year
457(b) Plan	10.04%	19.44%

Personal rate of return is an estimate for your account. For the period shown, the calculation considers deposits, withdrawals and performance of the investments (net of fees) in your core account. Past performance is not a guarantee of future success.

**Quarterly activity**

<b>Previous quarter ending balance</b>	<b>\$859,100.35</b>
Contributions	\$4,915.38
Rollovers/Transfers In	\$0.00
Dividends*	\$3,277.01
Investment gain/loss and Interest	\$83,308.20
Fees/Charges	-\$42.50
Withdrawals/Transfers Out	\$0.00
<b>Current quarter ending balance</b>	<b>\$950,558.44</b>

\* May include dividends, fund reimbursements and/or capital gains

**Current investments by asset class**

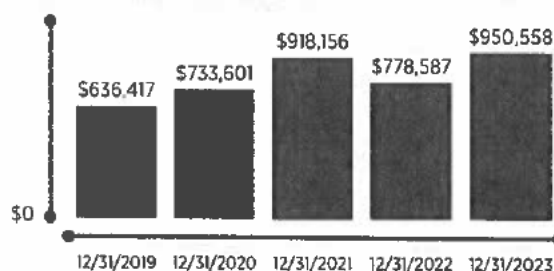
This chart shows how the money in your account is divided among the different asset classes.

Note: Due to rounding, percentages may not equal 100%.



Large cap	51.48%
Short term	15.74%
International	13.50%
Mid cap	9.72%
Small cap	9.56%

**Balance history**



Account balances are rounded to the nearest dollar and are the balances at the time your original statement was produced.

**Retirement readiness**

Based on your information, you're on track to receive

**\$14,865/mo**

in retirement starting at age 65!

Results are hypothetical and based on your most recent inputs in the My Interactive Retirement Planner™ including, but not limited to 30 years in retirement, a rate of return that is an index average based on your investment type; 2.25% annual inflation; 85% of income needed at retirement, and a 2.5% average annual salary increase. Visit your account for more information. Please note future retirement income is not guaranteed.

You may have a surplus of **\$6,486/mo**

Log in to your account at **www.nysdcp.com** to see how you can change your retirement outlook.



## Contributions and withdrawals

	Contributions				Withdrawals	
	YTD contributions	Contributions this period*	Last paycheck amount*	Contribution rate/amount	YTD withdrawals	Last withdrawal amount
Pre-Tax Contribution	\$18,842.30	\$4,915.38	\$819.23	15.00%	\$0.00	\$0.00

\*Contributions are only shown if made during this statement period.

## Total contributions and benefits since joining

	Contributions since joining	Benefits received
457(b) Plan	\$164,358.27	\$0.00

The Benefits received total does not include withdrawals prior to March 25, 2003.  
The Contributions total includes all deferrals since joining.

## Investment election

Your **investment election** is how future contributions are distributed among different investments.

457(b) Plan	Pre-Tax Contribution
BosPtrns LgCapValEq D	10.00%
Fid Gbl exUS Indx	10.00%
MSIF Emrg Mkt IS	5.00%
NYSDCB Equity Indx U/A	30.00%
NYSDCB Russ 2500 Indx U/A	10.00%
Stable Income Fund	15.00%
TRowePr Blue Chip Gr T7	10.00%
TRowePr QM US SmCap Eq I	10.00%
<b>Total</b>	<b>100%</b>

## Beneficiaries

Primary



Contingent

100%



If no person, entity, or trust is listed as a beneficiary, a beneficiary designation may still exist on file. Please note that the Administrative Service Agency does not guarantee the accuracy or completeness of any beneficiary designation(s).

Make sure your beneficiaries are the ones you want named. If you need to review and/or update, log into your account.

## Investment activity

### Pre-Tax Contribution

Investment option	Previous quarter balance	Contributions/Transfers In	Exchanges	Dividends*	Investment gain/loss & Interest*	Fees/Charges	Withdrawals/Transfers Out	Units/Shares	Units/Shares price	Current quarter balance
<b>Small cap</b>										
TRowePr QM US SmCap Eq I	\$80,174.41	\$491.52	\$0.00	\$2,133.16	\$8,111.04	-\$3.95	\$0.00	2,197.3939	41.3700	\$90,906.18
<b>International</b>										
Fid Gbl exUS Indx	\$3,052.02	\$491.52	\$0.00	\$109.03	\$233.86	-\$0.15	\$0.00	276.0142	14.0800	\$3,886.28
MSIF Emrg Mkt IS	\$36,917.85	\$245.76	\$0.00	\$1,002.27	\$2,406.43	-\$1.82	\$0.00	2,035.6494	19.9300	\$40,570.49
Pax GblEnvir Mkt Inst	\$73,452.59	\$0.00	\$0.00	\$32.55	\$10,339.61	-\$3.61	\$0.00	3,692.5612	22.7000	\$83,821.14
<b>Mid cap</b>										
NYSDCB Russ 2500 Indx U/A	\$80,995.25	\$491.52	\$0.00	\$0.00	\$10,923.97	-\$3.96	\$0.00	5,340.1979	17.3040	\$92,406.78

Investment activity (continued)

Pre-Tax Contribution (continued)

<b>Large cap</b>											
BosPtnrs LgCapValEq D	\$95,407.67	\$491.52	\$0.00	\$0.00	\$8,444.38	-\$4.71	\$0.00	2,996.5209	34.8200	\$104,338.86	
NYSDCB Equity Indx U/A	\$264,050.07	\$1,474.74	\$0.00	\$0.00	\$30,975.47	-\$13.15	\$0.00	13,422.3275	22.0891	\$296,487.13	
TRowePr Blue Chip Gr T7	\$77,220.87	\$491.52	\$0.00	\$0.00	\$10,857.44	-\$3.91	\$0.00	1,226.1653	72.2300	\$88,565.92	
<b>Short term</b>											
Stable Income Fund	\$147,829.62	\$737.28	\$0.00	\$0.00	\$1,016.00	-\$7.24	\$0.00	84,015.0826	N/A	\$149,575.66	
<b>Total</b>	<b>\$859,100.35</b>	<b>\$4,915.38</b>	<b>\$0.00</b>	<b>\$3,277.01</b>	<b>\$83,308.20</b>	<b>-\$42.50</b>	<b>\$0.00</b>			<b>\$950,558.44</b>	

Transaction details

Pay date	Effective date	Total amount	Transaction type	Money source	Investment option	Price	Units/Shares	Amount per fund
	10/10/2023	-\$10.00	Administrative Charge	Pre-Tax Contribution	BosPtnrs LgCapValEq D	32.2600	-0.0344	-\$1.11
					Fid Gbl exUS Indx	13.2500	-0.0030	-\$0.04
					MSIF Emrg Mkt IS	18.7700	-0.0229	-\$0.43
					NYSDCB Equity Indx U/A	20.1098	-0.1537	-\$3.09
					NYSDCB Russ 2500 Indx U/A	15.2342	-0.0610	-\$0.93
					Pax GblEnvir Mkt Inst	19.9600	-0.0426	-\$0.85
					Stable Income Fund	N/A	N/A	-\$1.70
					TRowePr Blue Chip Gr T7	65.4800	-0.0141	-\$0.92
					TRowePr QM US SmCap Eq I	37.8300	-0.0246	-\$0.93
	10/10/2023	-\$32.50	Asset Fee	Pre-Tax Contribution	BosPtnrs LgCapValEq D	32.2600	-0.1116	-\$3.60
					Fid Gbl exUS Indx	13.2500	-0.0083	-\$0.11
					MSIF Emrg Mkt IS	18.7700	-0.0741	-\$1.39
					NYSDCB Equity Indx U/A	20.1098	-0.5003	-\$10.06
					NYSDCB Russ 2500 Indx U/A	15.2342	-0.1989	-\$3.03
					Pax GblEnvir Mkt Inst	19.9600	-0.1383	-\$2.76
					Stable Income Fund	N/A	N/A	-\$5.54
					TRowePr Blue Chip Gr T7	65.4800	-0.0457	-\$2.99
					TRowePr QM US SmCap Eq I	37.8300	-0.0798	-\$3.02
10/11/2023	10/11/2023	\$819.23	Deferral	Pre-Tax Contribution	BosPtnrs LgCapValEq D	32.3800	2.5300	\$81.92
					Fid Gbl exUS Indx	13.3100	6.1548	\$81.92
					MSIF Emrg Mkt IS	18.9200	2.1649	\$40.96
					NYSDCB Equity Indx U/A	20.1971	12.1696	\$245.79
					NYSDCB Russ 2500 Indx U/A	15.2570	5.3693	\$81.92
					Stable Income Fund	N/A	N/A	\$122.88
					TRowePr Blue Chip Gr T7	66.0100	1.2410	\$81.92
					TRowePr QM US SmCap Eq I	37.8200	2.1660	\$81.92
10/25/2023	10/25/2023	\$819.23	Deferral	Pre-Tax Contribution	BosPtnrs LgCapValEq D	30.9300	2.6486	\$81.92
					Fid Gbl exUS Indx	12.7300	6.4352	\$81.92
					MSIF Emrg Mkt IS	18.2500	2.2444	\$40.96
					NYSDCB Equity Indx U/A	19.3250	12.7188	\$245.79
					NYSDCB Russ 2500 Indx U/A	14.2362	5.7543	\$81.92
					Stable Income Fund	N/A	N/A	\$122.88
					TRowePr Blue Chip Gr T7	62.7000	1.3065	\$81.92
					TRowePr QM US SmCap Eq I	35.1500	2.3306	\$81.92
	11/7/2023	\$32.55	Fund Reimbursement	Pre-Tax Contribution	Pax GblEnvir Mkt Inst	19.6400	1.6572	\$32.55
11/8/2023	11/8/2023	\$819.23	Deferral	Pre-Tax Contribution	BosPtnrs LgCapValEq D	31.6600	2.5875	\$81.92
					Fid Gbl exUS Indx	13.2000	6.2061	\$81.92
					MSIF Emrg Mkt IS	18.9200	2.1649	\$40.96
					NYSDCB Equity Indx U/A	20.2380	12.1450	\$245.79
					NYSDCB Russ 2500 Indx U/A	14.7725	5.5454	\$81.92
					Stable Income Fund	N/A	N/A	\$122.88
					TRowePr Blue Chip Gr T7	67.0900	1.2210	\$81.92
					TRowePr QM US SmCap Eq I	36.6600	2.2346	\$81.92
11/22/2023	11/22/2023	\$819.23	Deferral	Pre-Tax Contribution	BosPtnrs LgCapValEq D	32.6800	2.5067	\$81.92
					Fid Gbl exUS Indx	13.7300	5.9665	\$81.92
					MSIF Emrg Mkt IS	19.5000	2.1005	\$40.96
					NYSDCB Equity Indx U/A	21.0669	11.6671	\$245.79
					NYSDCB Russ 2500 Indx U/A	15.4576	5.2997	\$81.92
					Stable Income Fund	N/A	N/A	\$122.88
					TRowePr Blue Chip Gr T7	70.2000	1.1670	\$81.92
					TRowePr QM US SmCap Eq I	38.4300	2.1317	\$81.92

### Transaction details (continued)

Pay date	Effective date	Total amount	Transaction type	Money source	Investment option	Price	Units/ Shares	Amount per fund
12/6/2023	12/6/2023	\$819.23	Deferral	Pre-Tax Contribution	BosPtnrs LgCapValEq D	32.7300	2.5029	\$81.92
					Fid Gbl exUS Indx	13.7800	5.9448	\$81.92
					MSIF Emrg Mkt IS	19.3600	2.1157	\$40.96
					NYSDCB Equity Indx U/A	21.0473	11.6780	\$245.79
					NYSDCB Russ 2500 Indx U/A	15.9528	5.1351	\$81.92
					Stable Income Fund	N/A	N/A	\$122.88
					TRowePr Blue Chip Gr T7	69.1200	1.1852	\$81.92
					TRowePr QM US SmCap Eq I	39.0900	2.0957	\$81.92
					12/15/2023	\$2,133.16	Capital Gain	Pre-Tax Contribution
12/15/2023	\$1,111.30	Reinvested Dividend	Pre-Tax Contribution	Fid Gbl exUS Indx	13.7300	7.9408	\$109.03	
				MSIF Emrg Mkt JS	19.3600	51.7702	\$1,002.27	
12/20/2023	12/20/2023	\$819.23	Deferral	Pre-Tax Contribution	BosPtnrs LgCapValEq D	34.1100	2.4016	\$81.92
					Fid Gbl exUS Indx	13.6800	5.9883	\$81.92
					MSIF Emrg Mkt IS	19.2200	2.1311	\$40.96
					NYSDCB Equity Indx U/A	21.7525	11.2994	\$245.79
					NYSDCB Russ 2500 Indx U/A	16.9406	4.8357	\$81.92
					Stable Income Fund	N/A	N/A	\$122.88
					TRowePr Blue Chip Gr T7	71.3500	1.1481	\$81.92
					TRowePr QM US SmCap Eq I	40.2800	2.0338	\$81.92

### Important disclosures

Account Executives are registered representatives of Nationwide Investment Services Corporation, member FINRA.

Distributions of contributions and earnings from the Roth account are tax free if contributions have been in the Roth elective deferral account for a period of at least five (5) tax years and the participant is at least 59½ years old at the time of the distribution.

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Contributory IRA of  
**JOHN T MC DONALD**  
**CHARLES SCHWAB & CO INC CUST**  
**IRA CONTRIBUTORY**

Account Number  
 [REDACTED]

Statement Period  
**December 1-31, 2023**

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**Your Independent Investment Manager and/or Advisor**

**BOUCHEY FINANCIAL GROUP LTD**  
 1819 FIFTH AVENUE  
 TROY NY 12180-3364  
 1 (518) 720-3333

*The custodian of your brokerage account is: Charles Schwab & Co., Inc.*

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JOHN T MC DONALD  
 CHARLES SCHWAB & CO INC CUST  
 IRA CONTRIBUTORY



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## 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 (including balances held at a Depository Institution) you should verify its content with this statement.

**AIP (Automatic Investment Plan) Customers:** Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request.

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

**Bank Sweep and Bank Sweep for Benefit Plans Features:** 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 bank sweep features constitute direct obligations of one or more FDIC insured banks ("Affiliated Banks") that are affiliated with Schwab and are not obligations of Schwab. Funds swept to Affiliated Banks are eligible for deposit insurance from the FDIC up to the applicable limits for each bank for funds held in the same insurable 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 bank sweep feature(s) in your account, please refer to the Cash Features Disclosure Statement available 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:** For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that may differ from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Affiliated Banks. 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. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the bank sweep feature(s), interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month.

If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage account is less than \$.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than \$.005.

**Margin Account Customers:** This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection.

Securities purchased on margin are Schwab's collateral for the loan to you. It is important that you fully understand the risks involved in trading securities on margin. These risks include:

- You can lose more funds than you deposit in the margin account.
- Schwab can force the sale of securities or other assets in any of your account(s) to maintain the required account equity without contacting you.
- You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call.
- Schwab can increase both its "house" maintenance margin requirements and the maintenance margin requirements for your Account at any time without advance written notice to you.

**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. Assets Not Held at Schwab are not held in your Account or covered by the Account's SIPC account protection and are not otherwise in Schwab's custody and are being provided as a courtesy to you. Information on Assets Not Held at Schwab, including but not limited to valuations, is reported solely based on information you provide to Schwab. Schwab can neither validate nor certify the existence of Assets Not Held at Schwab or the accuracy, completeness or timeliness of the information about Assets Not Held at Schwab, whether provided by you or otherwise. Descriptions of Assets Not Held at Schwab may be abbreviated or truncated. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report their most current price and are indicated as Stale Price. Certain Limited Partnership (direct participation programs) and unlisted Real Estate Investment Trust (REIT) securities, for which you may see a value on your monthly Account statement that reflects the issuer's appraised estimated value, are not listed on a national securities exchange, and are generally illiquid. Even if you are able to sell such securities, the price received may be less than the per share appraised estimated value provided in the account statement.

**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 by 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.

**Schwab Sweep Money Funds:** Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary. If on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than 1/2 of 1 cent (\$.005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$0.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower.

**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 Bank Sweep and Bank Sweep for Benefit Plans features. Please see your Cash Feature Disclosure Statement for more information on insurance coverage. **Yield to Maturity:** This is the actual average annual return on a note if held to maturity.

**Gain (or Loss):** Unrealized Gain (or Loss) and Realized Gain (or Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information has been provided on this statement at the request of your Advisor, if applicable. This information is not a solicitation or a recommendation to buy or sell. Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS.

**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.) If you're a client of an independent investment advisor, call us at 800-515-2157. 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.

**IN CASE OF COMPLAINTS:** If you have a complaint regarding your Schwab statement, products or services, please write to the Client Advocacy Team at Charles Schwab & Co., Inc., Attention: Client Advocacy Team, 211 Main St., San Francisco, CA 94105, USA, or call Schwab Signature Alliance at 800-515-2157.

**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 Charles Schwab Bank are affiliates of each other and subsidiaries of the Charles Schwab Corporation.

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Contributory IRA of  
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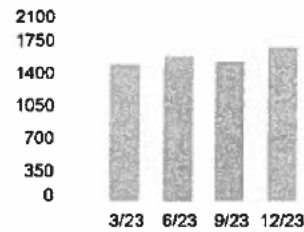
Account Number  
 [REDACTED]

Statement Period  
**December 1-31, 2023**

**Account Value as of 12/31/2023: \$ 1,654,877.35**

**Change in Account Value**

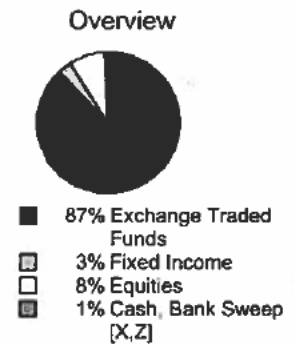
	This Period	Year to Date	Account Value [in Thousands]
<b>Starting Value</b>	<b>\$ 1,583,274.90</b>	<b>\$ 1,387,554.67</b>	
Credits	6,084.59	29,122.15	
Debits	0.00	(14,654.00)	
Transfer of Securities (In/Out)	0.00	0.00	
Income Reinvested	0.00	0.00	
Change in Value of Investments	65,517.86	252,854.53	
<b>Ending Value on 12/31/2023</b>	<b>\$ 1,654,877.35</b>	<b>\$ 1,654,877.35</b>	
<i>Accrued Income<sup>d</sup></i>	<i>765.74</i>		
<b>Ending Value with Accrued Income<sup>d</sup></b>	<b>\$ 1,655,643.09</b>		
<b>Total Change in Account Value</b>	<b>\$ 71,602.45</b>	<b>\$ 267,322.68</b>	
<i>Total Change with Accrued Income<sup>d</sup></i>	<i>\$ 72,368.19</i>		



**CALIFORNIA RESIDENTS**  
 If your total payments of interest and interest dividends on federally tax-exempt non-California municipal bonds were \$10 or greater and you or your Partnership had a California address as of 12/31, Schwab will report this information to the California Franchise Tax Board each tax year, per state statute. 1223-3LZ0

**Asset Composition**

	Market Value	% of Account Assets
Cash and Bank Sweep <sup>X,Z</sup>	\$ 23,192.29	1%
Fixed Income	49,462.03	3%
Equities	138,214.74	8%
Exchange Traded Funds	1,444,008.29	87%
<b>Total Assets Long</b>	<b>\$ 1,654,877.35</b>	
<b>Total Account Value</b>	<b>\$ 1,654,877.35</b>	<b>100%</b>



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	Gain or (Loss) on Investments Sold	Unrealized Gain or (Loss)
<b>Gain or (Loss) Summary</b>	<b>This Period</b>	
<b>All Investments</b>	\$0.00	\$324,758.31

*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.*

<b>Income Summary</b>	This Period	Year To Date
Bank Sweep Interest	6.50	63.01
Cash Dividends	6,078.09	27,599.03
Treasury Bond Interest	0.00	839.37
<b>Total Income</b>	<b>6,084.59</b>	<b>28,501.41</b>
Accrued Interest Paid	0.00	(584.92)

<b>Cash Transactions Summary</b>	This Period	Year to Date
<b>Starting Cash*</b>	<b>\$ 17,107.70</b>	<b>\$ 18,725.37</b>
Deposits and other Cash Credits	0.00	0.00
Investments Sold	0.00	281,223.93
Dividends and Interest	6,084.59	29,122.15
Withdrawals and other Debits	0.00	0.00
Investments Purchased	0.00	(291,225.16)
Fees and Charges	0.00	(14,654.00)
<b>Total Cash Transaction Detail</b>	<b>6,084.59</b>	<b>4,466.92</b>
<b>Ending Cash*</b>	<b>\$ 23,192.29</b>	<b>\$ 23,192.29</b>

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





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**Investment Detail - Cash and Bank Sweep**

	Starting Balance	Ending Balance	% of Account Assets
<b>Cash</b>			
Cash	0.00	500.31	<1%
<b>Total Cash</b>	<b>0.00</b>	<b>500.31</b>	<b>&lt;1%</b>
<b>Bank Sweep</b>	<b>Starting Balance</b>	<b>Ending Balance</b>	<b>% of Account Assets</b>
CHARLES SCHWAB BANK	17,107.70	22,691.98	1%
<b>Total Bank Sweep <sup>x,z</sup></b>	<b>17,107.70</b>	<b>22,691.98</b>	<b>1%</b>
<b>Total Cash and Bank Sweep</b>		<b>23,192.29</b>	<b>1%</b>

**Investment Detail - Fixed Income**

	Par	Market Price	Market Value	Adjusted Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Annual Income
<b>U.S. Treasuries</b>			<i>Cost Basis</i>				Yield to Maturity
US TREASU NT 2.875%05/28	17,000.0000	95.93750	16,309.38	15,966.06	<1%	343.32	488.75
UST NOTE DUE 05/15/28 CUSIP: 9128284N7			15,966.06				4.27%
							<b>Accrued Interest: 63.11</b>
US TREASUR NT 3.5%01/30	17,000.0000	97.90625	16,644.06	16,362.50	1%	281.56	595.00
UST NOTE DUE 01/31/30 CUSIP: 91282CGJ4			16,362.50				4.15%
							<b>Accrued Interest: 248.99</b>

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.



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**Investment Detail - Fixed Income (continued)**

	Par	Market Price	Market Value <i>Cost Basis</i>	Adjusted Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Annual Income Yield to Maturity
<b>U.S. Treasuries</b> (continued)							
US TREASUR NT 3.5%02/33	17,000.0000	97.10937	16,508.59	16,338.53	<1%	170.06	595.00
UST NOTE DUE 02/15/33 CUSIP: 91282CGM7			16,338.53				3.99%
							<i>Accrued Interest: 224.74</i>
<b>Total U.S. Treasuries</b>	<b>51,000.0000</b>		<b>49,462.03</b>	<b>48,667.09</b>	<b>3%</b>	<b>794.94</b>	<b>1,678.75</b>
			<i>Total Cost Basis:</i>	<b>48,667.09</b>			
						<i>Total Accrued Interest for U.S. Treasuries: 536.84</i>	
<b>Total Fixed Income</b>	<b>51,000.0000</b>		<b>49,462.03</b>	<b>48,667.09</b>	<b>3%</b>	<b>794.94</b>	<b>1,678.75</b>
			<i>Total Cost Basis:</i>	<b>48,667.09</b>			

*Accrued Interest represents the interest that would be received if the fixed income investment was sold prior to the coupon payment.  
 Yield to Maturity is the actual average annual return on a note if held to maturity.*

**Investment Detail - Equities**

	Quantity	Market Price	Market Value <i>Cost Basis</i>	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
<b>Equities</b>							
AMAZON.COM INC SYMBOL: AMZN	380.0000	151.94000	57,737.20 <i>61,459.16</i>	3%	(3,721.96)	N/A	N/A



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**Investment Detail - Equities (continued)**

	Quantity	Market Price	Market Value <i>Cost Basis</i>	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
<b>Equities (continued)</b>							
APPLE INC SYMBOL: AAPL	418.0000	192.53000	80,477.54 66,602.28	5%	13,875.26	0.49%	401.28
<b>Total Equities</b>	<b>798.0000</b>		<b>138,214.74</b>	<b>8%</b>	<b>10,153.30</b>		<b>401.28</b>
		<b>Total Cost Basis:</b>	<b>128,061.44</b>				

**Investment Detail - Exchange Traded Funds**

	Quantity	Market Price	Market Value <i>Cost Basis</i>	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
<b>Exchange Traded Funds</b>							
DIMENSIONAL U S SMALL CAP ETF SYMBOL: DFAS	1,195.0000	59.62000	71,245.90 71,132.21	4%	113.69	1.13%	810.91
DIMENSIONAL US HIGH PROFTBLTY ETF SYMBOL: DUHP	3,416.0000	28.61000	97,731.76 84,056.43	6%	13,675.33	N/A	N/A
FT CBOE VEST US EQY DEEP BUFFER ETF SYMBOL: DJUL	877.0000	36.49920	32,009.80 29,616.29	2%	2,393.51	N/A	N/A
FT CBOE VST US EQY ENH AND MDRT ETF SYMBOL: XDEC	2,664.0000	34.03000	90,655.92 80,171.64	5%	10,484.28	N/A	N/A
INVSC QQQ TRUST SRS 1 ETF IV SYMBOL: QQQ	619.0000	409.52000	253,492.88 102,755.48	15%	150,737.40	0.78%	2,001.25
							<b>Accrued Dividend: 133.60</b>



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**Investment Detail - Exchange Traded Funds (continued)**

	Quantity	Market Price	Market Value <i>Cost Basis</i>	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
<b>Exchange Traded Funds</b>							
<b>INVSC SP 500 EQUAL</b> WEIGHT TECH ETF SYMBOL: RSPT	2,100.0000	32.64000	68,544.00 49,674.51	4%	18,869.49	0.57%	396.14
<b>ISHARES CORE US</b> AGGREGATE BOND ETF SYMBOL: AGG	369.0000	99.25000	36,623.25 38,088.18	2%	(1,464.93)	3.41%	1,250.22
<b>JPMORGAN EQUITY PREMIUM</b> INCOME ETF SYMBOL: JEPI	928.0000	54.98000	51,021.44 54,449.89	3%	(3,428.45)	8.51%	4,345.82
<b>SCHWAB SHORT TERM US</b> TREASURY ETF SYMBOL: SCHO	655.0000	48.45000	31,734.75 31,571.00	2%	163.75	3.87%	1,230.88
<b>SCHWAB US BROAD MARKET</b> ETF SYMBOL: SCHB	4,526.0000	55.67000	251,962.42 180,049.20	15%	71,913.22	1.61%	4,060.73
<b>SCHWAB US DIVIDEND</b> EQUITY ETF SYMBOL: SCHD	1,513.0000	76.13000	115,184.69 104,578.26	7%	10,606.43	3.90%	4,492.40
<b>SCHWAB 5 10 YEAR CORP</b> BOND ETF SYMBOL: SCHI	401.0000	44.94000	18,020.94 16,617.44	1%	1,403.50	4.49%	809.86
<b>SELECT SECTOR HEALTH</b> CARE SPDR ETF SYMBOL: XLV	938.0000	136.38000	127,924.44 119,569.40	8%	8,355.04	1.75%	2,242.66
<b>SPDR FUND CONSUMER</b> STAPLES ETF SYMBOL: XLP	1,228.0000	72.03000	88,452.84 85,296.63	5%	3,156.21	2.97%	2,635.02



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Statement Period  
**December 1-31, 2023**

**Investment Detail - Exchange Traded Funds (continued)**

Exchange Traded Funds	Quantity	Market Price	Market Value Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
<b>SPDR S&amp;P 500 ETF</b> SYMBOL: SPY	50.0000	475.31000	23,765.50 3,887.69 <sup>a</sup>	1%	19,877.81	1.33%	316.63
<b>SPDR SSGA ULTRA SHORT TERM BOND ETF</b> SYMBOL: ULST	451.0000	40.38000	18,211.38 18,143.73	1%	67.65	5.43%	990.46
<b>VANGUARD MID CAP ETF</b> SYMBOL: VO	216.0000	232.64000	50,250.24 43,925.76	3%	6,324.48	2.03%	1,022.46
<b>VGRD STC ETF DV</b> SYMBOL: VCSH	222.0000	77.37000	17,176.14 16,614.48	1%	561.66	3.58%	615.92
<b>Total Exchange Traded Funds</b>	<b>22,368.0000</b>		<b>1,444,008.29</b>	<b>87%</b>	<b>313,810.07</b>		<b>27,221.36</b>
			<b>Total Cost Basis:</b>				<b>1,130,198.22</b>

*Accrued Dividend: 95.30*

**Total Accrued Dividend for Exchange Traded Funds: 228.90**

*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.*

<b>Total Investment Detail</b>	<b>1,654,877.35</b>
<b>Total Account Value</b>	<b>1,654,877.35</b>
<b>Total Cost Basis</b>	<b>1,306,926.75</b>



Contributory IRA of  
**JOHN T MC DONALD**  
**CHARLES SCHWAB & CO INC CUST**  
**IRA CONTRIBUTORY**

Account # [REDACTED]

Statement Period  
**December 1-31, 2023**

**Transaction Detail - Dividends & Interest (including Money Market Fund dividends reinvested)**

Transaction Process				
Date	Date	Activity	Description	Credit/(Debit)
12/06/23	12/06/23	Cash Dividend	JPMORGAN EQUITY PREMIUM: JEPI	362.15
12/06/23	12/06/23	Cash Dividend	VGRD STC ETF DV: VCSH	48.04
12/07/23	12/07/23	Cash Dividend	ISHARES CORE US: AGG	100.97
12/07/23	12/07/23	Cash Dividend	SCHWAB SHORT TERM US: SCHO	118.36
12/07/23	12/07/23	Cash Dividend	SCHWAB 5 10 YEAR CORP: SCHI	80.64
12/07/23	12/07/23	Cash Dividend	SPDR SSGA ULTRA SHORT: ULST	74.43
12/11/23	12/11/23	Cash Dividend	SCHWAB US BROAD MARKET: SCHB	1,015.18
12/11/23	12/11/23	Cash Dividend	SCHWAB US DIVIDEND: SCHD	1,123.10
12/15/23	12/18/23	Bank Interest <sup>X,Z</sup>	BANK INT 111623-121523: SCHWAB BANK	6.50
12/20/23	12/20/23	Cash Dividend	ISHARES CORE US: AGG	104.19
12/21/23	12/21/23	Cash Dividend	SCHWAB SHORT TERM US: SCHO	102.57
12/21/23	12/21/23	Cash Dividend	SCHWAB 5 10 YEAR CORP: SCHI	67.49
12/21/23	12/21/23	Cash Dividend	SELECT SECTOR HEALTH: XLV	560.67
12/21/23	12/21/23	Cash Dividend	SPDR FUND CONSUMER: XLP	658.76
12/22/23	12/22/23	Cash Dividend	DIMENSIONAL U S SMALL: DFAS	202.73
12/22/23	12/22/23	Cash Dividend	DIMENSIONAL US HIGH: DUHP	469.98
12/22/23	12/22/23	Cash Dividend	INVSC SP 500 EQUAL: RSPT	99.04
12/22/23	12/22/23	Cash Dividend	SPDR SSGA ULTRA SHORT: ULST	82.54
12/27/23	12/27/23	Cash Dividend	VANGUARD MID CAP ETF: VO	255.61
12/28/23	12/28/23	Cash Dividend	VGRD STC ETF DV: VCSH	51.33
12/29/23	12/29/23	Cash Dividend	INVSC QQQ TRUST SRS 1: QQQ	500.31
<b>Total Dividends &amp; Interest</b>				<b>6,084.59</b>
<b>Total Transaction Detail</b>				<b>6,084.59</b>



Contributory IRA of  
**JOHN T MC DONALD**  
**CHARLES SCHWAB & CO INC CUST**  
**IRA CONTRIBUTORY**

Account Number  
 [REDACTED]

Statement Period  
**December 1-31, 2023**

**Bank Sweep Activity**

Transaction Date	Transaction	Description	Withdrawal	Deposit	Balance <sup>x,z</sup>
<b>Opening Balance <sup>x,z</sup></b>					<b>17,107.70</b>
12/07/23	Auto Transfer	BANK CREDIT FROM BROKERAGE <sup>x</sup>		410.19	17,517.89
12/08/23	Auto Transfer	BANK CREDIT FROM BROKERAGE <sup>x</sup>		374.40	17,892.29
12/12/23	Auto Transfer	BANK CREDIT FROM BROKERAGE <sup>x</sup>		2,138.28	20,030.57
12/15/23	Interest Paid <sup>x,z</sup>	BANK INTEREST - CHARLES SCHWAB BANK		6.50	20,037.07
12/21/23	Auto Transfer	BANK CREDIT FROM BROKERAGE <sup>x</sup>		104.19	20,141.26
12/22/23	Auto Transfer	BANK CREDIT FROM BROKERAGE <sup>x</sup>		1,389.49	21,530.75
12/26/23	Auto Transfer	BANK CREDIT FROM BROKERAGE <sup>x</sup>		854.29	22,385.04
12/28/23	Auto Transfer	BANK CREDIT FROM BROKERAGE <sup>x</sup>		255.61	22,640.65
12/29/23	Auto Transfer	BANK CREDIT FROM BROKERAGE <sup>x</sup>		51.33	22,691.98
<b>Total Activity</b>			<b>0.00</b>	<b>5,584.28</b>	
<b>Ending Balance <sup>x,z</sup></b>					<b>22,691.98</b>

Bank Sweep: Interest Rate as of 12/29/23 was 0.45%. <sup>z</sup>

**Pending Corporate Actions**

	Transaction	Quantity	Payable Date	Rate per Share	Share Distribution	Cash Distribution
INVSC QQQ TRUST SRS 1	Special Dividend	619.0000	01/15/24	0.2158		133.60
SPDR S&P 500 ETF	Cash Dividend	50.0000	01/31/24	1.9060		95.30
<b>Total Pending Corporate Actions</b>						<b>228.90</b>

Pending transactions are not included in account value.



Contributory IRA of  
**JOHN T MC DONALD**  
**CHARLES SCHWAB & CO INC CUST**  
**IRA CONTRIBUTORY**



Statement Period  
**December 1-31, 2023**

**Contribution Summary**

	2022	2023
Traditional IRA	0.00	0.00
<b>Year To Date Total</b>	<b>0.00</b>	<b>0.00</b>

**Endnotes For Your Account**

Symbol Endnote Legend

- a Data for this holding has been edited or provided by the advisor.
- d Accrued income is the sum of the total accrued interest and/or accrued dividends on positions held in your brokerage account, but the income and/or dividends have not been received into your account and Schwab makes no representation that they will. Accrued amounts are not covered by SIPC account protection until actually received and held in the account.
- X Bank Sweep deposits are held at FDIC-insured bank(s) ("Banks") that are affiliated with Charles Schwab & Co., Inc.
- Z For Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its affiliated banks. 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.

Schwab Institutional is a division of Charles Schwab & Co., Inc., and provides back office brokerage and related services to independent investment advisors and retirement plan providers. Schwab is a registered broker-dealer and is not affiliated with your Investment Advisor whose name appears on this statement ("Advisors") except in the case of Charles Schwab Investment Advisory, Inc. ("CSIA"), Schwab Private Client Investment Advisory, Inc. ("SPCIA"), or an affiliated company that may act as the investment advisor on a fund. Schwab neither endorses nor recommends any particular Advisor or its investment strategy and has no responsibility to monitor trading by any Advisor in your Account. Schwab has not verified any statement accompanying any Advisor's logo appearing on this statement. Not all of these products and services may benefit your Account, and Schwab may provide them to Advisors on the Advisor's commitment to place a certain amount of its clients' assets in brokerage accounts at Schwab within a certain period of time. This commitment could influence an Advisor's recommendation or requirement that its clients establish brokerage accounts at Schwab. For questions about this statement, or if there is a change in your financial situation, investment objectives, or risk profile, please contact your Independent Investment Manager and/or Advisor.





Schwab One® Account of  
**JOHN T MC DONALD &  
RENEE M MC DONALD JT TEN**

Account Number  
[REDACTED]

Statement Period  
**December 1-31, 2023**

Need help reading this statement?  
Visit [www.schwab.com/StatementGuide](http://www.schwab.com/StatementGuide) for more information.

### Your Independent Investment Manager and/or Advisor

BOUCHEY FINANCIAL GROUP LTD  
1819 FIFTH AVENUE  
TROY NY 12180-3364  
1 (518) 720-3333

*The custodian of your brokerage account is: Charles Schwab & Co., Inc.*

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JOHN T MC DONALD &  
RENEE M MC DONALD JT TEN



**bouchey**  
FINANCIAL GROUP, Ltd.



Your Independent Investment Advisor is not affiliated with or an agent of Schwab and Schwab does not supervise or endorse your Advisor.

## 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 (including balances held at a Depository Institution) you should verify its content with this statement.

**AIP (Automatic Investment Plan) Customers:** Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request.

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

**Bank Sweep and Bank Sweep for Benefit Plans Features:** 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 bank sweep features constitute direct obligations of one or more FDIC insured banks ("Affiliated Banks") that are affiliated with Schwab and are not obligations of Schwab. Funds swept to Affiliated Banks are eligible for deposit insurance from the FDIC up to the applicable limits for each bank for funds held in the same insurable 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 bank sweep feature(s) in your account, please refer to the Cash Features Disclosure Statement available 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:** For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that may differ from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Affiliated Banks. 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. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the bank sweep feature(s), interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month.

If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage account is less than \$.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than \$.005.

**Margin Account Customers:** This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection.

Securities purchased on margin are Schwab's collateral for the loan to you. It is important that you fully understand the risks involved in trading securities on margin. These risks include:

- You can lose more funds than you deposit in the margin account.
- Schwab can force the sale of securities or other assets in any of your account(s) to maintain the required account equity without contacting you.
- You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call.
- Schwab can increase both its "house" maintenance margin requirements and the maintenance margin requirements for your Account at any time without advance written notice to you.

**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. Assets Not Held at Schwab are not held in your Account or covered by the Account's SIPC account protection and are not otherwise in Schwab's custody and are being provided as a courtesy to you. Information on Assets Not Held at Schwab, including but not limited to valuations, is reported solely based on information you provide to Schwab. Schwab can neither validate nor certify the existence of Assets Not Held at Schwab or the accuracy, completeness or timeliness of the information about Assets Not Held at Schwab, whether provided by you or otherwise. Descriptions of Assets Not Held at Schwab may be abbreviated or truncated. 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. Certain Limited Partnership (direct participation programs) and unlisted Real Estate Investment Trust (REIT) securities, for which you may see a value on your monthly Account statement that reflects the issuer's appraised estimated value, are not listed on a national securities exchange, and are generally illiquid. Even if you are able to sell such securities, the price received may be less than the per share appraised estimated value provided in the account statement.

**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 by 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.

**Schwab Sweep Money Funds:** Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary. If on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than 1/2 of 1 cent (\$.005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower.

**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 Bank Sweep and Bank Sweep for Benefit Plans features. Please see your Cash Feature Disclosure Statement for more information on insurance coverage. **Yield to Maturity:** This is the actual average annual return on a note if held to maturity.

**Gain (or Loss):** Unrealized Gain or (Loss) and Realized Gain or (Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information has been provided on this statement at the request of your Advisor, if applicable. This information is not a solicitation or a recommendation to buy or sell. Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS.

**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.) If you're a client of an independent investment advisor, call us at 800-515-2157. 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.

**IN CASE OF COMPLAINTS:** If you have a complaint regarding your Schwab statement, products or services, please write to the Client Advocacy Team at Charles Schwab & Co., Inc., Attention: Client Advocacy Team, 211 Main St., San Francisco, CA 94105, USA, or call Schwab Signature Alliance at 800-515-2157.

**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 Charles Schwab Bank are affiliates of each other and subsidiaries of the Charles Schwab Corporation.

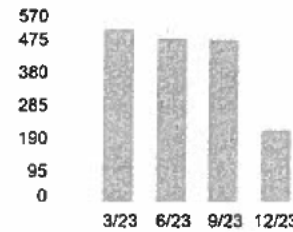
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**Account Value as of 12/31/2023: \$ 208,185.48**

**Change in Account Value**

	This Period	Year to Date
<b>Starting Value</b>	<b>\$ 200,470.73</b>	<b>\$ 435,870.94</b>
Credits	527.18	35,796.95
Debits	0.00	(341,827.65)
Transfer of Securities (In/Out)	0.00	0.00
Income Reinvested	0.00	0.00
Change in Value of Investments	7,187.57	78,345.24
<b>Ending Value on 12/31/2023</b>	<b>\$ 208,185.48</b>	<b>\$ 208,185.48</b>
Accrued Income <sup>d</sup>	83.48	
<b>Ending Value with Accrued Income<sup>d</sup></b>	<b>\$ 208,268.96</b>	
<b>Total Change in Account Value</b>	<b>\$ 7,714.75</b>	<b>\$ (227,685.46)</b>
<b>Total Change with Accrued Income<sup>d</sup></b>	<b>\$ 7,798.23</b>	

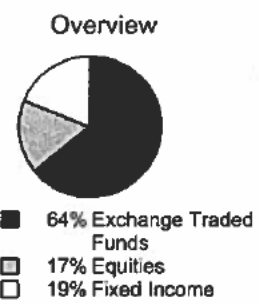
Account Value [in Thousands]



**CALIFORNIA RESIDENTS**  
If your total payments of interest and interest dividends on federally tax-exempt non-California municipal bonds were \$10 or greater and you or your Partnership had a California address as of 12/31, Schwab will report this information to the California Franchise Tax Board each tax year, per state statute. 1223-3LZ0

**Asset Composition**

	Market Value	% of Account Assets
Cash and Bank Sweep <sup>x,z</sup>	\$ 1,982.23	<1%
Fixed Income	38,627.69	19%
Equities	34,655.40	17%
Exchange Traded Funds	132,920.16	64%
<b>Total Assets Long</b>	<b>\$ 208,185.48</b>	
<b>Total Account Value</b>	<b>\$ 208,185.48</b>	<b>100%</b>





Schwab One® Account of  
**JOHN T MC DONALD &  
 RENEE M MC DONALD JT TEN**

Account Number  
 [REDACTED]

Statement Period  
**December 1-31, 2023**

Gain or (Loss) Summary	Realized Gain or (Loss) This Period		Unrealized Gain or (Loss)
	Short Term	Long Term	
All Investments	\$0.00	\$0.00	\$55,405.18

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	
	Federally Tax-Exempt	Federally Taxable	Federally Tax-Exempt	Federally Taxable
Bank Sweep Interest	0.00	0.53	0.00	184.65
Cash Dividends	0.00	526.65	0.00	4,996.04
Treasury Bond Interest	0.00	0.00	0.00	616.26
Treasury Bill Interest	0.00	0.00	0.00	1,230.77
<b>Total Income</b>	<b>0.00</b>	<b>527.18</b>	<b>0.00</b>	<b>7,027.72</b>
Accrued Interest Paid <sup>4</sup>	0.00	0.00	0.00	(231.72)

<sup>4</sup>Certain accrued interest paid on taxable bonds may be deductible; consult your tax advisor.



Schwab One® Account of  
**JOHN T MC DONALD &  
 RENEE M MC DONALD JT TEN**

Account Number  
 [REDACTED]

Statement Period  
**December 1-31, 2023**

**Cash Transactions Summary**

	This Period	Year to Date
<b>Starting Cash*</b>	<b>\$ 1,455.05</b>	<b>\$ 6,061.76</b>
Deposits and other Cash Credits	0.00	30,000.00
Investments Sold	0.00	783,387.92
Dividends and Interest	527.18	5,796.95
Withdrawals and other Debits	0.00	(337,355.65)
Investments Purchased	0.00	(481,436.75)
Fees and Charges	0.00	(4,472.00)
<b>Total Cash Transaction Detail</b>	<b>527.18</b>	<b>(4,079.53)</b>
<b>Ending Cash*</b>	<b>\$ 1,982.23</b>	<b>\$ 1,982.23</b>

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

**Investment Detail - Cash and Bank Sweep**

	Starting Balance	Ending Balance	% of Account Assets
<b>Cash</b>			
Cash	0.00	3.23	<1%
<b>Total Cash</b>	<b>0.00</b>	<b>3.23</b>	<b>&lt;1%</b>
<b>Bank Sweep</b>			
CHARLES SCHWAB BANK	1,455.05	1,979.00	<1%
<b>Total Bank Sweep</b> <sup>XZ</sup>	<b>1,455.05</b>	<b>1,979.00</b>	<b>&lt;1%</b>
<b>Total Cash and Bank Sweep</b>		<b>1,982.23</b>	<b>&lt;1%</b>



Schwab One® Account of  
**JOHN T MC DONALD &  
 RENEE M MC DONALD JT TEN**

Account Number  
 [REDACTED]

Statement Period  
**December 1-31, 2023**

**Investment Detail - Fixed Income**

	Par	Market Price	Market Value	Adjusted Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Annual Income
			<i>Cost Basis</i>				<i>Yield to Maturity</i>
<b>U.S. Treasuries</b>							
<b>US TREASU NT</b>	<b>15,000.0000</b>	<b>99.21875</b>	<b>14,882.81</b>	<b>14,529.49</b>	<b>7%</b>	<b>353.32</b>	<b>318.75</b>
<b>2.125%03/24</b>							
UST NOTE DUE 03/31/24			14,529.49				5.13%
CUSIP: 912828W71							<b>Accrued Interest: 80.99</b>
<b>US TREASURY BILL24</b>	<b>10,000.0000</b>	<b>98.17066</b>	<b>9,817.07</b>	<b>9,734.43</b>	<b>5%</b>	<b>82.64</b>	<b>N/A</b>
<b>U S T BILL DUE 05/09/24</b>			<b>9,734.43</b>				<b>5.85%</b>
CUSIP: 912797HQ3							<b>Accrued Interest: 0.00</b>
<b>US TREASUR NT</b>	<b>14,000.0000</b>	<b>99.48437</b>	<b>13,927.81</b>	<b>13,845.09</b>	<b>7%</b>	<b>82.72</b>	<b>595.00</b>
<b>4.25%12/24</b>							
UST NOTE DUE 12/31/24			13,845.09				4.88%
CUSIP: 91282CGD7							<b>Accrued Interest: 1.63</b>
<b>Total U.S. Treasuries</b>	<b>39,000.0000</b>		<b>38,627.69</b>	<b>38,109.01</b>	<b>19%</b>	<b>518.68</b>	<b>913.75</b>
		<b>Total Cost Basis:</b>	<b>38,109.01</b>				
						<b>Total Accrued Interest for U.S. Treasuries: 82.62</b>	
<b>Total Fixed Income</b>	<b>39,000.0000</b>		<b>38,627.69</b>	<b>38,109.01</b>	<b>19%</b>	<b>518.68</b>	<b>913.75</b>
		<b>Total Cost Basis:</b>	<b>38,109.01</b>				

*Accrued Interest represents the interest that would be received if the fixed income investment was sold prior to the coupon payment.  
 Yield to Maturity is the actual average annual return on a note if held to maturity.*

### Investment Detail - Equities

	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
<b>Equities</b>			<i>Cost Basis</i>				
APPLE INC SYMBOL: AAPL	180.0000	192.53000	34,655.40 590.07 <sup>a</sup>	17%	34,065.33	0.49%	172.80
<b>Total Equities</b>	<b>180.0000</b>		<b>34,655.40</b>	<b>17%</b>	<b>34,065.33</b>		<b>172.80</b>
		<i>Total Cost Basis:</i>	<b>590.07</b>				

### Investment Detail - Exchange Traded Funds

	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
<b>Exchange Traded Funds</b>			<i>Cost Basis</i>				
DIMENSIONAL U S SMALL CAP ETF SYMBOL: DFAS	135.0000	59.62000	8,048.70 6,941.18	4%	1,107.52	1.13%	91.61
DIMENSIONAL US HIGH PROFTBLTY ETF SYMBOL: DUHP	400.0000	28.61000	11,444.00 10,462.40	5%	981.60	N/A	N/A
FT CBOE VEST US EQY DEEP BUFFER ETF SYMBOL: DJUL	141.0000	36.49920	5,146.39 4,854.94	2%	291.45	N/A	N/A
INVSC QQQ TRUST SRS 1 ETF IV SYMBOL: QQQ	4.0000	409.52000	1,638.08 1,491.31	<1%	146.77	0.78%	12.93
						<i>Accrued Dividend: 0.86</i>	
INVSC SP 500 EQUAL WEIGHT TECH ETF SYMBOL: RSPT	36.0000	32.64000	1,175.04 1,009.67	<1%	165.37	0.57%	6.79



Schwab One® Account of  
**JOHN T MC DONALD &  
 RENEE M MC DONALD JT TEN**

Account Number  
 [REDACTED]

Statement Period  
**December 1-31, 2023**

**Investment Detail - Exchange Traded Funds (continued)**

	Quantity	Market Price	Market Value Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
<b>Exchange Traded Funds</b>							
<b>SCHWAB US DIVIDEND EQUITY ETF</b> SYMBOL: SCHD	15.0000	76.13000	1,141.95 1,045.78	<1%	96.17	3.90%	44.54
<b>VANGUARD MID CAP ETF</b> SYMBOL: VO	30.0000	232.64000	6,979.20 6,196.80	3%	782.40	2.03%	142.01
<b>VANGUARD TOTAL STOCK MARKET ETF</b> SYMBOL: VTI	360.0000	237.22000	85,399.20 69,053.76	41%	16,345.44	1.68%	1,442.45
<b>WISDOMTREE US QLT DIV GRW ETF IV</b> SYMBOL: DGRW	170.0000	70.28000	11,947.60 11,043.15	6%	904.45	N/A	N/A
<b>Total Exchange Traded Funds</b>	<b>1,291.0000</b>		<b>132,920.16</b>	<b>64%</b>	<b>20,821.17</b>		<b>1,740.33</b>
			<b>Total Cost Basis:</b>				<b>112,098.99</b>

**Total Accrued Dividend for Exchange Traded Funds: 0.86**

*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.*

<b>Total Investment Detail</b>	<b>208,185.48</b>
<b>Total Account Value</b>	<b>208,185.48</b>
<b>Total Cost Basis</b>	<b>150,798.07</b>





Schwab One® Account of  
**JOHN T MC DONALD &  
 RENEE M MC DONALD JT TEN**

Account Number  
 [REDACTED]

Statement Period  
**December 1-31, 2023**

**Transaction Detail - Dividends & Interest (including Money Market Fund dividends reinvested)**

Transaction Process				
Date	Date	Activity	Description	Credit/(Debit)
12/11/23	12/11/23	Cash Dividend	SCHWAB US DIVIDEND: SCHD	11.13
12/15/23	12/18/23	Bank Interest <sup>X,Z</sup>	BANK INT 111623-121523: SCHWAB BANK	0.53
12/22/23	12/22/23	Cash Dividend	DIMENSIONAL U S SMALL: DFAS	22.90
12/22/23	12/22/23	Cash Dividend	DIMENSIONAL US HIGH: DUHP	55.03
12/22/23	12/22/23	Cash Dividend	INVSC SP 500 EQUAL: RSPT	1.70
12/27/23	12/27/23	Cash Dividend	VANGUARD MID CAP ETF: VO	35.50
12/27/23	12/27/23	Cash Dividend	VANGUARD TOTAL STOCK: VTI	360.61
12/28/23	12/28/23	Cash Dividend	WISDOMTREE US QLT DIV: DGRW	36.55
12/29/23	12/29/23	Cash Dividend	INVSC QQQ TRUST SRS 1: QQQ	3.23
<b>Total Dividends &amp; Interest</b>				<b>527.18</b>
<b>Total Transaction Detail</b>				<b>527.18</b>

**Bank Sweep Activity**

Transaction Date	Transaction	Description	Withdrawal	Deposit	Balance <sup>X,Z</sup>
<b>Opening Balance <sup>X,Z</sup></b>					<b>1,455.05</b>
12/12/23	Auto Transfer	BANK CREDIT FROM BROKERAGE <sup>X</sup>		11.13	1,466.18
12/15/23	Interest Paid <sup>X,Z</sup>	BANK INTEREST - CHARLES SCHWAB BANK		0.53	1,466.71
12/26/23	Auto Transfer	BANK CREDIT FROM BROKERAGE <sup>X</sup>		79.63	1,546.34



Schwab One® Account of  
**JOHN T MC DONALD &  
 RENEE M MC DONALD JT TEN**

Account Number  
 [REDACTED]

Statement Period  
**December 1-31, 2023**

**Bank Sweep Activity (continued)**

Transaction Date	Transaction	Description	Withdrawal	Deposit	Balance <sup>X,Z</sup>
12/28/23	Auto Transfer	BANK CREDIT FROM BROKERAGE <sup>X</sup>		396.11	1,942.45
12/29/23	Auto Transfer	BANK CREDIT FROM BROKERAGE <sup>X</sup>		36.55	1,979.00
<b>Total Activity</b>			<b>0.00</b>	<b>523.95</b>	
<b>Ending Balance <sup>X,Z</sup></b>					<b>1,979.00</b>

Bank Sweep: Interest Rate as of 12/29/23 was 0.45%. <sup>Z</sup>

**Pending Corporate Actions**

Transaction	Quantity	Payable Date	Rate per Share	Share Distribution	Cash Distribution
INVSC QQQ TRUST SRS 1 Special Dividend	4.0000	01/15/24	0.2158		0.86
<b>Total Pending Corporate Actions</b>					<b>0.86</b>

Pending transactions are not included in account value.

**Endnotes For Your Account**

Symbol Endnote Legend

- a** Data for this holding has been edited or provided by the advisor.
- d** Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your brokerage account, but the income and/or dividends have not been received into your account and Schwab makes no representation that they will. Accrued amounts are not covered by SIPC account protection until actually received and held in the account.
- X** Bank Sweep deposits are held at FDIC-insured bank(s) ("Banks") that are affiliated with Charles Schwab & Co., Inc.
- Z** For Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its affiliated banks. 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.



Schwab One® Account of  
**JOHN T MC DONALD &  
RENEE M MC DONALD JT TEN**

Account Number  
[REDACTED]

Statement Period  
**December 1-31, 2023**

Schwab Institutional is a division of Charles Schwab & Co., Inc., and provides back office brokerage and related services to independent investment advisors and retirement plan providers. Schwab is a registered broker-dealer and is not affiliated with your Investment Advisor whose name appears on this statement ("Advisors") except in the case of Charles Schwab Investment Advisory, Inc. ("CSIA"), Schwab Private Client Investment Advisory, Inc. ("SPCIA"), or an affiliated company that may act as the investment advisor on a fund. Schwab neither endorses nor recommends any particular Advisor or its investment strategy and has no responsibility to monitor trading by any Advisor in your Account. Schwab has not verified any statement accompanying any Advisor's logo appearing on this statement. Not all of these products and services may benefit your Account, and Schwab may provide them to Advisors on the Advisor's commitment to place a certain amount of its clients' assets in brokerage accounts at Schwab within a certain period of time. This commitment could influence an Advisor's recommendation or requirement that its clients establish brokerage accounts at Schwab. For questions about this statement, or if there is a change in your financial situation, investment objectives, or risk profile, please contact your Independent Investment Manager and/or Advisor.

# Statement Details



Lansingburgh Central School Dist

Retirement Savings Statement

RENEE M. McDONALD

Customer Service (800) 343-0860  
Fidelity Brokerage Services LLC  
900 Salem Street, Smithfield, RI 02917

## Your Account Summary

Statement Period: 10/01/2023 to 12/31/2023

<b>Beginning Balance</b>	<b>\$429,796.77</b>
Employee Contributions	\$1,470.00
Fee(s)	-\$5.00
Change in Account Value	\$45,326.88
<b>Ending Balance</b>	<b>\$476,588.65</b>

## Additional Information

Dividends & Interest	\$6,945.37
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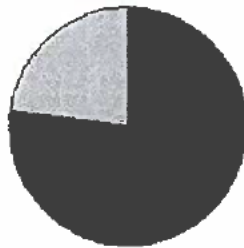
## Your Personal Rate of Return

This Period	<b>10.5%</b>
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Your Personal Rate of Return is calculated with a time-weighted formula, widely used by financial analysts to calculate investment earnings. It reflects the results of your investment selections as well as any activity in the plan account(s) shown. There are other Personal Rate of Return formulas used that may yield different results. Remember that past performance is no guarantee of future results.

## Your Asset Allocation

Statement Period: 10/01/2023 to 12/31/2023



- 76.61% Stock \$366,075.48
- 23.14% Bond Investments \$110,295.23
- 0.05% Short Term \$217.94

Your account is allocated among the asset classes specified above as of 12/31/2023. Percentages and totals may not be exact due to rounding.

The [Additional Investment Information](#) section lists the underlying allocation of your blended investments.

## Account Value

Statement Period: 10/01/2023 to 12/31/2023

Displayed in this section is the value of your account for the statement period, in both shares and dollars.

Investment	Shares as of		Price as of		Account Value as of	Account Value as of
	09/30/2023	12/31/2023	09/30/2023	12/31/2023	09/30/2023	12/31/2023
<b>Stock</b>					<b>\$179,632.58</b>	<b>\$200,632.63</b>
Large Cap						
FID 500 Index	1,202.682	1,212.355	\$149.36	\$165.49	\$179,632.58	\$200,632.63
<b>Short Term</b>					<b>\$220.21</b>	<b>\$217.94</b>
FID Govt Mmkt	220.210	217.940	\$1.00	\$1.00	\$220.21	\$217.94
<b>Blended Investments*</b>					<b>\$249,943.98</b>	<b>\$275,738.08</b>

Investment	Shares as of		Price as of		Account Value as of	
	09/30/2023	12/31/2023	09/30/2023	12/31/2023	09/30/2023	12/31/2023
FID Freedom 2030 K	16,240.675	16,660.911	\$15.39	\$16.55	\$249,943.98	\$275,738.08
<b>Account Totals</b>					<b>\$429,796.77</b>	<b>\$476,588.65</b>

Remember that a dividend payment to fund shareholders reduces the share price of the fund, so a decrease in the share price for the statement period does not necessarily reflect lower fund performance.

\*You have invested a portion of your account in Blended Investments. Blended Investments generally invest in a mixture of stocks, bonds and short-term investments, blending long-term growth from stocks with income from dividends and interest. Please refer to the [Additional Investment Information](#) section to see how your blended investments are allocated across the three asset classes.

Some of the administrative services performed for the Plan were underwritten from the total operating expenses of the Plan's investment options.

### Your Contribution Elections as of

As of 04/30/2024

This section displays the investments in which your future contributions will be invested.

#### Your Current Investment Elections as of 04/30/2024

##### SALARY REDUCTION

Investment Option	Current %
Blended Investments*	
FID FREEDOM 2030 K	100%
<b>Total</b>	<b>100%</b>

##### EMPLOYER

Investment Option	Current %
Short-Term Investments	
FID GOVT MMKT	100%
<b>Total</b>	<b>100%</b>

##### AFTER TAX TRANSFER

Investment Option	Current %
Short-Term Investments	
FID GOVT MMKT	100%
<b>Total</b>	<b>100%</b>

##### RIN LOWER-503(B)

Investment Option	Current %
Short-Term Investments	
FID GOVT MMKT	100%
<b>Total</b>	<b>100%</b>

##### ROLL OVER-401(A)

Investment Option	Current %
Short-Term Investments	
FID GOVT MMKT	100%
<b>Total</b>	<b>100%</b>

<b>Investment Option</b>	<b>Current %</b>
<b>Short-Term Investments</b>	
FID GOVT MMKT	100%
<b>Total</b>	<b>100%</b>

<b>Investment Option</b>	<b>Current %</b>
<b>Short-Term Investments</b>	
FID GOVT MMKT	100%
<b>Total</b>	<b>100%</b>

<b>Investment Option</b>	<b>Current %</b>
<b>Short-Term Investments</b>	
FID GOVT MMKT	100%
<b>Total</b>	<b>100%</b>

<b>Investment Option</b>	<b>Current %</b>
<b>Short-Term Investments</b>	
FID GOVT MMKT	100%
<b>Total</b>	<b>100%</b>

<b>Investment Option</b>	<b>Current %</b>
<b>Short-Term Investments</b>	
FID GOVT MMKT	100%
<b>Total</b>	<b>100%</b>

**Your Contribution Summary** Statement Period: 10/01/2023 to 12/31/2023

<b>Contributions</b>	<b>Period to date</b>	<b>Total Account Balance</b>
<b>Salary Reduction</b>	\$1,470.00	\$444,086.99
<b>Employer</b>	\$0.00	\$32,501.66

**Your Account Activity** Statement Period: 10/01/2023 to 12/31/2023

Use this section as a summary of transactions that occurred in your account during the statement period.

[View Detailed Transaction History](#)

<b>Activity</b>	<b>Salary Reduction</b>	<b>Employer</b>	<b>Total</b>
<b>Beginning Balance</b>	<b>\$400,144.62</b>	<b>\$29,652.15</b>	<b>\$429,796.77</b>
Employee Contributions	\$1,470.00	\$0.00	\$1,470.00
Administrative Fees	\$0.00	-\$5.00	-\$5.00
Change in Account Value	\$42,472.37	\$2,854.51	\$45,326.88

<b>Activity</b>	<b>Salary Reduction</b>	<b>Employer</b>	<b>Total</b>
<b>Ending Balance</b>	<b>\$444,086.99</b>	<b>\$32,501.66</b>	<b>\$476,588.65</b>
Dividends & Interest	\$6,307.72	\$637.65	\$6,945.37

**Additional Investment Information**

As of 04/30/2024

Use this section to determine the asset allocation of your blended investments.

<b>Blended Investment</b>	<b>Stocks</b>	<b>Bonds</b>	<b>Short-Term/Other</b>
FID Freedom 2030 K	60%	40%	0%

Blended investments generally invest in more than one asset class. The blended investment asset allocation above reflects the stated neutral mix or, if not available, the asset mix reported by Morningstar, Inc. for mutual funds or by investment managers for non-mutual funds.

Freedom

Marra's Pharma Corp  
 Attn: Rajendra Appalaneni  
 217 Remsen St  
 Cohoes, NY 12047-3024

**401(k) Profit Sharing Plan and Trust**

**Retirement Account Statement  
 For the Period 10/01/2023 - 12/31/2023**

Plan # [REDACTED]  
 John T McDonald

**PERSONAL INFORMATION**  
 Date of Hire: 09/29/1993  
 Pre-Tax Contribution: 30%

<http://www.paychexflex.com>

**Important Account Information**

Investing in the market for a long period of time, and riding out the ups and downs, can help you reach your retirement goals. This also allows you more time to change investments that are not meeting your performance expectations. A financial advisor can help you determine if changing your investments is the right move. Visit the Paychex Retirement Services website at <http://www.paychexflex.com> to access important information, make any necessary updates, change salary deferrals and to view your statement online.

Please carefully review your statement and contact Paychex regarding any questions, clarification, or potential changes within 14 days of receipt.

**Personal Fund Balance and Investment Information**

FUND NAME	BALANCES BY FUND AS % OF TOTAL ASSETS	FUND SELECTION FOR FUTURE CONTRIBUTIONS
FFTWX FDL FREEDOM 2025	100.00%	0%
TOTAL	100.00%	0%

Your total personal rate of return for 10/01/2023 through 12/31/2023 is 9.68 %. Your year to date personal rate of return is 14.59 %. Transaction detail and additional personal rate of return information is available on <http://www.paychexflex.com>.

**Activity Highlights**

	BEGINNING		GAINS/ (LOSSES)	DISTRIBUTIONS, FEES, & OTHER WITHDRAWALS	ENDING BALANCE AS 12/31/23	VESTED PERCENT	YEAR TO DATE CONTRIBUTION	VESTED BALANCE
	BALANCE AS 10/01/23	CONTRIBUTION						
EMPLOYEE PRETAX	24,722.01	3,780.00	2,586.06	34.40	31,053.67	100%	14,040.00	31,053.67
SH ER MATCH	5,639.96	504.00	565.43	7.66	6,701.73	100%	1,872.00	6,701.73
FORFEITURE	98.48	0.00	9.27	0.12	107.63	100%	0.00	107.63
TOTAL DOLLARS	30,460.45	4,284.00	3,160.76	42.18	37,863.03	300%	15,912.00	37,863.03

**Investment Activity**

FUND NAME	BEGINNING		GAINS/ (LOSSES)**	DISTRIBUTIONS, FEES, & OTHER WITHDRAWALS *	FUND TRANSFERS	SHARE PRICE AS OF 12/31/23	NUMBER OF SHARES AS 12/31/23	ENDING BALANCE AS 12/31/23
	BALANCE AS 10/01/23	CONTRIBUTIONS						
FDL FREEDOM 2025	30,460.45	4,284.00	3,160.76	42.18	0.00	13.10	2,890.307	37,863.03
TOTAL DOLLARS	30,460.45	4,284.00	3,160.76	42.18	0.00	0.00	2,890.307	37,863.03

\*\* Includes concessions returned of \$17.74

\* Includes Plan Administration Fee(s) of \$0.49 and Advisor Fee(s) of \$41.69.



## Investment Performance Summary

FUND NAME	QUARTERLY		YEAR TO				LIFE OF FUND	INCEPTION DATE	
	RETURN	7 DAY	DATE	1 YEAR	3 YEAR	5 YEAR			10 YEAR
DEL IVY ASSET STRT Y	9.70 %	N/A	15.61 %	15.61 %	4.43 %	9.48 %	3.78 %	8.23 %	12/04/1995
FA BALANCED M	9.76 %	N/A	20.97 %	20.97 %	4.98 %	11.70 %	8.40 %	7.97 %	01/06/1987
FA DIVIDEND GRO M	10.86 %	N/A	17.05 %	17.05 %	9.32 %	11.16 %	8.27 %	6.21 %	12/28/1998
FA DVSFD STOCK A	11.73 %	N/A	27.88 %	27.88 %	9.37 %	16.26 %	11.26 %	5.51 %	04/30/1999
FA EQUITY GROWTH A	13.30 %	N/A	35.24 %	35.24 %	7.73 %	19.11 %	14.35 %	9.67 %	09/03/1996
FA EQUITY INC M	8.64 %	N/A	10.88 %	10.88 %	9.94 %	11.22 %	7.50 %	9.42 %	09/10/1992
FA FREEDOM 2015 M	7.86 %	N/A	10.42 %	10.42 %	(0.03) %	5.32 %	4.41 %	4.92 %	11/06/2003
FA GOVT INCOME M	6.09 %	N/A	3.89 %	3.89 %	(4.12) %	(0.10) %	0.77 %	5.95 %	10/24/2006
FA GRO OPPORT A	15.14 %	N/A	45.14 %	45.14 %	(0.14) %	18.69 %	15.53 %	9.29 %	09/03/1996
FA LEV CO STK A	11.74 %	N/A	25.81 %	25.81 %	6.44 %	15.01 %	7.93 %	11.72 %	12/27/2000
FA MID CAP II M	11.00 %	N/A	14.42 %	14.42 %	6.53 %	11.92 %	7.47 %	9.29 %	08/12/2004
FA NASD COM INDX	13.90 %	N/A	45.13 %	45.13 %	6.24 %	18.83 %	14.72 %	11.88 %	09/25/2003
FA NEW INSIGHTS A	11.46 %	N/A	35.95 %	35.95 %	7.01 %	14.37 %	11.02 %	11.34 %	07/31/2003
FA OVERSEAS M	13.10 %	N/A	19.77 %	19.77 %	2.25 %	9.23 %	4.25 %	5.62 %	04/23/1990
FA SMALL CAP M	12.10 %	N/A	18.00 %	18.00 %	6.92 %	13.54 %	7.45 %	9.72 %	09/09/1998
FA STRATEG INCM M	6.71 %	N/A	9.20 %	9.20 %	0.09 %	3.56 %	3.22 %	6.37 %	10/31/1994
FA WORLDWIDE	11.43 %	N/A	24.95 %	24.95 %	3.28 %	13.19 %	9.06 %	8.47 %	05/30/1990
FD MDL EQUP & SYS	8.21 %	N/A	0.62 %	0.62 %	(1.99) %	9.67 %	13.16 %	13.29 %	04/28/1998
FDL ADV GWTH OPP Z	15.24 %	N/A	45.70 %	45.70 %	0.24 %	19.14 %	15.98 %	16.47 %	08/13/2013
FDL BLUE CHIP GR	15.08 %	N/A	55.60 %	55.60 %	5.53 %	20.53 %	15.78 %	12.56 %	12/31/1987
FDL CONTRAFUND	11.45 %	N/A	39.33 %	39.33 %	7.52 %	16.46 %	12.82 %	12.63 %	05/17/1967
FDL FOCUSED STOCK	10.11 %	N/A	28.93 %	28.93 %	6.35 %	16.06 %	12.29 %	9.09 %	11/12/1996
FDL FREEDOM 2025	9.36 %	N/A	14.10 %	14.10 %	1.53 %	7.46 %	5.97 %	6.25 %	11/06/2003
FDL GOVT MKT DLY MNY	1.19 %	N/A	4.49 %	4.49 %	1.85 %	1.46 %	0.88 %	2.57 %	04/06/2015
FDL SEL CNS DISC PTF	15.53 %	N/A	41.78 %	41.78 %	3.26 %	13.67 %	10.78 %	10.48 %	06/29/1990
FDL SEL SMCNDCTR PRT	13.88 %	N/A	78.14 %	78.14 %	22.50 %	34.21 %	25.53 %	14.29 %	07/29/1985
FDL SL SWR/IT SRV PT	19.42 %	N/A	51.56 %	51.56 %	8.29 %	20.72 %	17.17 %	16.27 %	07/09/1985
FDL STK SEL ALL CAP	12.43 %	N/A	26.98 %	26.98 %	7.94 %	15.74 %	11.22 %	10.80 %	09/28/1990
FH TOT RT GV BD INST	6.17 %	N/A	4.03 %	4.03 %	(3.88) %	0.43 %	1.13 %	3.90 %	10/19/1995
FID ADV LMT TRM BD M	3.57 %	N/A	5.86 %	5.86 %	(0.71) %	1.62 %	1.44 %	5.40 %	09/10/1992
FID SLCT TECH	12.91 %	N/A	59.83 %	59.83 %	7.16 %	24.93 %	18.66 %	13.83 %	07/14/1981
FIDELITY CHINA REG	3.54 %	N/A	(0.29) %	(0.29) %	(13.06) %	5.58 %	4.52 %	8.00 %	11/01/1995
FIDELITY MAGELLAN	13.31 %	N/A	30.95 %	30.95 %	6.60 %	15.32 %	11.77 %	15.53 %	05/02/1963
INVESCO INTL BOND A	7.77 %	N/A	8.25 %	8.25 %	(5.43) %	0.03 %	0.69 %	5.64 %	06/15/1995
JANUS CONTRARIAN T	12.15 %	N/A	21.38 %	21.38 %	4.76 %	16.00 %	8.85 %	8.07 %	02/29/2000
PEAR PAN EMG MK INST	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00 %	04/02/1996
PT POL INTL OPP INST	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00 %	01/29/2019
TEMP DEV MKT TR A	7.64 %	N/A	12.33 %	12.33 %	(6.28) %	4.30 %	2.35 %	5.65 %	10/16/1991
TRS SM MD CP VAL A	8.74 %	N/A	11.96 %	11.96 %	9.22 %	10.88 %	7.61 %	10.52 %	04/02/2001
VANGRD GLOBAL EQUITY	12.95 %	N/A	23.51 %	23.51 %	2.63 %	11.23 %	8.16 %	8.80 %	08/14/1995
VNGRD INTL GRO INC	11.34 %	N/A	14.66 %	14.66 %	(7.71) %	10.50 %	6.96 %	10.14 %	09/30/1981

For further fund information, please visit the following website(s): Federated Investors: [www.federatedinvestors.com](http://www.federatedinvestors.com), Fidelity Investors: [www.fidelity.com](http://www.fidelity.com), Transamerica: [www.transamerica.com](http://www.transamerica.com), Franklin Templeton: [www.franklintempleton.com](http://www.franklintempleton.com), Ivy Funds: [www.ivyfund.com](http://www.ivyfund.com), Janus Funds: [www.janus.com](http://www.janus.com), Vanguard Funds: [www.vanguard.com](http://www.vanguard.com), Invesco Funds: [www.invesco.com](http://www.invesco.com), and Peartree Funds: [www.quantfunds.com](http://www.quantfunds.com).

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### NOT FDIC INSURED - MAY LOSE VALUE - NO BANK GUARANTEE

An investment in a fund involves certain risks, particularly with respect to a fund's portfolio holdings. Investors should consider a fund's investment objectives, risks, charges and expenses carefully before investing. For more complete information about any of the mutual funds available through your plan, including fees and expenses, a free prospectus is available on the Paychex Retirement Services website <http://www.paychexflex.com>. Read the prospectus carefully before investing.

