



Roth Contributory IRA of  
**MARCUS J ROBERSON**  
**CHARLES SCHWAB & CO INC CUST**  
**ROTH CONTRIBUTORY IRA**

Account Number  
**4339-5248**

Statement Period  
**May 26-31, 2019**

MARCUS J ROBERSON  
 CHARLES SCHWAB & CO INC CUST  
 ROTH CONTRIBUTORY IRA  
 826 44TH ST  
 EMERYVILLE CA 94608-3402

**Customer Service and Account Information**

**Customer Service:**  
 Call your Schwab Representative  
 1 (855) 694-5208

**Visit Our Web Site:**  
[intelligent.schwab.com](http://intelligent.schwab.com)

**Market Monitor**

Deposit Accounts	Interest Rate
Schwab Bank Savings Sweep:	
Interest Rate as of 05/31 <sup>9</sup>	0.70%

Indices	Year To Date Change
Dow Jones Industrial Average	6.38%
Standard & Poor's 500 Index®	9.78%
Schwab 1000 Index®	10.17%
NASDAQ Composite Index	12.33%



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## Terms and Conditions

### GENERAL INFORMATION AND KEY TERMS:

All references to "Schwab" in this document refer to the broker-dealer Charles Schwab & Co., Inc. Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab you should verify its content with this statement. Securities, products, and services are not available in all countries and are subject to country specific restrictions.

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

**Schwab Bank Savings Sweep Feature:** Schwab acts as your agent and custodian in establishing and maintaining your Deposit Accounts as a feature of your brokerage account. Deposit Accounts held through the Schwab Bank Savings Sweep feature constitute direct obligations of Charles Schwab Bank and are not obligations of Schwab. The Deposit Accounts are insured by the FDIC within applicable limits. The balance in the Deposit Accounts can be withdrawn on your order and the proceeds returned to your securities account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the Schwab Bank Savings Sweep feature, please refer to the Schwab Intelligent Portfolios™ Sweep Program Disclosure Statement, and Terms & Conditions online or from a Schwab representative.

**Cash:** Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business.

**Dividend Reinvestment Customers:** Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. The time of these transactions, the exchange upon which these transactions occurred and the name of the person from whom the security was purchased will be furnished upon written request.

**Estimated Annual Income:** Estimated annual income is 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.

**Fees and Charges:** For those fees described in the statement as "Fee to Advisor," as authorized by you, Schwab debited your Account to pay the fees as instructed by your Advisor. It is your responsibility, and not Schwab's, to verify the accuracy of the fees.

**Interest on Schwab Bank Savings Sweep:** Charles Schwab Bank pays interest for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Charles Schwab Bank. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. Interest accrues daily from the 16th day of the prior month and is credited or posted on the first business day after the 15th of the current month. For balances held at Charles Schwab Bank in the Schwab Bank Savings Sweep feature, interest will accrue even if the amount is less than \$.005, but interest will not be credited if less than \$.005 over the interest period.

**Latest Price/Price (Investment Detail Section Only):** The most recent price evaluation available on the last business day of the statement period, normally the last trade price or bid. Unpriced securities denote that no

market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Pricing of assets not held at Schwab is for informational purposes only. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as Stale Priced. For Limited Partnerships and Real Estate Investment Trust (REIT) securities, you may see that the value reflected on your periodic statement for this security is unpriced. FINRA rules require that certain Limited Partnerships (direct participation programs) and REIT securities, that have not been priced within 18 months, must show as unpriced on customer statements. Note that these securities are generally illiquid, the value of the securities will be different than its purchase price; if applicable, that accurate valuation information may not be available.

**Non-Publicly Traded Securities:** All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party as provided in Schwab's Account Agreement. Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests.

**Securities Products and Services:** Securities products and services are offered by Charles Schwab & Co., Inc., Member SIPC. Securities products and services, including unswept intraday funds and net credit balances held in brokerage accounts are not guaranteed deposits or obligations of Charles Schwab Bank, and are subject to investment risk, are not FDIC insured, may lose value, and are not bank guaranteed. SIPC does not cover balances held at Charles Schwab Bank in the Bank Sweep feature.

**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. This information is not a solicitation or a recommendation to buy or sell. It may, however, be helpful for investment and tax planning strategies. **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.) Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree

**that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions.**

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

**Address Changes:** It is your obligation to keep Schwab informed of any changes in your address, telephone number or other contact information. If you fail to notify Schwab of those changes, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account. For assistance, you may contact Schwab at 1-800-435-4000. Clients residing outside of the U.S. may call Schwab collect at +1-415-667-8400.

**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. Additional information will be provided upon written request. 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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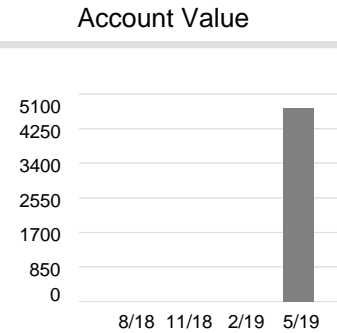
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**Account Value as of 05/31/2019:\$ 4,774.81**

<b>Change in Account Value</b>	<b>This Period</b>	<b>Year to Date</b>
<b>Starting Value</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
Credits	10,000.00	10,000.00
Debits	(5,225.19)	(5,225.19)
Transfer of Securities (In/Out)	0.00	0.00
Income Reinvested	0.00	0.00
Change in Value of Investments	0.00	0.00
<b>Ending Value on 05/31/2019</b>	<b>\$ 4,774.81</b>	<b>\$ 4,774.81</b>
<b>Total Change in Account Value</b>	<b>\$ 4,774.81</b>	<b>\$ 4,774.81</b>





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**Gain or (Loss) on Investments Sold**

**Unrealized Gain or (Loss)**

**Gain or (Loss) Summary**

Complete realized gain/loss information may be unavailable for this statement period. This information will be reported beginning with your next statement.

**All Investments**

\$0.00

Values may not reflect all of your gains/losses.

**Income Summary**

This Period

Year To Date

Schwab Bank Savings Sweep Interest

(0.19)

(0.19)

**Total Income**

**(0.19)**

**(0.19)**

**Cash Transactions Summary**

This Period

Year to Date

**Starting Cash \***

**\$ 0.00**

**\$ 0.00**

Deposits and other Cash Credits

10,000.00

10,000.00

Investments Sold

0.00

0.00

Dividends and Interest

(0.19)

(0.19)

Withdrawals and other Debits

(5,200.00)

(5,200.00)

Investments Purchased

0.00

0.00

Fees and Charges

(25.00)

(25.00)

**Total Cash Transaction Detail**

**4,774.81**

**4,774.81**

**Ending Cash \***

**\$ 4,774.81**

**\$ 4,774.81**

\* 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 - Schwab Bank Savings Sweep

Schwab Bank Savings Sweep	Balance	% of Account Assets
Schwab Bank Savings Sweep P,Q	4,774.81	100%
<b>Total Schwab Bank Savings Sweep</b>	<b>4,774.81</b>	<b>100%</b>
<b>Total Schwab Bank Savings Sweep</b>	<b>4,774.81</b>	<b>100%</b>
<b>Total Investment Detail</b>		<b>4,774.81</b>
<b>Total Account Value</b>		<b>4,774.81</b>
<b>Total Cost Basis</b>		<b>N/A</b>

### Transaction Detail - Deposits & Withdrawals

Transaction Process	Date	Date	Activity	Description	Location	Credit/(Debit)
	05/28/19	05/28/19	Funds Received	IRA ROLLOVER CONT		5,000.00
	05/28/19	05/28/19	Funds Received	IRA REGULAR CONTR		5,000.00
	05/28/19	05/28/19	MoneyLink Txn	Tfr THE BANCORP BANK, MARCUS ROBERSON		(178.00)
	05/28/19	05/30/19	Returned Deposit	Returned Deposit - Stop Payment: Check #662147		(5,000.00)
	05/28/19	05/28/19	Tax Withholding	FED INC TAX WHLD IRA		(20.00)
	05/28/19	05/28/19	Tax Withholding	CA STATE TAX W/H IRA		(2.00)
<b>Total Deposits &amp; Withdrawals</b>						<b>4,800.00</b>

The total deposits activity for the statement period was \$10,000.00. The total withdrawals activity for the statement period was \$5,200.00.



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### Transaction Detail - Dividends & Interest

Transaction Date	Process Date	Activity	Description	Credit/(Debit)
05/31/19	05/31/19	Interest Adjust. <sup>P,Q</sup>	BANK INA 052919-053019	(0.19)
<b>Total Dividends &amp; Interest</b>				<b>(0.19)</b>

### Transaction Detail - Fees & Charges

Transaction Date	Process Date	Activity	Description	Credit/(Debit)
05/30/19	05/30/19	Service Fee	Returned Deposit Fee	(25.00)
<b>Total Fees &amp; Charges</b>				<b>(25.00)</b>

**Total Transaction Detail** **4,774.81**

### Schwab Bank Savings Sweep Activity

Transaction Date	Transaction	Description	Withdrawal	Deposit	Balance <sup>P,Q</sup>
<b>Opening Balance <sup>P,Q</sup></b>					<b>0.00</b>
05/29/19	Auto Transfer	BANK CREDIT FROM BROKERAGE <sup>P</sup>		9,800.00	9,800.00
05/31/19	Interest Adjust <sup>P,Q</sup>	BANK INTEREST ADJUSTMENT	0.19		9,799.81
05/31/19	Auto Transfer	BANK TRANSFER TO BROKERAGE	5,025.00		4,774.81
<b>Total Activity</b>			<b>5,025.19</b>	<b>9,800.00</b>	
<b>Ending Balance <sup>P,Q</sup></b>					<b>4,774.81</b>

Schwab Bank Savings Sweep: Interest Rate as of 05/31/19 was 0.70%. Your interest period was 05/29/19 - 05/15/19. <sup>Q</sup>  
 Interest Adjust. on 05/31/19 included the amount of \$0.19 debited as of 05/31/19 to ensure accurate interest accrual.



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## Contribution Summary

	2018	2019
Roth IRA	0.00	5,000.00
<b>Year To Date Total</b>	<b>0.00</b>	<b>5,000.00</b>

## Distribution Summary

	Gross Amount	Federal Tax Withheld	State Tax Withheld	Earnings	Net Amount
Roth Prem	200.00	20.00	2.00 CA	0.00	178.00
<b>Year To Date Total</b>	<b>200.00</b>	<b>20.00</b>	<b>2.00</b>	<b>0.00</b>	<b>178.00</b>

## Endnotes For Your Account

### Symbol Endnote Legend

- p** Balances held at Charles Schwab Bank, member FDIC.
- q** The interest rate reflected on this statement is the interest rate in effect on the last Business Day of the Statement Period. Interest rates are subject to change and the interest rate period differs from the Statement Period. Please speak to a Schwab representative or see the Schwab Intelligent Portfolios™ Sweep Program Disclosure Statement, and Terms & Conditions for information about how interest rates are determined, how they are calculated and when they are changed, as well as other important disclosures and information.

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

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

