

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

Department of the Treasury Internal Revenue Service

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

2024

Department of Labor Employee Benefits Security Administration

Complete all entries in accordance with the instructions to the Form 5500.

Pension Benefit Guaranty Corporation

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

- A This return/report is for: [] a multiemployer plan [] a multiple-employer plan... [X] a single-employer plan [] a DFE... B This return/report is: [] the first return/report [] the final return/report... C If the plan is a collectively-bargained plan, check here... D Check box if filing under: [X] Form 5558 [] automatic extension... E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here...

Part II Basic Plan Information—enter all requested information

1a Name of plan: LIFESPIRE RETIREMENT PLAN
1b Three-digit plan number (PN): 001
1c Effective date of plan: 01/01/1984
2a Plan sponsor's name (employer, if for a single-employer plan): LIFESPIRE, INC.
2b Employer Identification Number (EIN): 13-2526022
2c Plan Sponsor's telephone number: 212-741-0100
2d Business code (see instructions): 624100

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

Table with 4 columns: SIGN HERE, Signature of plan administrator, Date, Enter name of individual signing as plan administrator. Includes rows for employer/plan sponsor and DFE.

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2024) v. 240311

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN	
	4d PN	
5 Total number of participants at the beginning of the plan year	5	1881
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6a(1)	838
	6a(2)	847
	6b	383
	6c	590
	6d	1820
	6e	26
	6f	1846
	6g(1)	
6g(2)		
6h		30
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
1A 1I 3D 3H

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply)	9b Plan benefit arrangement (check all that apply)
(1) <input type="checkbox"/> Insurance	(1) <input type="checkbox"/> Insurance
(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts	(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts
(3) <input checked="" type="checkbox"/> Trust	(3) <input checked="" type="checkbox"/> Trust
(4) <input type="checkbox"/> General assets of the sponsor	(4) <input type="checkbox"/> General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

- (1) **R** (Retirement Plan Information)
- (2) **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- (3) **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary
- (4) **DCG** (Individual Plan Information) – Number Attached _____
- (5) **MEP** (Multiple-Employer Retirement Plan Information)

b General Schedules

- (1) **H** (Financial Information)
- (2) **I** (Financial Information – Small Plan)
- (3) **A** (Insurance Information) – Number Attached _____
- (4) **C** (Service Provider Information)
- (5) **D** (DFE/Participating Plan Information)
- (6) **G** (Financial Transaction Schedules)

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) Yes No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) Yes No

11c Enter the Receipt Confirmation Code for the 2024 Form M-1 annual report. If the plan was not required to file the 2024 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE SB (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

▶ **Round off amounts to nearest dollar.**
 ▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan <u>LIFESPIRE RETIREMENT PLAN</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>LIFESPIRE, INC.</u>	D Employer Identification Number (EIN) <u>13-2526022</u>	
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F Prior year plan size: <input type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input checked="" type="checkbox"/> More than 500	

Part I Basic Information

1 Enter the valuation date:	Month <u>01</u>	Day <u>01</u>	Year <u>2024</u>	
2 Assets:				
a Market value	2a	<u>52158652</u>		
b Actuarial value	2b	<u>53413439</u>		
3 Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target	
a For retired participants and beneficiaries receiving payment	<u>388</u>	<u>17557641</u>	<u>17557641</u>	
b For terminated vested participants	<u>655</u>	<u>12902139</u>	<u>12902139</u>	
c For active participants	<u>838</u>	<u>8777094</u>	<u>8779968</u>	
d Total	<u>1881</u>	<u>39236874</u>	<u>39239748</u>	
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>				
a Funding target disregarding prescribed at-risk assumptions	4a			
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b			
5 Effective interest rate	5	<u>5.14 %</u>		
6 Target normal cost				
a Present value of current plan year accruals	6a	<u>1097274</u>		
b Expected plan-related expenses	6b	<u>282219</u>		
c Target normal cost	6c	<u>1379493</u>		

Statement by Enrolled Actuary
 To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE Signature of actuary <u>BARRY N. MARKS, E.A., M.A.A.A.</u> Type or print name of actuary <u>MILLIMAN, INC.</u> Firm name <u>ONE PENNSYLVANIA PLAZA</u> <u>NEW YORK, NY 10119-2605</u> Address of the firm	<u>10/07/2025</u> Date <u>23-05401</u> Most recent enrollment number <u>646-473-3000</u> Telephone number (including area code)
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If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions

Part II Beginning of Year Carryover and Prefunding Balances		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	2423535	15485277
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	2423535	15485277
10	Interest on line 9 using prior year's actual return of <u>13.12</u> %	317968	2031668
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		741424
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.29</u> %		39221
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
	c Total available at beginning of current plan year to add to prefunding balance		780645
	d Portion of (c) to be added to prefunding balance		780645
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	2741503	18297590

Part III Funding Percentages			
14	Funding target attainment percentage	14	82.50 %
15	Adjusted funding target attainment percentage	15	136.12 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	92.52 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls					
18 Contributions made to the plan for the plan year by employer(s) and employees:					
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
			Totals ▶	18(b)	18(c)

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

a Contributions allocated toward unpaid minimum required contributions from prior years	19a	
b Contributions made to avoid restrictions adjusted to valuation date	19b	
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? Yes No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? Yes No

c If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:

a Segment rates:	1st segment: 4.75 %	2nd segment: 4.87 %	3rd segment: 5.59 %	<input type="checkbox"/> N/A, full yield curve used
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b Applicable month (enter code) **21b** 4

22 Weighted average retirement age **22** 67

23 Mortality table(s) (see instructions) Prescribed - combined Prescribed - separate Substitute

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment..... Yes No

25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment..... Yes No

26 Demographic and benefit information

a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment..... Yes No

b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ... Yes No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment..... **27**

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years **28**

29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)..... **29**

30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)..... **30** 0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):

a Target normal cost (line 6c)	31a	1379493
b Excess assets, if applicable, but not greater than line 31a	31b	0

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment		
b Waiver amortization installment		

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount **33**

34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....	34	1379493
	Carryover balance	Prefunding balance
35 Balances elected for use to offset funding requirement	1379493	0
		Total balance
36 Additional cash requirement (line 34 minus line 35)	36	0
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	

38 Present value of excess contributions for current year (see instructions)

a Total (excess, if any, of line 37 over line 36)	38a	0
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0

39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37) **39** 0

40 Unpaid minimum required contributions for all years **40** 0

Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. 2019 2020 2021

SCHEDULE C (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning **01/01/2024** and ending **12/31/2024**

A Name of plan LIFESPIRE RETIREMENT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 LIFESPIRE, INC.	D Employer Identification Number (EIN) 13-2526022	

Part I Service Provider Information (see instructions)

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... Yes No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

UNION BANK OF SWITZERLAND GROUP

13-2638166

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 50	NONE	177609	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(a) Enter name and EIN or address (see instructions)

MILLIMAN, INC.

91-0675641

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11 50	NONE	148967	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

Part III	Termination Information on Accountants and Enrolled Actuaries (see instructions) (complete as many entries as needed)
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a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A Name of plan LIFESPIRE RETIREMENT PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 LIFESPIRE, INC.	D Employer Identification Number (EIN) 13-2526022

Part I	Asset and Liability Statement
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1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

	(a) Beginning of Year	(b) End of Year
Assets		
a Total noninterest-bearing cash	1a	
b Receivables (less allowance for doubtful accounts):		
(1) Employer contributions	1b(1)	
(2) Participant contributions	1b(2)	
(3) Other	1b(3)	68688 96437
c General investments:		
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	661381 522835
(2) U.S. Government securities	1c(2)	3343862 0
(3) Corporate debt instruments (other than employer securities):		
(A) Preferred	1c(3)(A)	
(B) All other	1c(3)(B)	5219787 8640319
(4) Corporate stocks (other than employer securities):		
(A) Preferred	1c(4)(A)	
(B) Common	1c(4)(B)	24387548 26180394
(5) Partnership/joint venture interests	1c(5)	
(6) Real estate (other than employer real property)	1c(6)	2002614 2024207
(7) Loans (other than to participants)	1c(7)	
(8) Participant loans	1c(8)	
(9) Value of interest in common/collective trusts	1c(9)	
(10) Value of interest in pooled separate accounts	1c(10)	
(11) Value of interest in master trust investment accounts	1c(11)	
(12) Value of interest in 103-12 investment entities	1c(12)	
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	
(15) Other	1c(15)	16491848 18703559

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)		
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation.....	1e		
f Total assets (add all amounts in lines 1a through 1e).....	1f	52175728	56167751
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h	17076	21111
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j		
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	17076	21111
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	52158652	56146640

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers.....	2a(1)(A)		
(B) Participants.....	2a(1)(B)		
(C) Others (including rollovers).....	2a(1)(C)		
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		0
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)		
(B) U.S. Government securities.....	2b(1)(B)	85161	
(C) Corporate debt instruments.....	2b(1)(C)	227618	
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)		
(F) Other.....	2b(1)(F)	102901	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		415680
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)		
(B) Common stock.....	2b(2)(B)	818849	
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		818849
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)	23340671	
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	20371887	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)	1978284	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		6181597

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	1847522	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other.....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		1847522
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	177609	
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)	148967	
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses.....	2i(11)	19511	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		346087
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		2193609

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d.....	2k		3987988
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) Unmodified (2) Qualified (3) Disclaimer (4) Adverse

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) DOL Regulation 2520.103-8 (2) DOL Regulation 2520.103-12(d) (3) neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: **FORVIS MAZARS, LLP**

(2) EIN: **44-0160260**

d The opinion of an independent qualified public accountant is **not attached** as part of Schedule H because:

(1) This form is filed for a CCT, PSA, DCG or MTIA. (2) It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l. DCGs do not complete lines 4e, 4f, 4k, 4l, and 5, and DCGs generally complete the rest of Part IV collectively for all plans in the DCG, except as otherwise provided (see instructions).

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
e Was this plan covered by a fidelity bond?	X		1600000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? Yes No
If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) Yes No Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 545864.

SCHEDULE R (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning **01/01/2024** and ending **12/31/2024**

A Name of plan LIFESPIRE RETIREMENT PLAN	B Three-digit plan number (PN)	001
C Plan sponsor's name as shown on line 2a of Form 5500 LIFESPIRE, INC.	D Employer Identification Number (EIN) 13-2526022	

Part I	Distributions
---------------	----------------------

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	0
---	----------	----------

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):
 EIN(s): _____

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3	29
--	----------	-----------

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
----------------	---

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? Yes No N/A
If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____
If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a	
b Enter the amount contributed by the employer to the plan for this plan year	6b	
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....	6c	

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? Yes No N/A

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? Yes No N/A

Part III	Amendments
-----------------	-------------------

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... Increase Decrease Both No

Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
----------------	---

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? Yes No

11 a Does the ESOP hold any preferred stock? Yes No

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) Yes No

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? Yes No

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (measured in dollars). See instructions. Complete as many entries as needed to report all applicable employers.

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: <input type="checkbox"/> last contributing employer <input type="checkbox"/> alternative <input type="checkbox"/> reasonable approximation (see instructions for required attachment).....	14a	
b The plan year immediately preceding the current plan year. <input type="checkbox"/> Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	14b	
c The second preceding plan year. <input type="checkbox"/> Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	14c	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	15a	
b The corresponding number for the second preceding plan year	15b	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	16a	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....	16b	

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment

19 If the total number of participants is 1,000 or more, complete lines (a) and (b):

a Enter the percentage of plan assets held as:
 Public Equity: 53.00 % Private Equity: 14.00 % Investment-Grade Debt and Interest Rate Hedging Assets: 20.00 %
 High-Yield Debt: _____ % Real Assets: _____ % Cash or Cash Equivalents: 1.00 % Other: 12.00 %

b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets:
 0-5 years 5-10 years 10-15 years 15 years or more

20 PBGC missed contribution reporting requirements. If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? Yes No

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

Yes.

No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

No. Other. Provide explanation. _____

Part VII IRS Compliance Questions

21a Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? Yes No

21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).

Design-based safe harbor method

"Prior year" ADP test

"Current year" ADP test

N/A

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 03 / 30 / 2018 (MM/DD/YYYY) and the Opinion Letter serial number J501719A.




Lifespire Retirement Plan

EIN 13-2526022 PN 001

**Independent Auditor's Report, Financial Statements,
and Supplemental Schedules**

December 31, 2024 and 2023



**Lifespire Retirement Plan
Contents
December 31, 2024 and 2023**

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Independent Auditor's Report

Trustees and Plan Administrator
Lifespire Retirement Plan
New York, New York

Opinion

We have audited the financial statements of Lifespire Retirement Plan (the Plan), an employee benefit plan subject to the *Employee Retirement Income Security Act of 1974* (ERISA), which comprise the statements of net assets available for benefits as of December 31, 2024 and 2023, and the related statement of changes in net assets available for benefits for the year ended December 31, 2024, and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the net assets available for benefits of the Plan as of December 31, 2024 and 2023, and the changes in its net assets available for benefits for the year ended December 31, 2024, in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the "Auditor's Responsibilities for the Audit of the Financial Statements" section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern within one year after the date that these financial statements are available to be issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments, administering the plan, and determining that the Plan's transactions that are presented and disclosed in the financial statements are in conformity with the Plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if, there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Supplemental Schedules Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedules listed in the table of contents are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, including their form and content, are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion, the information in the accompanying schedules is fairly stated, in all material respects, in relation to the financial statements as a whole, and the form and content are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

Forvis Mazars, LLP

**New York, New York
October 6, 2025**

Federal Employer Identification Number: 44-0160260

Lifespire Retirement Plan
Statements of Net Assets Available for Benefits
December 31, 2024 and 2023

	<u>2024</u>	<u>2023</u>
Assets		
Investments, at fair value	\$ 56,071,314	\$ 52,107,040
Receivables		
Accrued interest and dividends	<u>96,437</u>	<u>68,688</u>
Total Assets	<u>56,167,751</u>	<u>52,175,728</u>
Liabilities		
Accrued expenses	<u>21,111</u>	<u>17,076</u>
Total Liabilities	<u>21,111</u>	<u>17,076</u>
Net Assets Available for Benefits	<u>\$ 56,146,640</u>	<u>\$ 52,158,652</u>

Lifespire Retirement Plan
Statement of Changes in Net Assets Available for Benefits
Year Ended December 31, 2024

Additions

Net appreciation in fair value of investments	\$ 4,947,068
Interest and dividends	<u>1,234,529</u>

Net Income from Investments

6,181,597

Total Additions

6,181,597

Deductions

Benefits paid directly to participants	1,847,522
Administrative expenses	<u>346,087</u>

Total Deductions

2,193,609

Net Change

3,987,988

Net Assets Available for Benefits, Beginning of Year

52,158,652

Net Assets Available for Benefits, End of Year

\$ 56,146,640

Note 1. Description of Plan

The following brief description of the Lifespire Retirement Plan (the Plan) is provided for general information purposes only. Participants should refer to the Plan document for more complete information.

General

The Plan is a noncontributory defined benefit pension plan covering eligible employees of Lifespire, Inc. (the Sponsor or Employer). The Plan is subject to the provisions of the *Employee Retirement Income Security Act of 1974* (ERISA), as amended.

Eligibility

Employees become a participant of the Plan on the first of the month after they have attained age 21 and completed one year of service.

The Plan was frozen effective December 31, 2010. As a result (i) no new participants may join the Plan while it remains frozen, (ii) existing participants will continue to be vested, (iii) accrual of additional benefits for participants has been eliminated, and (iv) any employee hired on or after January 1, 2011, is ineligible to join the Plan until unfrozen. Although the Plan remains frozen, the Sponsor has the ability to unfreeze the Plan in the future, subject to certain conditions.

Effective January 1, 2024, the Plan was amended to allow new employees to earn benefits under a sustainable income benefit formula. This benefit formula will provide employees with a lifelong income. During working years employees' sustainable income benefit grows in two ways: with the additional benefit amount employees earn each plan year and, on top of that, with good returns on the Plan's investments, which has the potential to keep growing with investment returns throughout retirement.

For employees who have been in the plan prior to January 1, 2024, they will keep benefits earned through December 31, 2010 and additionally will begin earning benefits under a sustainable income benefit formula. Upon retirement, employees will receive both benefits.

Pension Benefits

Participants who are fully vested are entitled to annual pension benefits beginning at normal retirement age (65) equal to the greater of (a) \$600 or (b) 1½% of annual earnings less 6/10% of final average compensation, multiplied by the participant's years of service to a maximum of 30 years, subject to certain Internal Revenue Service (IRS) limitations.

The Plan permits early retirement at ages 55 to 64 to participants who completed at least 10 years of service. Participants may elect to receive their pension benefits in the form of a lump sum payment or joint and survivor annuity. Participants completing five or more years of service are 100% vested in their accrued pension.

Disability Benefits

Participants who become disabled and are eligible to receive social security disability benefits are entitled to 100% of accrued pension benefits. The benefit will be determined by crediting the participant with years of service from the date of his or her disability up to the date he or she selects for commencement of his or her benefit. The participant may select any date on or after his or her early retirement date up to his or her normal retirement date for commencement of his or her benefit.

**Lifespire Retirement Plan
Notes to Financial Statements
December 31, 2024 and 2023**

Death Benefits

If an active or inactive participant dies after five years of vesting service but before income commencement, a 50% Survivor Annuity shall be provided to the spouse commencing as of the earliest commencement date. Alternatively, a married participant may elect to provide for the payment to any other designated beneficiary provided the participant's spouse consents to such election.

Funding Policy

The Sponsor's funding policy is to make contributions to the Plan in amounts that are at least equal to the minimum required contribution as calculated by the Plan's actuary. The Sponsor's contributions for 2023 exceeded the minimum funding requirements of ERISA.

Management of the Fund

The Plan has contracted with UBS Financial Services, Inc. (UBS), the custodian of the Plan for 2024 and 2023. Certain trustees of the Plan are comprised of executive officers of the Plan sponsor and, as such, are participants in the Plan. UBS holds the assets of the Plan under the trust agreement. UBS is a wholly owned subsidiary of UBS Americas Inc., which is wholly owned by UBS Group AG. The investment manager invests cash received and interest and dividend income. Distributions to participants are made from a cash account held by the custodian. The actuarial present value of accumulated plan benefits as of January 1, 2025 and December 31, 2023 was determined by an independent actuary from Milliman, Inc.

Note 2. Summary of Significant Accounting Policies

Basis of Accounting

The accompanying financial statements of the Plan are prepared on the accrual basis of accounting.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, and changes therein, disclosure of contingent assets and liabilities, and the actuarial present value of accumulated plan benefits at the date of the financial statements and the changes therein. Actual results could differ from those estimates.

Investment Valuation and Income Recognition

The Plan's investments are recorded at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's investment committee determines the Plan's valuation policies utilizing information provided by its investment advisor and custodians.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation in the fair value of investments includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Benefit Payments

Benefit payments to participants are recorded upon distribution.

Administrative Expenses

The Plan's expenses are paid either by the Plan or the Sponsor, as provided by the Plan document. Expenses that are paid directly by the Sponsor are excluded from these financial statements. Certain expenses incurred in connection with the general administration of the Plan are recorded as deductions in the accompanying statement of changes in net assets available for benefits. Investment-related expenses are included in net appreciation/depreciation in the fair value of investments.

Note 3. Disclosures About Fair Value of Plan Assets and Liabilities

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Fair value measurements must maximize the use of observable inputs and minimize the use of unobservable inputs. The hierarchy comprises three levels of inputs that may be used to measure fair value:

- Level 1** Quoted prices in active markets for identical assets or liabilities
- Level 2** Observable inputs other than Level 1 prices, such as quoted prices for similar assets or liabilities, quoted prices in markets that are not active, or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities
- Level 3** Unobservable inputs supported by little or no market activity and that are significant to the fair value of the assets or liabilities

Lifespire Retirement Plan
Notes to Financial Statements
December 31, 2024 and 2023

Recurring Measurements

The following tables present the fair value measurements of assets and liabilities recognized in the accompanying statements of net assets available for benefits measured at fair value on a recurring basis and the level within the fair value hierarchy in which the fair value measurements fall at December 31, 2024 and 2023:

	2024			
	Total	Fair Value Measurements Using		
		Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Common stocks	\$ 26,113,149	\$ 26,113,149	\$ -	\$ -
Mutual funds	112,319	112,319	-	-
Corporate bonds	8,640,319	-	8,640,319	-
Structured products	6,121,910	-	723,800	5,398,110
Money market funds	522,650	522,650	-	-
REIT	2,024,207	-	-	2,024,207
Investments reported on the fair value hierarchy	43,534,554	<u>\$ 26,748,118</u>	<u>\$ 9,364,119</u>	<u>\$ 7,422,317</u>
Investments measured at NAV Hedge funds	<u>12,536,760</u>			
Total investments	<u>\$ 56,071,314</u>			

	2023			
	Total	Fair Value Measurements Using		
		Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Common stocks	\$ 24,387,548	\$ 24,387,548	\$ -	\$ -
Corporate bonds	5,219,787	-	5,219,787	-
Government bonds	3,343,862	3,343,862	-	-
Asset backed securities	513,051	145,113	367,938	-
Structured products	5,729,098	-	3,209,415	2,519,683
Money market funds	661,381	661,381	-	-
REIT	2,002,614	-	-	2,002,614
Investments reported on the fair value hierarchy	41,857,341	<u>\$ 28,537,904</u>	<u>\$ 8,797,140</u>	<u>\$ 4,522,297</u>
Investments measured at NAV Hedge funds	<u>10,249,699</u>			
Total investments	<u>\$ 52,107,040</u>			

**Lifespire Retirement Plan
Notes to Financial Statements
December 31, 2024 and 2023**

Revision

A certain immaterial revision has been made to the 2023 financial statements to reclass \$661,381 of money market funds from Level 2 to Level 1. This revision did not have a significant impact on the financial statement line items impacted.

Following is a description of the valuation methodologies and inputs used for assets measured at fair value on a recurring basis and recognized in the accompanying statements of net assets available for benefits, as well as the general classification of such assets pursuant to the valuation hierarchy. There have been no significant changes in the valuation techniques during the years ended December 31, 2024 and 2023. The Plan had no liabilities measured at fair value on a recurring basis. In addition, the Plan had no assets or liabilities measured at fair value on a nonrecurring basis.

Money Market Funds – The money market funds are valued at the total assets of the fund, less liabilities divided by the number of shares outstanding, as reported by the fund manager.

Common Stocks – Common stocks are valued at the closing price reported on the active market on which the individual securities are traded.

Mutual Funds – Mutual funds are valued at the net asset value (NAV) of shares held by the Plan at year-end.

Corporate Bonds and Government Bonds – Corporate bonds and government bonds are valued using pricing models maximizing the use of observable inputs for similar securities. This includes basing value on yields currently available on comparable securities of issuers with similar credit ratings.

Asset Backed Securities – Asset backed securities are valued based on cash flows from asset value based on current market price of hard assets, the reputation of a sponsor, and the presence of an investment-grade rating.

Real Estate Investment Trust (REIT) – The REIT is valued at the fair value of the underlying investments consisting mainly of real estate holdings and other assets less the liabilities. The fair value of the real estate is determined based on appraisal values.

Hedge Funds – The fair value of the Plan's investment in these hedge funds is recorded as the Plan's share of the NAV of the underlying investments as determined by the hedge funds' managers and approved by the trustee. The NAV of the units held by the Plan at year-end is used as a practical expedient to measure fair value. This practical expedient is not used when it is determined to be probable that the hedge fund units will sell for an amount different from the reported NAV. The NAV is based on the fair value of the underlying assets of the hedge funds less its liabilities.

Structured Products – Structured products are Trigger GEARS (Growth Enhanced Asset Return Securities), which are unsecured debt instruments linked to the performance of various U.S. and international publicly traded stock indices. The estimated value of the securities is determined using the issuer's pricing and valuation models, market inputs and assumptions relating to the underlying indices, instruments based on the indices, volatility and other factors including current and expected interest rates, as well as an interest rate related to secondary market credit spread.

Lifespire Retirement Plan
Notes to Financial Statements
December 31, 2024 and 2023

Investments

Where quoted market prices are available in an active market, securities are classified within Level 1 of the valuation hierarchy. If quoted market prices are not available, then fair values are estimated by using quoted prices of securities with similar characteristics or independent asset pricing services and pricing models, the inputs of which are market-based or independently sourced market parameters, including, but not limited to, yield curves, interest rates, volatilities, prepayments, defaults, cumulative loss projections, and cash flows. Such securities are classified in Level 2 of the valuation hierarchy. In certain cases where Level 1 or Level 2 inputs are not available, securities are classified within Level 3 of the hierarchy.

Investments whose fair value is based on NAV per unit as a practical expedient by major class are summarized below:

Investment	2024	2023	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
A. Clover PCO II LP Feeder Combined	\$ 791,182	\$ 733,851	\$ 243,961	Investment is illiquid	N/A
B. RREF IV Debt Domestic Investors, LP	381,359	389,565	-	Investment is illiquid	N/A
C. Brevan Howard Alpha Strategies Fd Ltd	1,002,103	990,345	-	Monthly	3 months
D. Nineteen77 Global Multi-Strategy Alpha II Ltd	1,050,034	1,008,290	-	Quarterly	By the last day of the first month of the calendar quarter
E. Schonfeld Fundamental Equity Offshore Fd Ltd	1,807,008	1,534,630	-	Quarterly	45 days notice
F. Starboard Value and Opportunity Fund Ltd	1,194,957	1,078,204	-	Quarterly	90 days notice
G. Blackstone Private Credit Fund Class S	1,474,512	1,461,009	-	Quarterly	By end of month
H. Blue Owl Technology Income Fund	1,024,038	1,008,374	-	Quarterly	3 month's notice
I. Samlyn Offshore Ltd	1,641,566	986,371	-	Quarterly	45 days notice
J. Infrastructure Investments Fund (iCapital) Ltd	1,162,482	1,059,060	-	Semi annual	3 month's notice
K. Ares Private Markets Fund Class A	1,007,519	-	-	-	-
	<u>\$ 12,536,760</u>	<u>\$ 10,249,699</u>			

- A. Clover Private Credit Opportunities II (the Fund) will primarily target secured, private debt investments across corporate direct lending and asset finance that have an investment size of \$20 million to \$200 million and a weighted average life of 3.5 years or less.

U.S. taxable limited partners will make one commitment to the Fund, which will allocate capital to Clover Private Credit Opportunities Secondary II LP (the Secondary Fund) and Clover Private Credit Opportunities Origination II LP (the Origination Fund). U.S. tax-exempt and non-U.S. may invest in the Fund through Clover Private Credit Opportunities II Secondary Feeder LP (the Secondary Feeder) and Clover Private Credit Opportunities II Origination Feeder LP (the "Origination Feeder").

Lock-up term/gate is three years from the date the Investment Period expires, subject to extension for two one-year periods at the discretion of the Investment Manager.

- B. The Debt Fund will invest primarily in commercial real estate credit, and will focus on investing in commercial real estate loans and securities, including (i) newly issued and seasoned B-pieces of CMBS, as well as additional classes of CMBS certificates, including those required to be held for risk retention purposes, (ii) sub- and non-performing standalone credit investments or loan portfolios, and (iii) senior and mezzanine loans, CLOs, B-notes, preferred equity, and other high yield debt located primarily in the U.S. lock-up term/gate is 10 years from the Final Close (expected 2032), subject to three one-year extensions with General Partner discretion.
- C. Brevan Howard Alpha Strategies Fund (the Fund) invests substantially all of its assets into Brevan Howard Alpha Strategies Master Fund Limited (the Master Fund). The investment objective of the Master Fund is to seek to generate consistent long-term appreciation through active leveraged trading and investment on a global basis. The Master Fund has maximum flexibility to invest in a wide range of instruments including,

Lifespire Retirement Plan
Notes to Financial Statements
December 31, 2024 and 2023

but not limited to, debt securities and obligations (which may be below investment grade), bank loans, listed and unlisted equities, other collective investment schemes (which may be open-ended or closed-ended, listed or unlisted, may employ leverage and of which the manager or the investment manager may be an affiliate of the General Partner, the Manager or the Investment Managers), currencies, commodities, futures, options, warrants, swaps, and other derivative instruments.

There is a 10% fund level gate with those who are subject to the gate receiving priority at next redemption window. Any investor investing on June 1, 2022 or after is subject to a 12.5% quarterly investor level redemption gate. Any amount redeemed in excess of the 12.5% quarterly investor level gate is subject to a 5% redemption fee.

- D. Nineteen77 Global Multi-Strategy Alpha II (the Fund) seeks to consistently realize high risk-adjusted appreciation in the value of its assets by investing substantially all of its assets in O'Connor Global Multi-Strategy Alpha Master Limited (the Master Fund) which primarily uses a combination of fundamental equity market neutral long/short, quantitative fundamental trading, fundamental long/short equity, convertible arbitrage, merger arbitrage, credit trading, currency and rates, and opportunistic strategies. Investors can redeem 100% of their capital balance over four calendar quarters, subject to redemption frequency, term, and notice period restrictions.
- E. The primary investment objective of the Fund is to achieve capital appreciation of the assets of the Fund at superior risk-adjusted rates of return, primarily through a fundamental equity strategy. To achieve this investment objective, the Advisor primarily utilizes a managed account platform (the Managed Account Platform). The Advisor, on behalf of the Fund, utilizes the services of third-party portfolio managers (which are typically established as limited partnerships or limited liability companies) (the External Portfolio Managers), and portfolio managers (i) who are engaged directly by the Advisor or a Relying Adviser and/or their affiliates, and (ii) who are otherwise supervised persons of the Advisor (the Internal Portfolio Managers and, collectively with the External Portfolio Managers, the "Portfolio Managers"). There is a 5% one-year soft lock-up fee (subject to fund level gate). Fund level gate is 25%, based on the Fund's average NAV for the prior three months.
- F. The Starboard Value and Opportunity Fund seeks to invest in deeply undervalued companies and actively engage with management teams and boards of directors to identify and execute on opportunities to unlock value for the benefit of all shareholders. There is a 12.5% fund level gate.
- G. Blackstone Private Credit Fund (BCRED or the Fund) is a registered, non-listed Business Development Company (BDC) that seeks to invest predominately in private credit assets of middle market companies (\$50 million to \$2.5 billion in revenue).

BCRED expects to invest at least 80% of its portfolio in: first lien, senior secured, and unitranche loans and second lien, unsecured, subordinated or mezzanine loans and structured credit, as well as broadly syndicated loans and club deals. To a lesser extent, BCRED also intends to invest in publicly traded securities of large corporate issuers used for maintaining liquidity for its share repurchase program, while also seeking an opportunity for attractive returns.

Lifespire Retirement Plan
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Investors may request the Adviser repurchase shares on a monthly basis, but the Adviser is not obligated to repurchase any shares and may choose to repurchase only some, or even none. Shares will be repurchased at the Board's discretion, who may suspend or terminate the Fund's Share Repurchase program at any time if it determines such action to be in the best interest of the Fund and its shareholders. Any shares held less than one year will be repurchased at 98% of NAV. Repurchases are limited to 2% of the Fund's aggregate NAV outstanding per month and 5% of the Fund's aggregate NAV outstanding as of the previous calendar quarter (*i.e.*, aggregate repurchase requests as of September 30 will be limited to 5% of the Fund's NAV outstanding as of June 30). Any unsatisfied repurchase requests must be resubmitted during the next available tender offer window. The Fund does not anticipate to undertake a liquidity event, such as a listing or merger. See the Prospectus for detailed information on the Share Repurchase Program and the lack of liquidity of the Fund's Shares.

- H. This fund seeks to provide investors attractive current income with the opportunity for capital appreciation through the origination of debt and equity investments in established U.S. software and technology-related businesses. Fund's risk mitigation strategy focuses on making predominantly senior secured loans with low loan-to-values to software and technology-related companies that have inherently defensive characteristics and strong private equity support.
- I. This fund is an open-end investment company and employs a long/short investment strategy focused primarily on equity securities and invests primarily in the United States, Canada, and Europe.
- J. The iCapital Fund, a newly formed Cayman Islands exempted company, is a private investment. The iCapital Fund expects to invest substantially all of its investable assets into IIF Cayman 1 Hedged Ltd. (the Underlying Feeder Fund), which is a feeder into the Infrastructure Investments Fund (the Underlying Fund), a fund advised by J.P. Morgan Investment Management Inc. (the Investment Advisor). Investments in the iCapital Fund are illiquid and require a long-term view to investing. When considering an investment in the iCapital Fund, consider the terms of the iCapital Fund and the Underlying Fund, as well as the impact of your overall commitment on your short-term and long-term liquidity needs. The iCapital Fund will continue in existence through the one-year anniversary of the dissolution of the Underlying Fund (and accordingly, shall extend automatically upon the extension of the Underlying Fund's term). Notwithstanding the foregoing, there are certain limited situations where the iCapital Fund may be terminated, liquidated, and dissolved at an earlier or later date in certain limited situations as further outlined in the Partnership Agreement.
- K. Ares Private Market Fund is a closed-end, non-diversified, management investment company. The fund's investment objective is to seek attractive long-term capital appreciation. In pursuing its investment objective, the Fund invests in an actively managed portfolio of private equity and other private assets.

The Plan had no assets that were measured at fair value on a nonrecurring basis as of December 31, 2024 and 2023.

Lifespire Retirement Plan
Notes to Financial Statements
December 31, 2024 and 2023

Quantitative Information about Significant Unobservable Inputs Used in Level 3 Fair Value Measurements

The following table represents the Plan's Level 3 financial instruments, the valuation techniques used to measure the fair value of those financial instruments, and the significant unobservable inputs and the ranges of values for those inputs:

<u>Investment</u>	<u>2024</u>	<u>2023</u>	<u>Principal Valuation Technique</u>	<u>Unobservable Inputs</u>
Structured products	\$ 5,398,110	\$ 2,519,683	Fundamental analysis	Underlying holdings involved, linked to a non-interest rate index
REIT	<u>2,024,207</u>	<u>2,002,614</u>	Recent transactions or appraisals	Appraisals, multiples of earnings or EBITDA, risk assumptions
	<u>\$ 7,422,317</u>	<u>\$ 4,522,297</u>		

During 2024, total purchases and sales of structured products were \$6,164,000 and \$6,596,466, respectively. During 2024, total purchases and sales of the REIT were \$1,010,000 and \$0, respectively.

During 2023, total purchases and sales of structured products were \$1,523,000 and \$523,438, respectively. During 2023, total purchases and sales of the REIT were \$10,172 and \$59,796, respectively.

Note 4. Actuarial Present Value of Accumulated Plan Benefits and Summary of Significant Actuarial Assumptions

Accumulated plan benefits are those future periodic payments, including lump-sum distributions, that are attributable under the Plan's provisions to employees for the services that have previously been rendered. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, (b) beneficiaries of employees who have died, and (c) present employees or their beneficiaries. Benefits under the Plan are accumulated based on employees' compensation during each year of credited service. The accumulated plan benefits for active employees will equal the accumulation, with interest, of the annual benefit accruals as of the freeze date. Benefits payable under all circumstances—retirement, death, disability, and termination of employment—are included, to the extent they are deemed attributable to employee service rendered to the valuation date. Benefits to be provided via annuity contracts excluded from plan assets are excluded from accumulated plan benefits.

The actuarial present value of accumulated plan benefits is determined by Milliman, Inc., the independent actuary, and is that amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, disability, withdrawal, or retirement) between the valuation date and the expected date of payment.

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Notes to Financial Statements
December 31, 2024 and 2023

The actuarial present value of accumulated plan benefits as of January 1, 2025 and December 31, 2023 is as follows:

	<u>January 1, 2025</u>	<u>December 31, 2023</u>
Vested		
Active participants	\$ 1,151,865	\$ -
Participants in pay status	16,343,105	15,658,328
Participants with deferred benefits	<u>17,138,050</u>	<u>17,956,858</u>
	34,633,020	33,615,186
Nonvested	<u>49,729</u>	<u>2,127</u>
Total actuarial present value of accumulated plan benefits	<u>\$ 34,682,749</u>	<u>\$ 33,617,313</u>

The change during the year is attributable to:

	<u>2024</u>
Actuarial present value of accumulated plan benefit, as of December 31, 2023	<u>\$ 33,617,313</u>
Increase (decrease) during year attributable to	
Reduction in discount period	2,207,833
Benefits paid	(1,847,522)
Benefits accumulated plus actuarial loss	<u>705,125</u>
Net change	<u>1,065,436</u>
Actuarial present value of accumulated plan benefits as of January 1, 2025	<u>\$ 34,682,749</u>

**Lifespire Retirement Plan
Notes to Financial Statements
December 31, 2024 and 2023**

The more significant assumptions underlying the above actuarial calculations for January 1, 2025 and December 31, 2023 are as follows:

	<u>January 1, 2025</u>	<u>December 31, 2023</u>
Assumed rate of return on investments	6.75%	6.75%
Discount rate	2.50%	2.50%
Mortality basis	Society of Actuaries Pri-2012 Total Dataset Mortality Table (with projections scale MP - 2021 Scaling)	Society of Actuaries Pri-2012 Total Dataset Mortality Table (with projections scale MP - 2021 Scaling)
Salary scale	N/A	N/A
Normal retirement age	65	65
Asset valuation	Market	Market

The foregoing actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits. The computations of the actuarial present value of accumulated plan benefits were made as of January 1, 2025 for the plan year ended December 31, 2024. Had the valuations been performed as of December 31, there would be no material differences. The computations of the actuarial present value of accumulated plan benefits were made as of December 31, 2023 for the plan year ended December 31, 2023.

Note 5. Plan Termination

Although the Sponsor has not expressed any intention to do so, it has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to provisions set forth in ERISA. In the event the Plan terminates, the net assets of the Plan will be allocated, as prescribed by ERISA and its related regulations, generally to provide the following benefits in the order indicated:

- Beginning with the benefit category that has the first claim on plan assets, payments will be made for benefits for retirees or beneficiaries that are or could be on the pension roll at the beginning of the three-year period ending on the termination date of the Plan.
- Benefits generally guaranteed by the Pension Benefit Guaranty Corporation (PBGC) up to applicable limitations (discussed below)
- Benefits that are nonforfeitable (vested) under the Plan and all other benefits under the Plan
- Non-vested benefits

Certain benefits under the Plan are insured by the PBGC if the Plan terminates. Generally, the PBGC guarantees most vested normal age retirement benefits, early retirement benefits, and certain disability and survivor's pensions. However, the PBGC does not guarantee all types of benefits under the Plan, and the amount of benefit protection is subject to certain limitations. Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination. However, a statutory ceiling exists, which is adjusted periodically, on the amount of an individual's monthly benefit that the PBGC guarantees.

**Lifespire Retirement Plan
Notes to Financial Statements
December 31, 2024 and 2023**

Whether all participants receive their benefits should the Plan terminate at some future time will depend on the sufficiency, at that time, of the Plan's net assets to provide for accumulated benefit obligations and may also depend on the financial condition of the Plan sponsor and the level of benefits guaranteed by the PBGC.

Note 6. Related-Party and Party-in-Interest Transactions

Party-in-interest transactions include those with fiduciaries or employees of the Plan, any person who provides services to the Plan, an employer whose employees are covered by the Plan, an employee organization whose members are covered by the Plan, a person who owns 50% or more of such an employer or employee association, or relatives of such persons.

Certain plan investments are shares of money market account, Nineteen77 Global Multi-Strategy Alpha II, which are managed by UBS. UBS is the trustee (or custodian) as defined by the Plan and, therefore, these transactions qualify as party-in-interest transactions.

Certain trustees of the Plan are comprised of executive officers of the Plan Sponsor and as such are participants in the Plan.

Investment advisory and investment management fees of \$177,609, actuarial fees of \$148,967, and individually nonmaterial expenses were paid to parties in interest aggregated \$19,511 during the year ended December 31, 2024. These transactions are party-in-interest transactions, which are exempt from prohibited transaction rules under ERISA.

The Sponsor provides certain administrative services at no cost to the Plan.

Note 7. Plan Tax Status

The Plan obtained its latest determination letter on August 9, 2020, in which the Internal Revenue Service stated that the Plan and related trust, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code and therefore not subject to tax. However, the plan administrator believes that the Plan and related trust is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

Note 8. Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the amounts reported in the statements of net assets available for benefits.

**Lifespire Retirement Plan
Notes to Financial Statements
December 31, 2024 and 2023**

Plan contributions are made and the actuarial present value of accumulated plan benefits are reported based on certain assumptions pertaining to interest rates, inflation rates, and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimation and assumption process, it is at least reasonably possible that changes in these estimates and assumptions in the near term would be material to the financial statements.

Note 9. Subsequent Events

Subsequent events have been evaluated through October 6, 2025, which is the date the financial statements were available to be issued.

Plan Name: Lifespire Retirement Plan
EIN/PN: 13-2526022/001
Attachment to 2024 Form 5500, Schedule SB, Line 22 – Description of
Weighted Average Retirement Age

<u>Age</u>	<u>Number of Lives Remaining</u>	<u>Retirement Rate</u>	<u>Number of Retirees</u>	<u>Age Times Number of Retirees</u>
55	1,000.00	1%	10.00	550
56	990.00	1%	9.90	554.4
57	980.10	1%	9.80	558.6
58	970.30	1%	9.70	562.6
59	960.60	1%	9.61	566.99
60	950.99	1%	9.51	570.6
61	941.48	1%	9.41	574.01
62	932.07	5%	46.60	2889.2
63	885.47	3%	26.56	1673.28
64	858.91	3%	25.77	1649.28
65	833.14	10%	83.31	5415.15
66	749.83	20%	149.97	9898.02
67	599.86	20%	119.97	8037.99
68	479.89	20%	95.98	6526.64
69	383.91	20%	76.78	5297.82
70	307.13	100%	307.13	21,499.10
		TOTAL	1,000.00	66,823.68
				66,823.68/1,000.00=
				66.82368

Plan Name: Lifespire Retirement Plan
EIN/PN: 13-2526022/001
Attachment to 2024 Form 5500, Schedule SB, Line 26a –
Schedule of Active Participant Data

Number of Participants by Age and Service Groups

Age	Years of Credited Service										Total	
	0	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40+		
0-24	15	27	1	-	-	-	-	-	-	-	-	43
25-29	12	18	14	1	-	-	-	-	-	-	-	45
30-34	16	27	21	9	-	-	-	-	-	-	-	73
35-39	15	16	30	21	6	1	-	-	-	-	-	89
40-44	3	15	18	14	10	3	-	-	-	-	-	63
45-49	11	15	24	6	11	11	2	-	-	-	-	80
50-54	4	14	24	18	16	18	12	3	-	-	-	109
55-59	6	10	18	17	21	17	15	8	-	-	-	112
60-64	3	14	23	18	23	12	15	5	7	3	-	123
65-69	-	4	16	19	10	11	4	4	6	1	-	75
70+	-	1	3	4	5	3	4	3	3	-	-	26
Total	85	161	192	127	102	76	52	23	16	4	-	838

Plan Name: Lifespire Retirement Plan
EIN/PN: 13-2526022/001
Attachment to 2024 Form 5500, Schedule SB, Part V – Statement of Actuarial Assumptions/Methods

Actuarial Cost Method

The valuation of retirement benefits is determined under the “Unit Credit Actuarial Cost Method”, as prescribed by the Pension Protection Act of 2006 (PPA). Under this method, the regular Plan cost arises from two sources: a Target Normal Cost and an Amortization Payment for the Funding Target Shortfall.

The Funding Target is determined as the actuarial present value of accrued benefits as of the valuation date. The Shortfall is equal to the Funding Target less the Plan Assets, reduced by the Carryover Balance and the Prefunding Balance.

The Target Normal Cost is the Actuarial Present Value of benefits expected to accrue during the valuation year plus anticipated administrative expense, if any.

Asset Valuation Method: Adjusted Fair Market Value over two years using three data points as permitted under IRS Notice 2009-22 (averaging 2022, 2023, and 2024 values), not less than 90% nor greater than 110% of Market Value of Assets on the valuation date.

Assumptions

Economic Assumptions

Information on economic assumptions is provided below in accordance with the Actuarial Standards of Practice (ASOP) No. 27.

Interest Rates:

PPA Funding: Segment Rates with 4 month look-back period.

Segment 1 Interest Rate: 3.62%

Segment 2 Interest Rate: 4.46%

Segment 3 Interest Rate: 4.52%

HATFA Stabilization Rates:

Segment 1 Interest Rate: 4.75%

Segment 2 Interest Rate: 4.87%

Segment 3 Interest Rate: 5.59%

Plan Name: Lifespire Retirement Plan
EIN/PN: 13-2526022/001
Attachment to 2024 Form 5500, Schedule SB, Part V – Statement of Actuarial Assumptions/Methods

FASB ASC Topic 960: 6.75%, compounded annually. This is the assumed rate of return for the Plan's entire portfolio of assets, net of investment expense and including inflation of 2.50%.

Rationale: The interest rate used in FASB ASC Topic 960 is consistent with the investment rate of return. In developing the investment return assumption, we reviewed the Plan's actual asset allocation along with forward-looking data such as projections of inflation and total return growth. Mean returns, standard deviations and correlations between investment categories were determined and considered in the investment return assumption.

CPI:

Assumption: 2.50%, compounded annually. This assumption represents an estimate of future experience and is based in part on observations of estimates inherent in market data.

Rationale: This assumption is based on current capital market assumptions.

Expected Return on Assets:

Assumption: 6.75% compounded annually. This is consistent with the Plan's target asset allocation, assumed investment expenses, and reflects inflation of 2.50% as indicated above. This assumption represents an estimate of future experience and is based on both historical returns and projections.

Rationale: In developing the investment return assumption, we reviewed the Plan's actual asset allocation along with forward-looking data such as projections of inflation and total return growth. Mean returns, standard deviations and correlations between investment categories were determined and considered in the investment return assumption.

Expense Provision: Prior year's actual administrative expense.

Demographic Assumptions

Mortality for Healthy Participants: IRS 2024 Generational Mortality Tables with generational projection Scale MP-2021, for males and females

Rationale: As discussed with Lifespire, we have relied on the above referenced mortality table. We believe the mortality assumption selected is reasonable for the contingency it is measuring.

Mortality for Disabled Participants: IRS 2024 Generational Mortality Tables with generational projection Scale MP-2021, for males and females

Rationale: As discussed with Lifespire, we have relied on the above referenced mortality table. We believe the mortality assumption selected is reasonable for the contingency it is measuring.

Withdrawal: Aggregate rates have been assumed which reflect either permanent service breaks or service breaks ultimately resulting in the permanent forfeiture of credit under the plan.

Plan Name: Lifespire Retirement Plan
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Attachment to 2024 Form 5500, Schedule SB, Part V – Statement of Actuarial Assumptions/Methods

Current Year:

For the first five years of service, withdrawal rates are:

Service	Rate
0	50%
1	40%
2	30%
3	20%
4	20%

After five years of service, withdrawal rates are:

Age	Male Rate	Female Rate
25	13.500%	17.400%
30	10.650%	14.100%
35	8.400%	11.300%
40	6.350%	8.600%
45	4.450%	6.100%
50	2.550%	3.600%
55	0.715%	0.900%

Rationale: The assumption was selected based on an experience study completed.

Withdrawal on account of Disablements: Disability rates are illustrated below:

Age	Rate
25	0.075%
30	0.084%
35	0.096%
40	0.115%
45	0.162%
50	0.240%
55	0.400%

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Rationale: The number of covered participants is not large enough to have credible experience for disability. We believe the disability assumption selected is reasonable and is not anticipated to produce significant cumulative actuarial gains or losses over the measurement period.

Retirement Age: Active Participants are assumed to retire as follows:

Age Range	Percent Retiring
55-61	1%
62	5%
63-64	3%
65	10%
66-69	20%
70	100%

Participants terminated with vested benefits: Age 65

Rationale: The assumption was selected based on an experience study completed in July of 2015.

Marriage Assumption: 80% of participants assumed to be married with females 3 years younger than males.

Rationale: The number of covered participants is not large enough to have credible experience for preretirement deaths. We believe the marriage assumption selected is reasonable for the contingency it is measuring and is not anticipated to produce significant cumulative actuarial gains or losses over the measurement period.

Normal Form of Benefit:

Assumption: Upon retirement, Participants are assumed to elect a single life annuity. This assumption represents an estimate of future experience.

Rationale: Optional forms of benefit are actuarially equivalent to the single life annuity benefit. We believe the form of payment assumption selected is reasonable for the contingency it is measuring and is not anticipated to produce significant cumulative actuarial gains or losses over the measurement period.

Employee Group Covered: All employees who have attained age 21 and have completed one year of service.

Participant Data: As of January 1, 2024.

Lifespire Retirement Plan
Attachment to Schedule SB - 2023 Form 5500
EIN 13-2526022/ PN 001

Schedule SB, Line 26b - Schedule of Projection of Expected Benefit Payments

<u>Plan Year</u>	<u>Active Participants</u>	<u>Terminated Vested Participants</u>	<u>Retired Participants & Beneficiaries Receiving Payments</u>	<u>Total</u>
2024	120,854	1,288,739	1,781,087	3,190,680
2025	184,787	292,899	1,675,983	2,153,669
2026	239,692	360,466	1,632,455	2,232,613
2027	312,096	411,557	1,586,018	2,309,671
2028	385,770	475,337	1,536,714	2,397,821
2029	439,423	539,026	1,484,634	2,463,083
2030	514,730	572,882	1,429,891	2,517,503
2031	571,099	633,891	1,372,608	2,577,598
2032	607,552	706,362	1,312,924	2,626,838
2033	651,505	778,073	1,250,996	2,680,574
2034	678,218	823,719	1,187,012	2,688,949
2035	701,111	890,129	1,121,199	2,712,439
2036	723,321	944,550	1,053,819	2,721,690
2037	752,683	986,556	985,196	2,724,435
2038	763,558	1,009,544	915,717	2,688,819
2039	773,727	1,017,473	845,824	2,637,024
2040	776,119	1,023,699	775,996	2,575,814
2041	769,710	1,022,238	706,756	2,498,704
2042	759,491	1,024,036	638,667	2,422,194
2043	744,624	1,013,643	572,312	2,330,579
2044	727,709	999,258	508,278	2,235,245
2045	704,223	985,001	447,127	2,136,351
2046	677,299	958,010	389,373	2,024,682
2047	648,952	934,210	335,474	1,918,636
2048	617,311	906,576	285,814	1,809,701
2049	584,466	871,326	240,676	1,696,468
2050	551,027	837,678	200,230	1,588,935
2051	515,638	801,899	164,526	1,482,063
2052	479,810	761,927	133,493	1,375,230
2053	443,863	718,627	106,943	1,269,433
2054	407,914	675,091	84,591	1,167,596
2055	373,013	630,549	66,072	1,069,634
2056	339,042	585,218	50,973	975,233
2057	306,358	540,300	38,858	885,516
2058	275,267	496,120	29,287	800,674
2059	245,849	452,989	21,841	720,679
2060	218,286	411,204	16,130	645,620
2061	192,656	371,048	11,810	575,514
2062	169,000	332,783	8,583	510,366
2063	147,328	296,636	6,201	450,165
2064	127,626	262,790	4,459	394,875
2065	109,849	231,374	3,196	344,419
2066	93,931	202,459	2,288	298,678
2067	79,782	176,070	1,638	257,490
2068	67,302	152,184	1,176	220,662
2069	56,376	130,732	850	187,958
2070	46,886	111,614	620	159,120
2071	38,709	94,704	459	133,872
2072	31,717	79,856	347	111,920
2073	25,787	66,912	270	92,969

Plan Name: Lifespire Retirement Plan
EIN/PN: 13-2526022/001
Attachment to 2024 Form 5500, Schedule SB, Part V – Summary of Plan Provisions

The actuarial valuation was prepared in accordance with the provisions of the plan, a summary of which is presented below. The summary describes the principal provisions only and is not intended to be authoritative. For questions about specific benefits, please refer to the plan document. This summary of plan provisions is intended to only describe the essential features of the plan.

Basic Information

Plan Name: Lifespire Retirement Plan

Effective Date of Plan: January 1, 1984

EIN/PN: 13-2526022/001

Effective Date of Last Amendment: January 1, 2024

Plan Year: January 1 – December 31.

Employees Covered: An employee shall become a member of the plan on the first of the month after he has attained age 21 and completed one year of service.

Benefit Service: A participant is credited with one year of benefit service for each plan year in which the participant works at least 1,000 hours. Service and Compensation for the Prior Formula Benefit are frozen as of December 31, 2010. Service is accrued and Compensation is valued in Sustainable Income Benefit beginning January 1, 2024.

Compensation: W-2 earnings. The maximum salary used to determine Plan benefits is limited as required by IRC Section 401(a)(17).

Annual Earnings: Average annual W-2 earnings during the five consecutive years, out of the last ten years preceding retirement, which produced the highest such average.

Final Average Compensation: Average annual W-2 earnings during the final three years preceding retirement.

Covered Compensation: Average of the taxable wage bases for each of the thirty-five years ending with the employee's year of retirement.

Employee Contribution: None. Plan is funded entirely by employer contributions.

Employer Contribution: Total cost of plan.

Plan Name: Lifespire Retirement Plan
EIN/PN: 13-2526022/001
Attachment to 2024 Form 5500, Schedule SB, Part V – Summary of Plan Provisions

Benefit Formulas and Eligibilities

Normal Retirement

Normal Retirement Eligibility: First of the month coinciding with or next following the attainment of age 65.

Normal Retirement Benefit: 1 1/2% of Annual Earnings less 6/10% of Final Average Compensation up to Covered Compensation times the employee's years of service to a maximum of 30 years (Prior to January 1, 1996, maximum credited service was 25 years). No more than the Section 401(a) (17) limit on pensionable earnings may be used for benefit purposes. The minimum yearly pension at Normal/Late Retirement will be equal to \$600.

Service and Compensation are frozen as of December 31, 2010, for the Prior Formula Benefit.

Sustainable Income Benefit (SIB): 0.5% of Compensation for each Plan Year beginning January 1, 2024, during which a participant receives credit for at least 1,000 hours of service. As of January 1st, following the end of each Plan Year, the SIB that has been accumulated through the end of the prior Plan Year will be adjusted for investment return of the current Plan Year in accordance with the following formula:

The accumulated value of the SIB as of the end of the prior Plan Year shall be multiplied by an "Adjustment Fraction" equal to 1 plus the "Actual Rate of Investment Return" for the 12 months ending on the last day of the Plan Year, divided by 1 plus the "Hurdle Rate" of 4.50%, subject to a maximum annual increase in the SIB of 4.30%, or equivalently, a maximum Adjustment Fraction of 1.043.

Deferred Retirement:

Deferred Retirement Eligibility: A member who continues in service after the normal retirement date may elect to have his annuity payments begin at a deferred commencement date.

Deferred Retirement Benefit: Monthly annuity equal to the normal retirement benefit based on service and earnings through the deferred retirement date.

Early Retirement

Early Retirement Eligibility: Members with at least ten years of service may elect to retire within the ten-year period before the normal retirement date.

Early Retirement Benefit: Monthly annuity equal to the normal retirement benefit based on service and earnings as of early retirement, actuarially reduced.

Disability Retirement

Disability Retirement Eligibility: Participants who become disabled through no fault of their own may receive an unreduced benefit payable five years from the date of their disability if they meet the following conditions:

- 1) the disability occurs while they are actively employed at Lifespire working at least 1,000 hours per

Plan Name: Lifespire Retirement Plan
EIN/PN: 13-2526022/001

Attachment to 2024 Form 5500, Schedule SB, Part V – Summary of Plan Provisions

year;

- 2) they are deemed permanently disabled as defined by Social Security;
- 3) they have completed at least seven years of service on the date the disability occurs; and
- 4) participants who were disabled prior to January 1, 2005 may qualify if they met the conditions set forth in Items 1, 2 and 3 on the date they became disabled and they are receiving payments under the organization's long-term disability plan on the date the amendment is adopted.

Disability Retirement Benefit: Monthly annuity equal to the normal retirement benefit based on earnings as of disability retirement, and service projected to Normal Retirement Date.

Vested Termination

Vested Termination Eligibility: After attainment of age 21 and completion of 5 years of service.

Vested Termination Benefit: Accrued benefit payable at Normal Retirement. However, if the lump sum value of the accrued benefit is \$5,000 or less, the accrued benefit may be paid as a lump sum.

Preretirement Surviving Spouse Coverage

Preretirement Surviving Spouse Eligibility: Active participants, who are eligible for early retirement benefits and have been married one year, are eligible for a pre-retirement spouse's benefit.

Preretirement Surviving Spouse Benefit: Equal to half of the 50% joint and survivor annuity benefit which would have been payable upon early retirement at date of death.

Active participants who have at least five years of vesting service and have not yet satisfied the requirements for early retirement are eligible for a pre-retirement survivorship benefit equal to the benefit described above, and payable at the earliest date the participant could have retired had he survived.

Normal Form of Benefit

Life annuity with monthly payments during the lifetime of the employee after retirement.

Qualified Joint and Survivor Annuity

Unless elected otherwise in writing at retirement, a married participant will receive his/her benefits as an actuarially equivalent Joint and 50% Survivor Annuity with the spouse as contingent beneficiary.

**Plan Name: Lifespire Retirement Plan
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Attachment to 2024 Form 5500, Schedule SB, Part V – Summary of Plan Provisions

Optional Forms of Benefits

10 year certain and life annuity

66.67% joint and survivor annuity

75% joint and survivor annuity

100% joint and survivor annuity

For purposes of determining the amount of any optional form of retirement income payable other than a lump sum distribution or the amount of any benefit payable before a Participant's Normal Retirement Date, an interest rate of 7%, compounded annually and mortality rates in accordance with UP84 shall be used.

Maximum Benefit

The maximum benefit used to determine Plan benefits is limited as required by IRC Section 415(b). The limit for 2024 is \$275,000.

Lifespire Retirement Plan
EIN 13-2526022 PN 001
Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
See Attached Statements of Investment Details				
	UBS (Account No. 01453)	See attached statement page 134	\$ 5,176,982	\$ 7,267,362
	UBS (Account No. 01454)	See attached statement page 114	773,720	1,137,461
	UBS (Account No. 41554)	See attached statement page 99	3,440,536	4,139,375
	UBS (Account No. 41555)	See attached statement page 158	8,733,311	8,640,320
	UBS (Account No. 41556)	See attached statement page 79	4,508,139	7,247,598
	UBS (Account No. 41557)	See attached statement page 13	81,114	81,114
	UBS (Account No. 41654)	See attached statement page 176	2,311,882	2,711,434
	UBS (Account No. 41655)	See attached statement page 210	1,169,906	1,646,328
	UBS (Account No. 41657)	See attached statement page 197	2,086,496	2,460,631
	UBS (Account No. 43558)	See attached statement page 224	<u>17,657,266</u>	<u>20,739,691</u>
Total Assets Held for Investment Purposes at End of Year - Form 5500, Schedule H			<u>\$ 45,939,352</u>	<u>\$ 56,071,314</u>

* Party-in-interest as defined by ERISA

Lifespire Retirement Plan
EIN 13-2526022 PN 001
Schedule H, Line 4i – Schedule of Assets (Acquired and Disposed of Within Year)
December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(c) Cost of Acquisitions	(d) Proceeds of Dispositions
	ABBOTT LABS UNSOLICITED	Common Stock	\$ 31,185	\$ 47,029
	ABBVIE INC COM UNSOLICITED	Common Stock	-	88,884
	ABBVIE INC NTS B/E 03.850% 061524 DTD061520 AS OF 06/15/24	Corporate Bond	-	152,000
	ACCENTURE PLC IRELAND CL A	Common Stock	33,470	291,439
	ADOBE INC. (DELAWARE) UNSOLICITED	Common Stock	146,450	10,240
	ADVANCED MICRO DEVICES INC	Common Stock	-	14,355
	ADYEN N V ADR UNSOLICITED	Common Stock	-	5,018
	AECOM UNSOLICITED	Common Stock	-	86,880
	AIA GROUP LTD SPON ADR UNSOLICITED	Common Stock	-	1,195
	AKZO NOBEL NV SPON ADR UNSOLICITED	Common Stock	6,737	2,179
	ALCON INC CHF UNSOLICITED	Common Stock	2,595	10,881
	ALEXANDRIA REAL ESTATE EQUITIES	Common Stock	-	93,477
	ALFALAVAL AB SWEDEN ADR UNSOLICITED	Common Stock	-	5,020
	ALLIANZ SE ADR UNSOLICITED	Common Stock	-	26,035
	ALLSTATE CORP UNSOLICITED	Common Stock	92,743	-
	ALPHABET INC CL A UNSOLICITED	Common Stock	34,126	217,131
	AMAZON.COM INC UNSOLICITED	Common Stock	-	54,510
	AMAZON.COM INC B/E 03.800% 120524 DTD120514	Corporate Bond	-	138,000
	AMBEV SA SPON ADR UNSOLICITED	Common Stock	7,503	-
	AMER EXPRESS CO UNSOLICITED	Common Stock	147,135	-
	AMER EXPRESS CO NTS B/E 02.500% 073024 DTD073019	Corporate Bond	-	140,000
	AMER ELECTRIC POWER CO UNSOLICITED	Common Stock	-	78,141
	AMER HONDA FIN CORP 00.750% 080924 DTD090921	Corporate Bond	-	138,704
	AMER HONDA FIN CORP 01.500% 011325 DTD011322	Corporate Bond	-	50,947
	AMER SOFTWARE INC CL A UNSOLICITED	Common Stock	-	9,129
	AMERICAN HONDA FIN NTS 04.400% 090529 DTD090524	Corporate Bond	450,505	-
	AMERICAN INTL GROUP INC COM NEW	Common Stock	59,483	1,528
	AMERICAN TOWER CORP REIT UNSOLICITED	Common Stock	-	32,520
	AMERICAN WATER WORKS CO INC NEW	Common Stock	117,736	24,624
	AMERIPRISE FINANCIAL INC UNSOLICITED	Common Stock	1,595	79,856
	AMETEK INC (NEW) UNSOLICITED	Common Stock	-	65,239
	AMGEN INC UNSOLICITED	Common Stock	8,455	11,207
	AMGEN INC NTS B/E 03.625% 052224 DTD052214	Corporate Bond	-	160,000
	ANALOG DEVICES INC UNSOLICITED	Common Stock	53,213	99,489
	ANSYS INC UNSOLICITED	Common Stock	4,056	92,568
	APPLE INC UNSOLICITED	Common Stock	131,284	109,370
	APPLIED MATERIALS INC UNSOLICITED	Common Stock	-	155,252
	ARCH CAPITAL GROUP LTD (BERMUDA)	Common Stock	115,402	790
	ARES PRIVATE MARKETS FUND ESCROW	Common Stock	1,010,000	-
	ARMSTRONG WORLD INDUSTRIES INC NEW	Common Stock	-	1,758
	ASHTREAD GROUP PLC ORD UNSPONSORED ADR	Common Stock	-	5,061
	ASML HLDG NV SPON ADR UNSOLICITED	Common Stock	52,636	7,609
	ASSA ABLOY AB ADR UNSOLICITED	Common Stock	-	4,363
	ATMOS ENERGY CORP UNSOLICITED	Common Stock	-	3,364
	AUTODESK INC UNSOLICITED	Common Stock	7,545	73,791
	AUTOMATIC DATA PROCESSNG INC	Common Stock	56,929	26,905
	AVANTOR INC UNSOLICITED	Common Stock	24,915	2,109
	AZENTA INC UNSOLICITED	Common Stock	-	1,438
	BADGER METER INC UNSOLICITED	Common Stock	-	15,563
	BAKER HUGHES LLC/CO-OBL 03.337% 121527 DTD121117	Corporate Bond	965	-
	BANCO BILBAO VIZCAYA ARGENTARIA S.A. SPON	Common Stock	-	5,510
	BANK OF AMER CORP B/E 05.288% 042534 DTD042523	Corporate Bond	274,284	-
	BANK OF HAWAII CORP UNSOLICITED	Common Stock	-	2,169
	BANK OF NOVA SCOTIA T-GEARS INTL BASKET	Common Stock	-	1,132,195
	BANK OF NOVA SCOTIA T-GEARS SPX	Common Stock	-	579,545
	BARCLAYS BANK PLC MLN SPX	Common Stock	-	594,755
	BHP GROUP LTD SPON ADR UNSOLICITED	Common Stock	-	18,586
	BIONTECH SE ADR UNSOLICITED	Common Stock	-	29,019
	BJS WHSL CLUB HLDGS INC UNSOLICITED	Common Stock	39,209	25,572
	BLACKROCK INC UNSOLICITED	Common Stock	71,451	81,581
	BLACKSTONE INC CL A UNSOLICITED	Mutual Fund	1,379	13,744
	BLACKSTONE REAL ESTATE INCOME TRUST INC AS OF 02/02/24 TRADE DATE: 01/31/2024	Hedge Fund	-	279
	BLACKSTONE REAL ESTATE INCOME TRUST INC AS OF 03/04/24 TRADE DATE: 02/29/2024	Hedge Fund	-	19
	BLACKSTONE REAL ESTATE INCOME TRUST INC CL S AS OF 02/02/24 TRADE DATE: 01/31/2024	Hedge Fund	-	395,944
	BLACKSTONE REAL ESTATE INCOME TRUST INC CL S AS OF 03/04/24 TRADE DATE: 02/29/2024	Hedge Fund	-	54,281
	BLACKSTONE REAL ESTATE INCOME TRUST INC CL S TRADE DATE: 12/29/2023	Hedge Fund	-	523,632
	BLACKSTONE REAL ESTATE INCOME TRUST INC TRADE DATE: 12/29/2023	Hedge Fund	-	374
	BLUE OWL REAL ESTATE NET LEASE TRUST ESCROW	Hedge Fund	1,010,000	-
	BNP PARIBAS T-GEARS SPX	Corporate Bond	980,000	-
	BNP PARIBAS BA-GEARS SPX	Structured Product	-	545,000
	BOOZ ALLEN HAMILTON HLDG CORP CL A	Common Stock	19,630	89,481
	BOSTON SCIENTIFIC CORP UNSOLICITED	Common Stock	-	26,569
	BROADCOM INC UNSOLICITED	Common Stock	243,989	189,856
	BROOKFIELD CORP CL A CAD UNSOLICITED	Common Stock	-	19,852
	BUILDERS FIRSTSOURCE INC UNSOLICITED	Common Stock	62,072	3,725

Lifespire Retirement Plan

EIN 13-2526022 PN 001

Schedule H, Line 4i – Schedule of Assets (Acquired and Disposed of Within Year)

December 31, 2024

(Continued)

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(c) Cost of Acquisitions	(d) Proceeds of Dispositions
	CADENCE DESIGN SYSTEMS 04.200% 091027 DTD091024	Corporate Bond	\$ 450,396	\$ -
	CAMECO CORP UNSOLICITED	Common Stock	-	6,580
	CANADIAN IMPERIAL BK 06.092% 100333 DTD100323	Corporate Bond	142,204	-
	CAPITAL ONE FINCL CORP UNSOLICITED	Common Stock	-	6,309
	CARLISLE COS INC UNSOLICITED	Common Stock	59,290	-
	CENCORA INC UNSOLICITED	Common Stock	41,488	27,863
	CHEESECAKE FACTORY INC UNSOLICITED	Common Stock	-	1,339
	CHENIERE ENERGY INC NTS 04.625% 101528 DTD041521	Corporate Bond	254,744	-
	CHIPOTLE MEXICAN GRILL INC CL A	Common Stock	17,968	48,219
	CHOICE HOTELS INTL INC NEW	Common Stock	30,686	1,302
	CHUBB LTD CHF UNSOLICITED	Common Stock	-	58,570
	CHUGAI PHARMACEUTICAL LTD ADR	Common Stock	-	21,682
	CISCO SYSTEMS INC NTS 04.950% 022631 DTD022624	Corporate Bond	213,420	-
	CITIGROUP GLOBAL MARKETS MLN INDU	Common Stock	-	968,158
	CITIGROUP INC NTS B/E 03.352% 042425 DTD042419	Corporate Bond	-	10,000
	CLOVER PCO II ORIGINATION FEEDER LPA0	Common Stock	68,600	-
	CLOVER PCO II SECONDARY FEEDER LP A/O	Common Stock	11,400	-
	COCA COLA CO COM UNSOLICITED	Common Stock	-	174,209
	COCA COLA EUROPACIFIC PARTNERS PLC EUR	Common Stock	-	5,094
	COLOPLAST AS SPON ADR UNSOLICITED	Common Stock	25,052	-
	COMMERCE BANCSHARES UNSOLICITED	Common Stock	-	2,886
	CONSTELLATION BRANDS INC CL A	Common Stock	4,312	2,582
	CONSTRUCTION PARTNERS INC CL A	Common Stock	-	15,185
	CORTEVA INC UNSOLICITED	Common Stock	22,335	53,511
	COSTCO WHOLESALE CORP UNSOLICITED	Common Stock	-	145,183
	COTERRA ENERGY INC UNSOLICITED	Common Stock	8,143	10,290
	CREDICORP LTD UNSOLICITED	Common Stock	-	5,186
	CROWN CASTLE INC REIT UNSOLICITED	Common Stock	-	35,893
	CSW INDUSTRIALS INC UNSOLICITED	Common Stock	16,287	-
	CULLEN FROST BANKERS INC UNSOLICITED	Common Stock	-	6,208
	CURTISS WRIGHT CORP UNSOLICITED	Common Stock	-	96,358
	CVS HEALTH CORP NTS B/E 2.625% 081524 DTD081519	Corporate Bond	-	160,000
	DAIKIN INDS LTD ADR UNSOLICITED	Common Stock	-	779
	DANAHER CORP UNSOLICITED	Common Stock	8,621	59,510
	DARDEN RESTAURANTS INC UNSOLICITED	Common Stock	9,683	45,520
	DASSAULT SYSTEMS S A SPON ADR	Common Stock	13,432	5,002
	DBS GROUP HLDGS LTD. SPON ADR	Common Stock	313	29,085
	DCENT 2021-1 A-1 DUE 09/15/26 00.5800	Corporate Bond	-	146,824
	DEXCOM INC UNSOLICITED	Common Stock	69,195	-
	DIAGEO PLC NEW GB SPON ADR	Common Stock	46,858	32,343
	DIAMONDBACK ENERGY INC UNSOLICITED	Common Stock	-	7,679
	DISCO CORP UNSPONSORED ADR	Common Stock	30,515	-
	DISCOVER FINANCIAL SERVICES	Common Stock	20,172	69,689
	DSM FIRMENICH AG SPON ADR	Common Stock	49,762	5,105
	DUKE ENERGY FLORIDA LLC 05.875% 111533 DTD110923	Corporate Bond	144,577	-
	EAST WEST BANCORP INC UNSOLICITED	Common Stock	88,157	50,289
	EATON CORP PLC UNSOLICITED	Common Stock	72,539	-
	ECOLAB INC UNSOLICITED	Common Stock	-	3,955
	ENN ENERGY HOLDINGS LTD SPON ADR	Common Stock	25,777	5,049
	ENTEGRIS INC UNSOLICITED	Common Stock	104,892	4,875
	EOG RESOURCES INC UNSOLICITED	Common Stock	-	114,832
	EPAM SYSTEMS INC UNSOLICITED	Common Stock	50,685	43,056
	EPIROC AKTIEBOLAG ADR UNSOLICITED	Common Stock	-	5,030
	EQUITY LIFESTYLE PROPERTIES INC REIT	Common Stock	62	-
	EQUITY RESIDENTIAL SBI UNSOLICITED	Common Stock	106,737	-
	ERSTE GROUP BANK AG SPON ADR	Common Stock	11,804	2,255
	EVERSOURCE ENERGY B/E 05.950% 071534 DTD041824	Corporate Bond	450,725	-
	EVERTEC INC UNSOLICITED	Common Stock	-	1,702
	EXPERIAN PLC SPON ADR UNSOLICITED	Common Stock	-	4,267
	EXXON MOBIL CORP UNSOLICITED	Common Stock	-	123,242
	FANUC CORP ADR UNSOLICITED	Common Stock	6,695	1,554
	FORTINET INC UNSOLICITED	Common Stock	-	31,652
	FREDDIE MAC BOND 01.500 % DUE 021225	Corporate Bond	-	167,810
	GENL DYNAMICS CORP UNSOLICITED	Common Stock	2,625	5,610
	GENL MOTORS FINL CO INC 03.950% 041324 DTD041317 AS OF 04/13/24	Corporate Bond	-	50,000
	GEORGIA POWER CO B/E 04.700% 051532 DTD050422	Corporate Bond	134,841	-
	GETTY REALTY CORP NEW UNSOLICITED	Common Stock	5,690	1,545
	GLAXO WELLCOME PLC SPON ADR	Common Stock	-	3,508
	GLOBAL PAYMENTS INC B/E 03.200% 081529 DTD081419	Corporate Bond	268,162	-
	GMFI 2021-1 C DUE 05/17/27 01.0400	Corporate Bond	-	183,840
	GOLDMAN SACHS GROUP INC 03.850% 070824 DTD070814	Corporate Bond	-	158,000
	GRACO INC UNSOLICITED	Common Stock	-	17,102
	GRUPO FINANCIERO BANORTE SPON ADR	Common Stock	25,703	-
	GS FINANCE CORP BA-GEARS SPX	Common Stock	500,000	-
	GS FINANCE CORP BA-GEARS SPX AS OF 06/06/24	Structured Product	-	564,840

Lifespire Retirement Plan

EIN 13-2526022 PN 001

Schedule H, Line 4i – Schedule of Assets (Acquired and Disposed of Within Year)

December 31, 2024

(Continued)

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(c) Cost of Acquisitions	(d) Proceeds of Dispositions
	HAIER SMART HOME CO LTD SPON ADR	Common Stock	\$ 7,248	\$ -
	HALEON PLC SPON ADR UNSOLICITED	Common Stock	12,767	-
	H B FULLER CO UNSOLICITED	Common Stock	-	1,922
	HAIER SMART HOME CO LTD SPON ADR	Common Stock	-	38,519
	HAIER SMART HOME CO LTD SPON ADR TRADE DATE: 03/21/2024	Common Stock	-	13,718
	HALEON PLC SPON ADR UNSOLICITED	Common Stock	-	7,682
	HCA INC B/E 05.000% 031524 DTD031714	Corporate Bond	-	16,000
	HEINEKEN NV SPON ADR UNSOLICITED	Common Stock	-	3,313
	HENRY JACK & ASSOC INC UNSOLICITED	Common Stock	-	1,491
	HDFC BANK LTD ADR REPSTG 3 ORD SHS	Common Stock	38,996	-
	HESS CORP UNSOLICITED	Common Stock	-	24,800
	HILLMAN SOLUTIONS CORP CL A	Common Stock	-	2,061
	HOME DEPOT INC UNSOLICITED	Common Stock	107,983	29,524
	HONEYWELL INTL INC UNSOLICITED	Common Stock	3,414	216,478
	HOULIHAN LOKEY INC UNSOLICITED	Common Stock	-	34,698
	HOWMET AEROSPACE INC UNSOLICITED	Common Stock	80,585	1,059
	HSBC BANK USA NA MLCD INDU	Common Stock	579,000	574,804
	HSBC BANK USA NA MLCD RSP	Common Stock	1,105,000	-
	ICICI BANK LTD SPON ADR UNSOLICITED	Common Stock	-	33,744
	IDEXX LABS UNSOLICITED	Common Stock	20,053	3,515
	INFINEON TECHNOLOGIES ADR	Common Stock	-	17,151
	ING GROEP N V NL SPON ADR	Common Stock	-	6,903
	INGERSOLL RAND INC UNSOLICITED	Common Stock	-	65,597
	INTL FLAVORS&FRGRNCS UNSOLICITED	Common Stock	108,624	930
	INTUIT UNSOLICITED	Common Stock	-	51,119
	INTUITIVE SURGICAL INC UNSOLICITED	Common Stock	-	11,253
	ITT INC COM UNSOLICITED	Common Stock	75,472	20,123
	JOHN BEAN TECHNOLOGIES CORP	Common Stock	13,085	1,327
	JOHNSON & JOHNSON COM UNSOLICITED	Common Stock	36,124	23,632
	JPMORGAN CHASE & CO B/E 5.350% 060134 DTD060123	Corporate Bond	451,888	90,472
	JPMORGAN CHASE & CO UNSOLICITED	Common Stock	67,176	-
	JPMORGAN CHASE BANK NA MLCD INDU	Common Stock	910,000	-
	JPMORGAN CHASE FINANCIAL BA-GEARS RTY	Common Stock	300,000	-
	JPMORGAN CHASE FINANCIAL BA-GEARS SPX	Common Stock	700,000	-
	KDDI CORP ADR UNSOLICITED	Common Stock	-	38,284
	KEYSIGHT TECHNOLOGIES INC COM	Common Stock	-	82,440
	KLA CORP UNSOLICITED	Common Stock	68,364	-
	KUBOTA CORP ADR JAPAN ADR	Common Stock	-	995
	LABORATORY CORP AMER HLDGS NEW	Common Stock	-	103,115
	LAKELAND FINCL CORP UNSOLICITED	Common Stock	-	6,926
	LANDSTAR SYSTEMS INC UNSOLICITED	Common Stock	-	1,831
	LENNAR CORP CL A UNSOLICITED	Common Stock	3,410	9,784
	LESLIES INC UNSOLICITED	Common Stock	-	13,706
	LILLY ELI & CO UNSOLICITED	Common Stock	-	49,713
	LINDE PLC NEW EUR UNSOLICITED	Common Stock	32,106	90,340
	LOREAL CO ADR FRANCE ADR UNSOLICITED	Common Stock	-	5,047
	LOWES COMPANIES INC UNSOLICITED	Common Stock	4,326	3,674
	LPL FINL HLDGS INC COM UNSOLICITED	Common Stock	59,965	86,295
	LUKOIL PJSC SPON ADR UNSOLICITED TRADE DATE: 10/03/2024	Common Stock	-	6,740
	LVMH MOET HENNESSY LOUIS ADR	Common Stock	-	4,435
	MAGNA INTL INC CL A SUB VTG CANADA ORD CAD	Common Stock	-	3,728
	MANHATTAN ASSOC INC UNSOLICITED	Common Stock	65,052	4,141
	MANULIFE FINANCIAL CORP CAD	Common Stock	-	16,676
	MARSH & MCLENNAN COS INC UNSOLICITED	Common Stock	55,784	80,189
	MARTIN MARIETTA MATERIALS INC	Common Stock	20,695	24,538
	MASIMO CORP UNSOLICITED	Common Stock	103,328	588
	MASTERCARD INC CL A UNSOLICITED	Common Stock	32,608	12,423
	MC CORMICK & CO NV UNSOLICITED	Common Stock	-	79,359
	MCDONALDS CORP UNSOLICITED	Common Stock	-	16,948
	MEDPACE HOLDINGS INC UNSOLICITED	Common Stock	42,660	35,628
	MEDTRONIC PLC UNSOLICITED	Common Stock	-	1,428
	MERCADOLIBRE INC UNSOLICITED	Common Stock	36,959	-
	MERCK & CO INC COM UNSOLICITED	Common Stock	1,378	1,627
	META PLATFORMS INC CL A UNSOLICITED	Common Stock	-	36,646
	MICHELIN COMPAGNIE GENERALE ADR	Common Stock	12,458	11,335
	MICROCHIP TECHNOLOGY INC UNSOLICITED	Common Stock	4,878	9,435
	MICROSOFT CORP UNSOLICITED	Common Stock	124,096	208,941
	mitsubishi UFJ FINANCIAL GROUP INC SPON ADR	Common Stock	4,328	5,852
	MOLINA HEALTHCARE INC UNSOLICITED	Common Stock	20,375	66,708
	MONOTARO CO LTD UNSPONSORED ADR	Common Stock	48,521	-
	MORGAN STANLEY B/E 3.622% 040131 DTD033120	Corporate Bond	156,362	-
	MORGAN STANLEY FINANCE BA-GEARS MID	Corporate Bond	300,000	-
	MORGAN STANLEY FINANCE BA-GEARS SPX	Corporate Bond	500,000	1,637,171
	MORGAN STANLEY FINANCE T-GEARS SPX	Corporate Bond	290,000	146,881
	MORGAN STANLEY UNSOLICITED	Common Stock	103,881	-

Lifespire Retirement Plan

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Schedule H, Line 4i – Schedule of Assets (Acquired and Disposed of Within Year)

December 31, 2024

(Continued)

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(c) Cost of Acquisitions	(d) Proceeds of Dispositions
	MUNICH RE GROUP ADR UNSOLICITED	Common Stock	\$ -	\$ 33,304
	NATIONAL RURAL UTIL COOP 04.120% 091627 DTD091624	Corporate Bond	451,226	-
	NATL BEVERAGE CORP UNSOLICITED	Common Stock	-	1,311
	NEBIUS GROUP N.V. CL A UNSOLICITED	Common Stock	-	9,329
	NESTLE S A SPONSORED ADR REPSTG REG SHS SWITZ	Common Stock	37,916	5,106
	NEXTERA ENERGY INC COM UNSOLICITED	Common Stock	58,940	-
	NEXTERA ENERGY INC COM UNSOLICITED	Common Stock	-	21,176
	NEXTERA ENERGY CPTL 04.255% 090124 DTD080522 AS OF 09/01/24	Corporate Bond	-	158,000
	NIDEC CORP ADR UNSOLICITED	Common Stock	-	393
	NIKE INC CL B UNSOLICITED	Common Stock	-	94,572
	NITORI HLDGS CO LTD ADR UNSOLICITED	Common Stock	-	24,851
	NOVARTIS AG SPON ADR UNSOLICITED	Common Stock	-	34,346
	NOVONESIS B ADR UNSOLICITED	Common Stock	-	5,059
	NVIDIA CORP UNSOLICITED	Common Stock	549,606	12,104
	O REILLY AUTOMOTIVE INC UNSOLICITED	Common Stock	9,492	31,060
	ON SEMICONDUCTOR CORP UNSOLICITED	Common Stock	60,203	26,404
	ORACLE CORP UNSOLICITED	Common Stock	164,165	180,125
	ORACLE CORP NTS B/E 03.400% 070824 DTD070814	Corporate Bond	-	150,000
	ORACLE CORP NTS B/E 02.950% 111524 DTD110917	Corporate Bond	-	142,000
	OSHKOSH CORP UNSOLICITED	Common Stock	2,694	-
	OTSUKA HLDGS CO LTD UNSPONSORED ADR	Common Stock	-	2,914
	P.T. TELEKOMUNIKASI INDONESIA SPON ADR	Common Stock	8,509	-
	PACIFIC GAS & ELEC NTS 03.000% 061528 DTD060321	Corporate Bond	135,144	-
	PALO ALTO NETWORKS INC UNSOLICITED	Common Stock	35,004	155,079
	PAN PAC INTL HLDGS CORP ADR	Common Stock	-	4,569
	PARKER HANNIFIN CORP UNSOLICITED	Common Stock	38,766	71,341
	PAYPAL HOLDINGS INC NTS 02.850% 100129 DTD092619	Corporate Bond	40,340	-
	PFIZER INVT ENTER NTS 04.450% 051928 DTD051623	Corporate Bond	421,362	-
	PHILLIPS 66 CO NTS B/E 05.250% 061531 DTD022824	Corporate Bond	451,415	-
	PHILLIPS 66 UNSOLICITED	Common Stock	66,808	11,063
	PIONEER NAT RES CO UNSOLICITED	Common Stock	-	53,660
	PNC FINANCIAL SERVICES GROUP	Common Stock	-	6,221
	PRESTIGE CONSUMER HEALTHCARE INC	Common Stock	25,947	-
	PRIMERICA INC UNSOLICITED	Common Stock	-	1,809
	PROCTER & GAMBLE CO UNSOLICITED	Common Stock	-	25,317
	PROGRESSIVE CORP OHIO UNSOLICITED	Common Stock	133,384	22,107
	PROLOGIS INC COM UNSOLICITED	Common Stock	69,549	22,525
	QUALCOMM INC UNSOLICITED	Common Stock	5,244	14,709
	RBC BEARINGS INC UNSOLICITED	Common Stock	-	2,154
	RENTOKIL INITIAL PLC SPON ADR	Common Stock	-	1,806
	REPUBLIC SERVICES INC UNSOLICITED	Common Stock	-	60,521
	ROCHE HLDG LTD SPONS ADR SWITZ ADR	Common Stock	59,526	713
	ROCKWELL AUTOMATION INC NEW	Common Stock	-	54,088
	RPM INTL INC (DELA) UNSOLICITED	Common Stock	15,092	64,701
	S&P GLOBAL INC UNSOLICITED	Common Stock	-	36,358
	SAFRAN SA ADR UNSOLICITED	Common Stock	-	6,441
	SALESFORCE, INC. UNSOLICITED	Common Stock	-	51,222
	SAMLYN OFFSHORE, LTD. ESCROW	Common Stock	505,000	-
	SAP SE SPON ADR UNSOLICITED	Common Stock	-	33,131
	SCHLUMBERGER LTD NETHERLANDS ANTILLES	Common Stock	-	66,474
	SCHNEIDER ELEC SE UNSPONSORED ADR	Common Stock	-	5,003
	SERVICE CORP INTL UNSOLICITED	Common Stock	-	7,200
	SHELL PLC SPON ADR UNSOLICITED	Common Stock	26,064	-
	SHERWIN WILLIAMS CO UNSOLICITED	Common Stock	19,014	46,057
	SHERWIN-WILLIAMS CO NTS 04.050% 080824 DTD081022	Corporate Bond	-	60,000
	SHISEIDO CO LTD SPONS ADR JAPAN	Common Stock	-	14,947
	SITEONE LANDSCAPE SUPPLY INC	Common Stock	-	1,740
	SONY GROUP CORP SPONSORED ADR	Common Stock	6,108	23,954
	SOUTHERN CALIF EDISON CO 05.450% 060131 DTD050924	Corporate Bond	248,599	73,402
	SPDR BLOOMBERG 1-3 MONTH T-BILL ETF	Common Stock	118,720	176,834
	STARBUCKS CORP UNSOLICITED	Common Stock	20,011	-
	STOCK YDS BANCORP INC COM	Common Stock	-	1,396
	SYMRISE AG ADR UNSOLICITED	Common Stock	-	7,034
	SYSCO CORP UNSOLICITED	Common Stock	3,939	47,629
	SYSMEX CORP UNSPONSORED ADR	Common Stock	32,685	-
	TAIWAN SEMICONDUCTOR MFG CO LTD ADR	Common Stock	34,724	217,047
	TAKE-TWO INTERACTIVE SOFTWARE	Common Stock	31,624	66,798
	TECHTRONIC INDS SPON ADR HONG KONG	Common Stock	28,512	-
	TELEDYNE TECHNOLOGIES INC	Common Stock	6,185	7,830
	TENCENT HLDGS LTD ADR UNSOLICITED	Common Stock	13,536	5,057
	TERADYNE INC UNSOLICITED	Common Stock	59,154	948
	TEXAS INSTRUMENTS UNSOLICITED	Common Stock	188,706	-
	THERMO FISHER SCIENTIFIC INC	Common Stock	24,282	42,002
	THOR INDUSTRIES INC UNSOLICITED	Common Stock	-	9,190
	TIMKEN CO UNSOLICITED	Common Stock	21,160	86,855

Lifespire Retirement Plan

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Schedule H, Line 4i – Schedule of Assets (Acquired and Disposed of Within Year)

December 31, 2024

(Continued)

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(c) Cost of Acquisitions	(d) Proceeds of Dispositions
	TJX COS INC NEW UNSOLICITED	Common Stock	\$ 221,624	\$ 28,025
	TOLL BROTHERS INC UNSOLICITED	Common Stock	85,356	24,810
	TORONTO-DOMINION BANK 02.350% 030824 DTD031022	Corporate Bond	-	160,000
	TORONTO-DOMINION BK NTS 02.650% 061224 DTD061219	Corporate Bond	-	160,000
	TOTALENERGIES SE SPON ADR	Common Stock	61,497	9,551
	TRADEWEB MARKETS INC CL A	Common Stock	-	9,662
	TRANE TECHNOLOGIES PLC UNSOLICITED	Common Stock	29,906	-
	TRANSDIGM GROUP INC UNSOLICITED	Common Stock	85,299	2,539
	TYLER TECHNOLOGIES INC UNSOLICITED	Common Stock	-	33,301
	UBS SELECT PRIME PREFERRED FUND	Common Stock	998,000	998,000
	UNICHARM CORP SPON ADR UNSOLICITED	Common Stock	-	5,031
	UNIFIRST CORP MASS UNSOLICITED	Common Stock	-	1,322
	UNILEVER PLC AMER SHS NEW SPON ADR	Common Stock	-	1,889
	UNION PACIFIC CORP UNSOLICITED	Common Stock	44,854	63,469
	UNITED PARCEL SERVICE INC CL B	Common Stock	28,620	162,956
	UNITEDHEALTH GROUP INC 04.800% 011530 DTD072524	Common Stock	243,329	-
	UNITEDHEALTH GROUP INC UNSOLICITED	Common Stock	35,479	108,299
	UNUSOLICITED	Common Stock	8,462	4,428
	US BANCORP DEL (NEW) UNSOLICITED	Common Stock	6,846	-
	US TSY NOTE 00.0000% DUE 12/31/27	Government Bond	-	175,062
	US TSY NOTE 01.500 % DUE 08/15/26	Government Bond	-	184,058
	US TSY NOTE 01.625 % DUE 02/15/26	Government Bond	-	184,132
	US TSY NOTE 01.625 % DUE 11/30/26	Government Bond	-	184,272
	US TSY NOTE 02.000 % DUE 05/31/24	Government Bond	-	24,157
	US TSY NOTE 02.000 % DUE 08/15/25	Government Bond	-	186,541
	US TSY NOTE 02.125 % DUE 05/31/26	Government Bond	-	183,908
	US TSY NOTE 02.125 % DUE 09/30/24	Government Bond	-	184,288
	US TSY NOTE 02.125 % DUE 11/30/24	Government Bond	-	184,064
	US TSY NOTE 02.250 % DUE 08/15/27	Government Bond	-	179,190
	US TSY NOTE 02.625 % DUE 05/31/27	Government Bond	-	183,396
	US TSY NOTE 02.750 % DUE 02/15/28	Government Bond	-	179,228
	US TSY NOTE 03.625 % DUE 05/31/28	Government Bond	-	188,027
	US TSY NOTE 03.875 % DUE 04/30/25	Government Bond	-	164,468
	US TSY NOTE 04.125 % DUE 07/31/28	Government Bond	-	174,306
	US TSY NOTE 04.125 % DUE 10/31/27	Government Bond	-	170,693
	US TSY NOTE 04.250 % DUE 02/28/29	Government Bond	150,936	154,963
	US TSY NOTE 04.375 % DUE 11/30/28	Government Bond	156,400	161,193
	US TSY NOTE 04.500 % DUE 11/15/25	Government Bond	-	175,682
	US TSY NOTE 02.500 % DUE 01/31/24	Government Bond	-	180,000
	US TSY NOTE 02.000 % DUE 05/31/24	Government Bond	-	158,000
	VAIL RESORTS INC UNSOLICITED	Common Stock	-	88,337
	VERALTO CORP UNSOLICITED	Common Stock	2,790	10,618
	VERIZ 2021-1 A DUE 05/20/27 00.5000	Corporate Bond	-	188,937
	VERIZON COMMUNICATIONS INC	Common Stock	59,749	-
	VERIZON COMMUNICATIONS 03.500% 110124 DTD102914	Corporate Bond	-	132,000
	VISA INC CL A UNSOLICITED	Common Stock	-	24,031
	VISTRA CORP UNSOLICITED	Common Stock	42,486	3,035
	VOYA FINL INC COM UNSOLICITED	Common Stock	-	84,200
	WATSCO INC UNSOLICITED	Common Stock	-	22,652
	WD-40 CO (DEL) UNSOLICITED	Common Stock	-	1,656
	WELLS FARGO & CO B/E 04.897% 072533 DTD072522	Corporate Bond	286,385	-
	XCEL ENERGY INC UNSOLICITED	Common Stock	2,402	5,050
	XP INC UNSOLICITED	Common Stock	-	15,229
	XYLEM INC UNSOLICITED	Common Stock	6,356	11,401
	YUM! BRANDS INC UNSOLICITED	Common Stock	9,705	7,276
	ZSCALER INC UNSOLICITED	Common Stock	114,023	3,905
	ZTO EXPRESS CAYMAN INC SPON ADR	Common Stock	28,196	-
			<u>\$ 22,559,228</u>	<u>\$ 23,501,067</u>



UBS Financial Services Inc.
Private Wealth Management
299 Park Avenue
8th Floor
New York NY 10171-0002

ENP7010229801 1224 X12 D5 0

Summary of your UBS Portfolio

December 2024

LIFESPIRE RET PLN DTD 1/1/99
DEFINED BENEFIT
ONE WHITEHALL STREET
9TH FLOOR
NEW YORK NY 10004-2109

Your Financial Advisor:

GOTTLIEB ROSE WEALTH MANAGEMENT
Branch: 212-821-7000/800-308-3140

Visit our website:

www.ubs.com/financialservices

Items for your attention

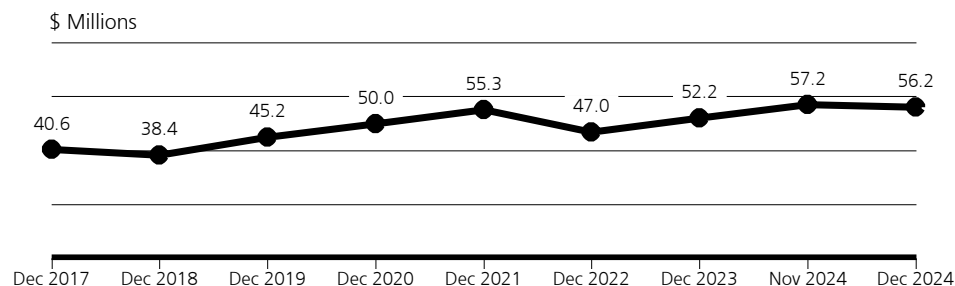
► Help protect yourself from fraud and review bank, credit card and brokerage statements regularly. Also, get your free credit report annually from www.annualcreditreport.com.

Value of your portfolio

	on November 29 (\$)	on December 31 (\$)
Your assets	57,204,785.69	56,167,751.50
Your liabilities	0.00	0.00
Value of your portfolio	\$57,204,785.69	\$56,167,751.50
Accrued interest in value above	\$103,590.66	\$96,438.62

As a service to you, your portfolio value of \$56,167,751.50 includes accrued interest.

Tracking the value of your portfolio



Sources of your portfolio growth during 2024

Value of your portfolio at year end 2023	\$52,175,728.32
Net deposits and withdrawals	-\$2,189,573.40
Your investment return:	
Dividend and interest income	\$1,206,779.83
Change in value of accrued interest	\$27,748.69
Change in market value	\$4,947,068.06

Value of your portfolio on Dec 31, 2024 **\$56,167,751.50**

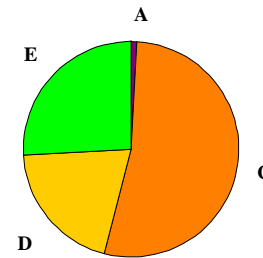
Your portfolio balance sheet

Summary of your assets

	Value on December 31 (\$)	Percentage of your portfolio
A Cash and money balances	522,834.75	0.93%
B Cash alternatives	0.00	0.00%
C Equities	29,809,278.23	53.07%
D Fixed income	11,274,857.61	20.07%
E Non-traditional	14,560,780.91	25.93%
F Commodities	0.00	0.00%
G Other	0.00	0.00%
Total assets	\$56,167,751.50	100.00%

Value of your portfolio **\$56,167,751.50**

Your current asset allocation



Eye on the markets

Index	Percentage change	
	December 2024	Year to date
S&P 500	-2.38%	25.02%
Russell 3000	-3.06%	23.81%
MSCI - Europe, Australia & Far East	-2.25%	4.35%
Barclays Capital U.S. Aggregate Bond Index	-1.64%	1.25%

Interest rates on December 31, 2024

3-month Treasury bills: 4.17%

One-month SOFR: 4.53%



Summary of your UBS portfolio
December 2024

Your Financial Advisor:
GOTTLIEB ROSE WEALTH MANAGEMENT

Accounts in your portfolio

Details on page	Account number	Account name and type	Value on November 29 (\$)	Value on December 31 (\$)	Percentage of portfolio
**	D5 41557 GR	Monthly Distrib - Defined Benefit Plan	116,246.14	81,113.87	0.14%
**	D5 41556 GR	QGARP - Managed by UBS ASSET MANAGEMENT	7,266,324.05	7,247,598.49	12.90%
**	D5 41554 GR	Mid Cap Eq - Managed by UBS ASSET MANAGEMENT	4,479,970.29	4,139,374.94	7.37%
**	D5 01454 GR	Kayne SCV - Managed by Kayne Anderson Investment	1,248,518.41	1,137,461.11	2.03%
**	D5 01453 GR	Dividend Ruler - Managed by UBS ASSET MANAGEMENT	7,460,435.72	7,267,362.27	12.94%
**	D5 41555 GR	Core Ladder - Managed by UBS ASSET MANAGEMENT	8,843,356.13	8,736,757.72	15.56%
**	D5 41654 GR	Aristotle LgCap - Managed by ARISTOTLE CAPITAL MGMT	2,944,055.74	2,711,434.12	4.83%
**	D5 41657 GR	Hard Loev Intl - Managed by HARDING LOEVNER	2,513,673.58	2,460,630.62	4.38%
**	D5 41655 GR	Aristotle Intl - Managed by ARISTOTLE CAPITAL MANAGEMENT	1,696,701.28	1,646,327.55	2.93%
**	D5 43558 GR	Std Pd / Alts - Defined Benefit Plan	20,635,504.35	20,739,690.81	36.92%
*	D5 41553 GR	LIFESPIRE RET PLN DTD 1/1/99 - Defined Benefit Plan	0.00	0.00	0.00%
*	D5 41653 GR	LIFESPIRE RET PLN DTD 1/1/99 - Defined Benefit Plan	0.00	0.00	0.00%
Total			\$57,204,785.69	\$56,167,751.50	100 %

* indicates the accounts' prior period value is included in the Tracking the value of your portfolio on the first page.

** indicates the statement for this account has been suppressed from printing.



Change in the value of your accounts

Account	Opening value on December 1 (\$)	Deposits, including securities transferred in (\$)	Withdrawals and fees, including securities transferred out (\$)	Dividend and interest income (\$)	Change in value of accrued interest (\$)	Change in market value (\$)	Closing value on December 31 (\$)
D5 41557 GR Monthly Distrib - Defined Benefit Plan	116,246.14	144,844.57	-180,058.88	82.04	0.00	0.00	81,113.87
D5 41556 GR QGARP - Defined Benefit Plan	7,266,324.05	0.00	-57,000.00	7,043.66	0.00	31,230.78	7,247,598.49
D5 41554 GR Mid Cap Eq - Defined Benefit Plan	4,479,970.29	0.00	-10,000.00	10,416.99	0.00	-341,012.34	4,139,374.94
D5 01454 GR Kayne SCV - Defined Benefit Plan	1,248,518.41	0.00	0.00	2,475.52	0.00	-113,532.82	1,137,461.11
D5 01453 GR Dividend Ruler - Defined Benefit Plan	7,460,435.72	0.00	-24,373.92	20,346.74	0.00	-189,046.27	7,267,362.27
D5 41555 GR Core Ladder - Defined Benefit Plan	8,843,356.13	0.00	-44,281.23	40,814.13	-7,152.04	-95,979.27	8,736,757.72
D5 41654 GR Aristotle LgCap - Defined Benefit Plan	2,944,055.74	0.00	-22,039.49	5,989.62	0.00	-216,571.75	2,711,434.12
D5 41657 GR Hard Loev Intl - Defined Benefit Plan	2,513,673.58	0.00	-1,210.44	6,913.40	0.00	-58,745.92	2,460,630.62
D5 41655 GR Aristotle Intl - Defined Benefit Plan	1,696,701.28	0.00	-739.88	3,858.12	0.00	-53,491.97	1,646,327.55

continued next page



Summary of your UBS portfolio
December 2024

Your Financial Advisor:
GOTTLIEB ROSE WEALTH MANAGEMENT

Change in the value of your accounts (continued)

Account	Opening value on December 1 (\$)	Deposits, including securities transferred in (\$)	Withdrawals and fees, including securities transferred out (\$)	Dividend and interest income (\$)	Change in value of accrued interest (\$)	Change in market value (\$)	Closing value on December 31 (\$)
D5 43558 GR Std Pd / Alts - Defined Benefit Plan	20,635,504.35	57,000.00	-44,463.42	47,967.72	0.00	43,682.16	20,739,690.81
Total	\$57,204,785.69	\$201,844.57	-\$384,167.26	\$145,907.94	-\$7,152.04	-\$993,467.40	\$56,167,751.50

Dividend and interest income earned by account

For purposes of this statement, taxability of interest and dividend income has been determined from a US tax reporting perspective. Based upon the residence of the account holder, account type, or product type, some interest and/or dividend payments may not be subject to United States (US) and/or Puerto Rico (PR) income taxes. The client monthly statement is not intended to be used and cannot be relied upon for tax purposes. Clients should refer to the applicable tax reporting forms they receive from UBS annually, such

as the Forms 1099 and the Forms 480, for tax reporting information. It is the practice of UBS to file the applicable tax reporting forms with the US Internal Revenue Service and PR Treasury Department, and in such forms accurately classify dividends and/or interest as tax exempt or taxable income. Please consult your individual tax preparer.

Tax-deferred accounts	Year to date				Estimated Annual Income(\$)
	Dividends (\$)	Interest (\$)	Miscellaneous (\$)	Total (\$)	
D5 41557 GR Monthly Distrib - Defined Benefit Plan	878.00	0.00	0.00	878.00	
D5 41556 GR QGARP - Defined Benefit Plan	56,699.11	0.00	0.00	56,699.11	39,650
D5 41554 GR Mid Cap Eq - Defined Benefit Plan	51,992.01	0.00	0.00	51,992.01	36,527
D5 01454 GR Kayne SCV - Defined Benefit Plan	19,057.96	0.00	0.00	19,057.96	13,484

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Dividend and interest income earned by account (continued)

Tax-deferred accounts (continued)	Year to date				Estimated Annual Income(\$)
	Dividends (\$)	Interest (\$)	Miscellaneous (\$)	Total (\$)	
D5 01453 GR Dividend Ruler - Defined Benefit Plan	144,760.33	0.00	0.00	144,760.33	133,119
D5 41555 GR Core Ladder - Defined Benefit Plan	3,521.92	201,052.45	0.00	204,574.37	361,258
D5 41654 GR Aristotle LgCap - Defined Benefit Plan	53,003.87	0.00	0.00	53,003.87	54,180
D5 41657 GR Hard Loev Intl - Defined Benefit Plan	70,397.79	0.00	0.00	70,397.79	56,077
D5 41655 GR Aristotle Intl - Defined Benefit Plan	43,540.09	0.00	0.00	43,540.09	35,208
D5 43558 GR Std Pd / Alts - Defined Benefit Plan	358,771.04	0.00	101,717.60	460,488.64	
D5 41653 GR LIFESPIRE RET PLN DTD 1/1/99 - Defined Benefit Plan	727.43	81,828.10	0.00	82,555.53	
Total tax-deferred accounts	\$803,349.55	\$282,880.55	\$101,717.60	\$1,187,947.70	\$729,503



Summary of gains and losses by account

Values reported below exclude products for which gains and losses are not classified and products with a trade date of the prior year.

Realized gains and losses

	December 2024		Year to date	
	Short term (\$)	Long term (\$)	Short term (\$)	Long term (\$)
Tax-deferred accounts				
D5 41556 GR QGARP - Defined Benefit Plan	1,316.47	105,529.39	42,967.73	712,931.58
D5 41554 GR Mid Cap Eq - Defined Benefit Plan	12,976.58	0.00	12,304.77	282,779.78
D5 01454 GR Kayne SCV - Defined Benefit Plan	0.00	0.00	-2,956.11	2,704.63
D5 01453 GR Dividend Ruler - Defined Benefit Plan	1,178.10	49,525.46	19,920.66	702,026.64
D5 41555 GR Core Ladder - Defined Benefit Plan	0.00	2,161.08	6,635.53	69,836.14
D5 41654 GR Aristotle LgCap - Defined Benefit Plan	-27.99	3,958.01	3,698.33	30,429.40
D5 41657 GR Hard Loev Intl - Defined Benefit Plan	0.00	0.00	-2,285.70	32,819.15
D5 41655 GR Aristotle Intl - Defined Benefit Plan	0.00	0.00	445.60	93,873.95
D5 43558 GR Std Pd / Alts - Defined Benefit Plan	0.00	119,804.15	0.00	815,679.56
D5 41653 GR LIFESPIRE RET PLN DTD 1/1/99 - Defined Benefit Plan	0.00	0.00	92,134.59	0.00
Total tax-deferred accounts	\$15,443.16	\$280,978.09	\$172,865.40	\$2,743,080.83

Unrealized gains and losses

	Short term (\$)	Long term (\$)
D5 41556 GR QGARP - Defined Benefit Plan	257,318.25	2,482,141.31
D5 41554 GR Mid Cap Eq - Defined Benefit Plan	15,910.44	682,928.05
D5 01454 GR Kayne SCV - Defined Benefit Plan	18,970.94	344,770.51
D5 01453 GR Dividend Ruler - Defined Benefit Plan	196,344.04	1,894,036.01
D5 41555 GR Core Ladder - Defined Benefit Plan	-114,363.61	21,371.90
D5 41654 GR Aristotle LgCap - Defined Benefit Plan	-14,114.63	413,666.95
D5 41657 GR Hard Loev Intl - Defined Benefit Plan	-21,571.49	395,705.18
D5 41655 GR Aristotle Intl - Defined Benefit Plan	6,257.48	470,163.93
D5 43558 GR Std Pd / Alts - Defined Benefit Plan	-32,214.65	779,617.71
D5 41653 GR LIFESPIRE RET PLN DTD 1/1/99 - Defined Benefit Plan	0.00	0.00
Total tax-deferred accounts	\$312,536.77	\$7,484,401.55



Your notes



UBS Financial Services Inc.
Private Wealth Management
299 Park Avenue
8th Floor
New York NY 10171-0002

ENP7010229809 1224 X12 D5 0

Retirement Account

December 2024

Account name: LIFESPIRE RET PLN DTD 1/1/99
DEFINED BENEFIT

Friendly account name: Monthly Distrib

Account type: Defined Benefit Plan

Account number: D5 41557 GR

Your Financial Advisor:

GOTTLIEB ROSE WEALTH MANAGEMENT
Branch: 212-821-7000/800-308-3140

Visit our website:

www.ubs.com/financialservices

Items for your attention

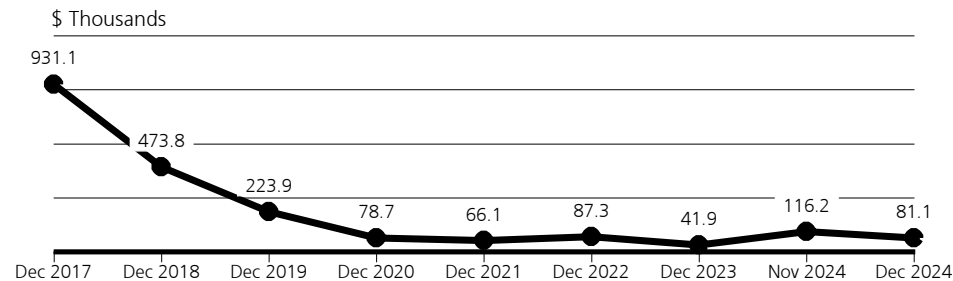
▶ Help protect yourself from fraud and review bank, credit card and brokerage statements regularly. Also, get your free credit report annually from www.annualcreditreport.com.

LIFESPIRE RET PLN DTD 1/1/99
DEFINED BENEFIT
ONE WHITEHALL STREET
9TH FLOOR
NEW YORK NY 10004-2109

Value of your account

	on November 29 (\$)	on December 31 (\$)
Your assets	116,246.14	81,113.87
Your liabilities	0.00	0.00
Value of your account	\$116,246.14	\$81,113.87

Tracking the value of your account



Sources of your account growth during 2024

Value of your account at year end 2023	\$41,905.59
Net deposits and withdrawals	\$38,121.04
Your investment return:	
Dividend and interest income	\$1,087.24
Change in market value	\$0.00
Value of your account on Dec 31, 2024	\$81,113.87



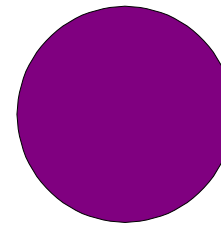
Your account balance sheet

Summary of your assets

	Value on December 31 (\$)	Percentage of your account
A Cash and money balances	81,113.87	100.00%
B Cash alternatives	0.00	0.00%
C Equities	0.00	0.00%
D Fixed income	0.00	0.00%
E Non-traditional	0.00	0.00%
F Commodities	0.00	0.00%
G Other	0.00	0.00%
Total assets	\$81,113.87	100.00%

Value of your account **\$81,113.87**

Your current asset allocation



A

Eye on the markets

Index	Percentage change	
	December 2024	Year to date
S&P 500	-2.38%	25.02%
Russell 3000	-3.06%	23.81%
MSCI - Europe, Australia & Far East	-2.25%	4.35%
Barclays Capital U.S. Aggregate Bond Index	-1.64%	1.25%

Interest rates on December 31, 2024

3-month Treasury bills: 4.17%
 One-month SOFR: 4.53%



Retirement Account
December 2024

Account name: LIFESPIRE RET PLN DTD 1/1/99
Friendly account name: Monthly Distrib
Account type: Defined Benefit Plan
Account number: D5 41557 GR

Your Financial Advisor:
GOTTLIEB ROSE WEALTH MANAGEMENT

Change in the value of your account

	December 2024 (\$)	Year to date (\$)
Opening account value	\$116,246.14	\$41,905.59
Deposits, including investments transferred in	144,844.57	2,037,952.76
Withdrawals and fees, including investments transferred out	-180,058.88	-1,999,831.72
Dividend and interest income	82.04	1,087.24
Closing account value	\$81,113.87	\$81,113.87

Dividend and interest income earned

For purposes of this statement, taxability of interest and dividend income has been determined from a US tax reporting perspective. Based upon the residence of the account holder, account type, or product type, some interest and/or dividend payments may not be subject to United States (US) and/or Puerto Rico (PR) income taxes. The client monthly statement is not intended to be used and cannot be relied upon for tax purposes. Clients should refer to the applicable tax reporting forms they receive from UBS annually, such as the Forms 1099 and the Forms 480, for tax reporting information. It is the practice of UBS to file the applicable tax reporting forms with the US Internal Revenue Service and PR Treasury Department, and in such forms accurately classify dividends and/or interest as tax exempt or taxable income. Please consult your individual tax preparer.

	December 2024 (\$)	Year to date (\$)
Dividends	82.04	878.00
Total current year	\$82.04	\$878.00
Prior year adjustment	0.00	209.24
Total dividend & interest	\$82.04	\$1,087.24

Cash activity summary

See *Account activity this month* for details. Balances in your Sweep Options are included in the opening and closing balances value. FDIC insurance applies to deposits at UBS Bank USA and all banks participating in the UBS FDIC-Insured Deposit Program and the UBS Insured Sweep Program. It does not apply to deposits at UBS AG, Stamford Branch. SIPC protection applies to money market sweep fund holdings but not bank deposits. See *Important information about your statement* on the last two pages of this document for details.

	December 2024 (\$)	Year to date (\$)
Opening balances	\$116,246.14	\$41,905.59
<i>Additions</i>		
Deposits and other funds credited	144,844.57	2,037,952.76
Dividend and interest income	82.04	1,087.24
Total additions	\$144,926.61	\$2,039,040.00
<i>Subtractions</i>		
Fees	-27,023.25	-149,165.57
Other funds debited	-153,035.63	-1,850,666.15
Total subtractions	-\$180,058.88	-\$1,999,831.72
Net cash flow	-\$35,132.27	\$39,208.28
Closing balances	\$81,113.87	\$81,113.87

Your investment objectives:

You have identified the following investment objectives for this account. If you have questions about these objectives, disagree with them, or wish to change them, please contact your Financial Advisor or Branch Manager. You can find a full description of the alternative investment objectives in *Important information about your statement* at the end of this document.

Your return objective:

Capital appreciation

Your risk profile:

Primary - Moderate

Investment eligibility consideration - None selected



Your account instructions

- Your account cost basis default closing method is FIFO, First In, First Out.
- Statement copies are sent to 2 interested parties.
 - MR THOMAS LYDON FBO
LIFESPIRE RET PLN DTD 1/1/99
 - BARRY MARKS

Retirement services information

Summary of your contributions

Contribution type shown in this section reflects information you provided to us, and we are not responsible for its accuracy. Note that employer and employee contributions are reported to the IRS for the tax year which they are made.

Contribution type	Current period (\$)	Tax year 2024 (\$)	Tax year 2023 (\$)
Employer deductible contributions	0.00	0.00	1,145,282.02
Transfers	0.00	2,031,171.40	752,031.93
Total	\$0.00	\$2,031,171.40	\$1,897,313.95

Summary of your distributions

Distribution type	Current period (\$)	Tax year 2024 (\$)	Tax year 2023 (\$)
Normal distributions	0.00	1,836,610.60	1,744,197.93
Transfers	0.00	0.00	90,000.00
Distributions due to disability	0.00	17,348.16	17,398.16
Total	\$0.00	\$1,853,958.76	\$1,851,596.09



Your assets

Some prices, income and current values shown may be approximate. As a result, gains and losses may not be accurately reflected. See *Important information about your statement* at the end of this document for more information.

Cash

Cash and money balances

Holding	Opening balance on Dec 1 (\$)	Closing balance on Dec 31 (\$)	Price per share on Dec 31 (\$)	Average rate	Dividend/Interest period	Days in period
Cash	109,256.35	58,577.16				
* LIQUID ASSETS GOVT FUND	6,989.79	22,536.71	1.00	4.64%	Nov 1 to Nov 30	30
Total	\$116,246.14	\$81,113.87				

Your total assets

		Value on Dec 31 (\$)	Percentage of your account	Cost basis (\$)	Estimated annual income (\$)	Unrealized gain or loss (\$)
Cash	Cash and money balances	81,113.87	100.00%	81,113.87		
Total		\$81,113.87	100.00%	\$81,113.87		

Account activity this month

	Date	Activity	Description	Amount (\$)
Deposits and other funds credited	Dec 2	Transfer In	RETIREMENT PLAN TRANSFER	10,000.00
		Current Year		
	Dec 2	Transfer In	RETIREMENT PLAN TRANSFER	11,691.55
		Current Year		
	Dec 2	Transfer In	RETIREMENT PLAN TRANSFER	24,300.00
		Current Year		
	Dec 23	Transfer In	RETIREMENT PLAN TRANSFER	40,000.00
	Current Year			
Dec 31	Transfer In	RETIREMENT PLAN TRANSFER	4,281.23	
	Current Year			
Dec 31	Transfer In	RETIREMENT PLAN TRANSFER	21,799.92	
	Current Year			

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Account activity this month (continued)

Date	Activity	Description	Amount (\$)
Deposits and other funds credited (continued)			
Dec 31	Transfer In	RETIREMENT PLAN TRANSFER	32,771.87
	Current Year		
Total deposits and other funds credited			\$144,844.57

The activity descriptions for contribution transactions included in this section are provided by the plan administrator or plan trustee. UBS Financial Services Inc. does not independently verify or guarantee the accuracy or validity of this information.

Date	Activity	Description	Amount (\$)
Dividend and interest income			
<i>Dividends</i>			
Dec 2	Dividend	LIQUID ASSETS GOVT FUND AS OF 11/29/24	82.04
Total dividends			\$82.04
Total dividend and interest income			\$82.04

Date	Activity	Description	Amount (\$)
Fees			
Dec 24	Charge	CHECK # 0012317913PLAN EXPENSE PAYMENT TO Milliman, Inc Dianne Loehr MEMO: 0335ACR101124P Lifespire	-13,245.25
Dec 24	Charge	CHECK # 0012317912PLAN EXPENSE PAYMENT TO Milliman, Inc Dianne Loehr MEMO: 0335ACR100924P Lifespire	-13,778.00
Total fees			-\$27,023.25

Date	Activity	Description	Amount (\$)
Other funds debited			
Dec 2	Distribution	ACH NORMAL DIST TO Thomas Medurga AT Citizens Bank National Asso	-20.75
	Current Year		
Dec 2	Distribution	ACH NORMAL DIST TO Edward L Smith AT Citizens Bank National Asso	-25.19
	Current Year		
Dec 2	Distribution	ACH NORMAL DIST TO Patricia Daley AT Calvin B Taylor Banking Com	-26.35
	Current Year		
Dec 2	Distribution	ACH NORMAL DIST TO Evans Richards AT TD Bank National Associatio	-30.55
	Current Year		
Dec 2	Distribution	CHECK # 0012287251 NORMAL DIST TO Gabriel Jean-Rene MEMO: Lifespire Distribution	-32.23
	Current Year		
Dec 2	Distribution	CHECK # 0012286548 NORMAL DIST TO Roberto Guzman	-33.36
	Current Year		
Dec 2	Distribution	ACH NORMAL DIST TO Morennikeji Badipe AT JPMorgan Chase Bank, NA	-33.90
	Current Year		
Dec 2	Distribution	ACH NORMAL DIST TO Paulette White AT Manufacturers and Traders T	-37.96
	Current Year		

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Account activity this month (continued)

	Date	Activity	Description	Amount (\$)
Other funds debited (continued)	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Everton N. Benjamin AT Municipal Credit Union	-40.14
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Rani Kurian Thomas AT Citibank NA	-42.43
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Errio Toussaint AT JPMorgan Chase Bank, NA	-43.80
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Julie Perez AT South Atlantic Bank	-45.57
	Dec 2	Distribution Current Year	CHECK # 0012286389 NORMAL DIST TO Theresa Sawaneh MEMO: Lifespire Pension	-48.36
	Dec 2	Distribution Current Year	CHECK # 0012286371 NORMAL DIST TO Judith Dixon	-50.00
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Adelma Canepa AT Municipal Credit Union	-50.00
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Beth Wartti AT Citizens Bank National Asso	-50.00
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Yun Heng Lau AT JPMorgan Chase Bank, NA	-50.00
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Susan James AT JPMorgan Chase Bank, NA	-50.00
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Valerie E. Sylvester AT JPMorgan Chase Bank, NA	-50.00
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO William A. Ong AT JPMorgan Chase Bank, NA	-50.00
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Beverly J. Williams AT JPMorgan Chase Bank, NA	-50.00
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Judy Cole-Porter AT JPMorgan Chase Bank, NA	-50.44
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Linda Shen Kriegel AT JPMorgan Chase Bank, NA	-50.85
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Patricia S Lynn AT Navy Federal Credit Union	-55.80
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Ralph Facciola AT Santander Bank National Ass	-56.46

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Account activity this month (continued)

	Date	Activity	Description	Amount (\$)
Other funds debited (continued)	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Irene Friederwitzer Revocab AT JPMorgan Chase Bank, NA	-56.46
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Alberta Garcia AT Lower East Side People's FC	-56.54
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Euceline D Babb AT JPMorgan Chase Bank, NA	-57.99
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Cavell Peterkin AT Municipal Credit Union	-59.25
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Ingrid Wallace AT JPMorgan Chase Bank, NA	-59.58
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Judith Thomas AT Citibank NA	-59.80
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Zaida Rivera AT JPMorgan Chase Bank, NA	-60.61
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Dolores Fox AT Affinity Federal Credit Uni	-61.29
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Concordia Ramos AT Capital One National Associ	-63.76
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Julia Faulk AT Citizens Bank National Asso	-64.46
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Shu Ying Lam Wu AT Citibank NA	-65.73
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Elisa Cisternas AT Citizens Bank National Asso	-68.24
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Mildred Irizarry AT Oriental Bank	-69.54
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Boguslaw Sowa AT JPMorgan Chase Bank, NA	-69.93
	Dec 2	Distribution Current Year	CHECK # 0012286957 NORMAL DIST TO Carmen Hernandez	-71.40
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Clavel Decano AT PNC Bank National Associati	-71.45
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Ery Lynette McMahon AT Municipal Credit Union	-71.59
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Cecilio De Guzman AT JPMorgan Chase Bank, NA	-71.81

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Account activity this month (continued)

	Date	Activity	Description	Amount (\$)
Other funds debited (continued)	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Dianne Baker AT JPMorgan Chase Bank, NA	-72.55
	Dec 2	Distribution Current Year	CHECK # 0012287098 NORMAL DIST TO Gilberto Saez	-73.71
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Rhona Livingston AT Peoples Alliance FCU	-73.92
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Gessy Michel AT JPMorgan Chase Bank, NA	-74.10
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Veda Palmer AT Peoples Alliance FCU	-74.40
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Peggy Bigelow AT Bank of America, NA	-75.64
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Frances Rogers AT Citibank NA	-77.89
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Shirley Darlington AT JPMorgan Chase Bank, NA	-78.48
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Alice Brown AT Peoples Alliance FCU	-78.81
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Cheryl Ann Kennedy AT JPMorgan Chase Bank, NA	-79.31
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Wilma Ruiz AT JPMorgan Chase Bank, NA	-79.90
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Philomena Dadzie AT Capital One National Associ	-80.12
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Alyce Green-Bilotti AT Northfield Bank	-80.84
	Dec 2	Distribution Current Year	CHECK # 0012287227 NORMAL DIST TO Bertina Kinsale	-81.40
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Maureen M. Sorey AT Municipal Credit Union	-81.84
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Grace M Best-Second AT Capital One National Associ	-82.00
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Jay Hane AT Peoples Alliance FCU	-82.34

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Account activity this month (continued)

	Date	Activity	Description	Amount (\$)
Other funds debited (continued)	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Angelina Swinton AT Municipal Credit Union	-83.77
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Thesla Cruz AT Bank of America, NA	-84.53
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Solanges Belot AT JPMorgan Chase Bank, NA	-85.72
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Nona Ware AT Varo Bank National Associat	-86.49
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Pamela Satterwhite AT Citizens Bank National Asso	-86.59
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Renuka Ramcharan AT Capital One National Associ	-86.63
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Marianne Calo AT JPMorgan Chase Bank, NA	-87.22
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Patricia Heckstall AT Wells Fargo Bank NA	-87.61
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Carmella Mondella AT Flagstar Bank National Asso	-88.08
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Ann Marie James AT TD Bank National Associatio	-88.45
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Bernice Edmonds Moore AT JPMorgan Chase Bank, NA	-90.49
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Thomas Mondal AT Webster Bank National Assoc	-90.50
	Dec 2	Distribution Current Year	CHECK # 0012286896 NORMAL DIST TO Mildred Roberts	-90.78
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Althenia Fyffe AT Peoples Alliance FCU	-91.34
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Gabrielle Acra AT JPMorgan Chase Bank, NA	-91.39
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Claudette Brammer AT Jovia Financial FCU	-91.97
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Francia Reyes AT Citibank NA	-92.61
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Eulita Nelson AT Wells Fargo Bank NA	-92.67

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Account activity this month (continued)

	Date	Activity	Description	Amount (\$)
Other funds debited (continued)	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Sheila Reynolds AT Jovia Financial FCU	-93.99
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Byron Morgan AT JPMorgan Chase Bank, NA	-94.16
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO hayward Crawford AT Peoples Alliance FCU	-94.24
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Susan Petix AT Truist Bank	-94.29
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Nelson Delerme AT Citizens Bank National Asso	-94.68
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Louise Tessier AT Wells Fargo Bank NA	-94.93
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Virginia Nagy AT Bethpage Federal Credit Uni	-95.05
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Elizabeth Mills AT Municipal Credit Union	-95.22
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Yeva Markhovsky AT JPMorgan Chase Bank, NA	-95.61
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Phyllis Jones AT TD Bank National Associatio	-95.76
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Bonnie Pavone AT JPMorgan Chase Bank, NA	-95.77
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Debra Gibbs AT Peoples Alliance FCU	-96.48
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Judy Riddick AT Citibank NA	-97.65
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Denise Bryant AT Popular Bank	-99.79
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Patricia Ramsawh AT Truist Bank	-100.36
	Dec 2	Distribution Current Year	CHECK # 0012286999 NORMAL DIST TO Elfelda Rivera	-100.65
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Juana Hernandez AT Peoples Alliance FCU	-101.18

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Account activity this month (continued)

	Date	Activity	Description	Amount (\$)
Other funds debited (continued)	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Hernando J. Alberrici AT Wings Financial Credit Unio	-101.72
	Dec 2	Distribution Current Year	CHECK # 0012286971 NORMAL DIST TO Nuzhat Iqbal	-102.62
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Gloria Dawes AT Citibank NA	-102.62
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Lenore Martini AT JPMorgan Chase Bank, NA	-104.08
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Jean Harrow AT JPMorgan Chase Bank, NA	-104.16
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Maria Conde AT Capital One National Associ	-104.32
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Mary Ann Tornetti AT Capital One National Associ	-105.01
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Ronald Ogilvie AT Citibank NA	-105.38
	Dec 2	Distribution Current Year	CHECK # 0012287152 NORMAL DIST TO Aida Quinones	-105.65
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Albert Levy AT JPMorgan Chase Bank, NA	-106.26
	Dec 2	Distribution Current Year	CHECK # 0012287247 NORMAL DIST TO Gwendolyn McCullon	-106.84
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Stephanie Richardson AT Peoples Secur Bank and Trus	-108.03
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Kevin Pair AT Capital One National Associ	-108.69
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Dilcia M. Granville AT Jovia Financial FCU	-109.36
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Virginia Lombardi AT JPMorgan Chase Bank, NA	-109.73
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Aster Assefa AT JPMorgan Chase Bank, NA	-110.01
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Kim Miller AT Citizens Bank National Asso	-110.63
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Aline Similien AT Citibank NA	-110.86

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Account activity this month (continued)

	Date	Activity	Description	Amount (\$)
Other funds debited (continued)	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Tilda Blair-Charles AT TD Bank National Associatio	-110.97
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Jacques Martin AT JPMorgan Chase Bank, NA	-111.13
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Nancy Padilla AT Bank of America, NA	-111.75
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Wanda Harris AT Municipal Credit Union	-112.16
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Catherine A Guy AT Bank of America, NA	-112.18
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Jorge Green AT JPMorgan Chase Bank, NA	-113.17
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Adams Ebhomielen AT JPMorgan Chase Bank, NA	-114.38
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Reginald L Howell AT TD Bank National Associatio	-115.82
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Nandandee Nandkishorelal AT Citibank NA	-116.10
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Audrey Lee Selden AT Bank of America, NA	-116.40
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Wynglend Williams AT Municipal Credit Union	-116.51
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Maria Santo AT Santander Bank National Ass	-116.84
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Sukhdai Misir AT Citibank NA	-116.96
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Sandra Neal-Ifill AT Municipal Credit Union	-117.64
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Garnet A. Bryan AT Citibank NA	-118.97
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Lynette Richardson AT Citizens Bank National Asso	-120.17
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Jeanette C. O'shea AT NBT Bank National Associati	-122.20

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Account activity this month (continued)

	Date	Activity	Description	Amount (\$)
Other funds debited (continued)	Dec 2	Distribution Current Year	CHECK # 0012286144 NORMAL DIST TO Dora Jean Herbert	-122.53
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Robert Arlequin AT Citibank NA	-124.10
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Marie Cator AT TD Bank National Associatio	-124.26
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Maria Nieves AT Bank of America, NA	-125.18
	Dec 2	Distribution Current Year	CHECK # 0012286977 NORMAL DIST TO Adelina Bernardo MEMO: Jan 2021 payment	-126.37
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Nisla M Lewis AT Global Federal Credit Union	-127.10
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Stephen John AT Bank of America, NA	-132.58
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Jennipher Brown AT Municipal Credit Union	-134.25
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Barbara Marcus AT JPMorgan Chase Bank, NA	-136.97
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Cassandra Chestnut AT Bethpage Federal Credit Uni	-137.08
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Herold Charles AT Peoples Alliance FCU	-137.72
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Marcos Morelra AT Citibank NA	-138.50
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Josephine Fulwood AT Ridgewood Savings Bank	-139.77
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Yanick Trouillot AT JPMorgan Chase Bank, NA	-141.00
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Aida Senquiz AT Amalgamated Bank	-142.30
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Manuel Ramos AT JPMorgan Chase Bank, NA	-143.31
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Purandai Marrajh AT Capital One National Associ	-143.44
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Marion Bailey AT Citibank NA	-144.78

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Account activity this month (continued)

	Date	Activity	Description	Amount (\$)
Other funds debited (continued)	Dec 2	Distribution Current Year	CHECK # 0012287245 NORMAL DIST TO Teresita T. Capitulo	-145.85
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Judith DeRicco AT Manufacturers and Traders T	-146.72
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Etta Brown AT Capital One National Associ	-147.62
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Helena Stockmeier AT Citibank NA	-148.46
	Dec 2	Distribution Current Year	CHECK # 0012287236 NORMAL DIST TO Ethel Ashby	-149.22
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Leticia G. Williams (Robins AT Capital One National Associ	-150.02
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Linda Andrews AT JPMorgan Chase Bank, NA	-151.98
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Marlene Dimas Cardenas AT Santander Bank National Ass	-152.42
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Leila Meltzer AT JPMorgan Chase Bank, NA	-153.07
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Brunilda Perez AT JPMorgan Chase Bank, NA	-153.74
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Pierre Charles AT JPMorgan Chase Bank, NA	-156.08
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Janet F Benjamin AT Santander Bank National Ass	-156.43
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Ivy Baker AT JPMorgan Chase Bank, NA	-158.93
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Debra F. Epstein AT Hudson Valley Credit Union	-159.15
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Shirley D. Birch AT Wells Fargo Bank NA	-159.97
	Dec 2	Distribution Current Year	FEDERAL FUNDS Normal Dist - Partial TO Jennifer Clarke AT SWIFT:ROYCCAT2	-161.17
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Gloria Wilkinson AT Ridgewood Savings Bank	-162.50

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Account activity this month (continued)

	Date	Activity	Description	Amount (\$)
Other funds debited (continued)	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Gale Brown AT Peoples Alliance FCU	-163.09
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Deborah James AT TD Bank National Associatio	-163.33
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Camille Distefano-Graybow AT Northfield Bank	-163.92
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Gean Plummer AT Bethpage Federal Credit Uni	-164.96
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Dawn Sitcheran AT Bank of America, NA	-165.80
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Felling Chen AT JPMorgan Chase Bank, NA	-167.02
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Margaret Kaczorowski AT Wells Fargo Bank NA	-167.97
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Edwindo Capitulo AT JPMorgan Chase Bank, NA	-170.30
	Dec 2	Distribution Current Year	CHECK # 0012287270 NORMAL DIST TO Mary Quigley	-170.56
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Linda Rajewski AT TD Bank National Associatio	-171.94
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Carol Cordrington AT JPMorgan Chase Bank, NA	-173.45
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Suchada Charubhumi AT JPMorgan Chase Bank, NA	-174.11
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Alberta Concepcion AT Capital One National Associ	-174.54
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Patricia Motz AT TD Bank National Associatio	-176.14
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Gladys Kadima AT JPMorgan Chase Bank, NA	-176.33
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Jerrold Wexler AT bankHometown	-176.71
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Martin Koppel AT JPMorgan Chase Bank, NA	-177.37
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Parsram Persaud AT Citibank NA	-177.91

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Account activity this month (continued)

	Date	Activity	Description	Amount (\$)
Other funds debited (continued)	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Arsenia Pena AT Citizens Bank National Asso	-178.48
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Maria Esperanza Cabochan AT JPMorgan Chase Bank, NA	-179.13
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Dorell Williamson AT Bank of America, NA	-179.76
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Zita Amore C Mankos AT Bank of America, NA	-179.95
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Angel Zambrana AT Bank of America, NA	-180.14
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Glenda James AT Municipal Credit Union	-180.58
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Guy Roseme AT Webster Bank National Assoc	-183.25
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Maria Inez Escobar AT Webster Bank National Assoc	-183.30
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Jennifer Hudson AT Municipal Credit Union	-184.60
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Fran Lytras AT Liberty Federal Credit Unio	-185.03
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Abu Ahsanuzzaman AT Citibank NA	-186.39
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Patricia Birchard David Bir AT Santander Bank National Ass	-189.24
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Constance Brereton AT Peoples Alliance FCU	-190.12
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Mryna Vallecillo AT JPMorgan Chase Bank, NA	-190.47
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Maria Cruz AT JPMorgan Chase Bank, NA	-192.60
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Eleanor Del Vecchio AT TD Bank National Associatio	-196.07
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO C. M. Freeze AT Nevada State Bk, A Div of Z	-197.35

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Account activity this month (continued)

	Date	Activity	Description	Amount (\$)
Other funds debited (continued)	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Vida Buabeng AT Santander Bank National Ass	-199.06
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Jenny Feliciano AT Peoples Alliance FCU	-200.34
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Md. Mohsin Ali AT Flagstar Bank National Asso	-202.12
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Wira Josefov AT JPMorgan Chase Bank, NA	-202.42
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Taranpatie Seetaram AT JPMorgan Chase Bank, NA	-202.50
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Maureen Murray AT JPMorgan Chase Bank, NA	-202.71
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Peter Robinson AT Peoples Alliance FCU	-204.72
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Errol Vassell AT JPMorgan Chase Bank, NA	-204.83
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Kenneth Cottle AT TD Bank National Associatio	-205.19
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Joseph D'Agostino AT Manufacturers and Traders T	-206.43
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Naomi Ebert AT TD Bank National Associatio	-207.71
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Marcus k Volta Tineh AT JPMorgan Chase Bank, NA	-207.87
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Octav Alexander AT JPMorgan Chase Bank, NA	-210.27
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Maria Torres AT JPMorgan Chase Bank, NA	-211.09
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Rita Tillim AT JPMorgan Chase Bank, NA	-212.06
	Dec 2	Distribution Current Year	CHECK # 0012286421 NORMAL DIST TO Motilal Kissoon	-213.64
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Delcia Reid AT Municipal Credit Union	-213.77
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Remy Natividad AT Bank of America, NA	-213.92

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Account activity this month (continued)

	Date	Activity	Description	Amount (\$)
Other funds debited (continued)	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Carmen Romero AT Hudson Valley Credit Union	-214.50
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Jerry Rice AT Bank of America, NA	-217.51
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Nuran Begum AT JPMorgan Chase Bank, NA	-217.92
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Patricia Eason AT Apple Bank	-218.56
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Kathleen Barretti AT TD Bank National Associatio	-218.77
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO David Brasuell AT Lower East Side People's FC	-219.25
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Veronica Alveranga-Johnson AT Suncoast Credit Union	-223.54
	Dec 2	Distribution Current Year	CHECK # 0012287168 NORMAL DIST TO Terell Julius	-227.14
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Pauline McDonald AT Santander Bank National Ass	-230.27
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Arlene Oakes AT Citibank NA	-230.48
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Sydris L Joseph AT TD Bank National Associatio	-232.29
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Gina Quinones AT JPMorgan Chase Bank, NA	-238.89
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Philip C. Horn AT One Bank of Tennessee	-243.29
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Mammen Parayil AT Delta Community Credit Unio	-243.61
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO James E Kelley AT JPMorgan Chase Bank, NA	-246.88
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Garth Robinson AT Peoples Alliance FCU	-247.91
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Felix Rodriguez AT JPMorgan Chase Bank, NA	-250.44

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Account activity this month (continued)

	Date	Activity	Description	Amount (\$)
Other funds debited (continued)	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Daniel Johnson AT Bank of America, NA	-251.61
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Maria Gradys AT JPMorgan Chase Bank, NA	-253.30
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Brunilda Cabrera AT Kearny Bank	-257.00
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Paul Latini AT Bank of America, NA	-257.11
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO John Foley AT Citizens Bank National Asso	-257.48
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Sylveste Gordon AT JPMorgan Chase Bank, NA	-260.41
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Elliot Judin AT Citibank NA	-265.68
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Svetlana Rudeyeva AT TD Bank National Associatio	-265.69
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Emilia R Lapuz OR Jeanette AT Texans Credit Union	-268.97
	Dec 2	Distribution Current Year	CHECK # 0012287130 NORMAL DIST TO Olga Gines	-270.18
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Yvonne Best AT Webster Bank National Assoc	-275.68
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Marie E Baptiste AT Citibank NA	-277.53
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Raul Acosta AT First Convenience Bk, A Div	-279.92
	Dec 2	Distribution Current Year	CHECK # 0012287261 NORMAL DIST TO Eileen Schropfer	-281.65
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Judith Breen AT Northfield Bank	-284.91
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Anna Maria Trapani AT Flagstar Bank National Asso	-286.35
	Dec 2	Distribution Current Year	FEDERAL FUNDS Normal Dist - Partial TO Elisa O Polloso AT SWIFT:BNORPHMM	-286.42
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Ricardo Vega AT TD Bank National Associatio	-287.60

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Account activity this month (continued)

	Date	Activity	Description	Amount (\$)
Other funds debited (continued)	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Siriwan Joung AT Citibank NA	-290.25
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Isaline Jules AT Capital One National Associ	-293.87
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Cynthia Plummer AT Municipal Credit Union	-296.13
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Edita Nazarova AT JPMorgan Chase Bank, NA	-302.06
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Evia Wilson AT JPMorgan Chase Bank, NA	-302.83
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Zenaida Tolentino AT PNC Bank National Associati	-306.30
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Darlene Velasquez AT JPMorgan Chase Bank, NA	-311.59
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Myrna Dato Agustin AT Wells Fargo Bank NA	-313.26
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Bronislava Khavulya AT Apple Bank	-317.85
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Nancy Perez AT JPMorgan Chase Bank, NA	-319.18
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Gloria Romero AT JPMorgan Chase Bank, NA	-320.54
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Rolando Abada AT Santander Bank National Ass	-321.46
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Angela Kwei Corsy AT TD Bank National Associatio	-322.91
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Zoila Cruz AT Flagstar Bank National Asso	-322.96
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Faina Uretskaya AT Webster Bank National Assoc	-324.83
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Margeree Hall AT Peoples Alliance FCU	-324.97
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Beatrice E. Dwyer AT USAlliance Federal Credit U	-328.87

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Account activity this month (continued)

	Date	Activity	Description	Amount (\$)
Other funds debited (continued)	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Eeredia Sanchez AT JPMorgan Chase Bank, NA	-331.60
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Barbara Young AT TD Bank National Associatio	-334.52
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Mattie Smith AT First-Citizens Bank and Tru	-340.83
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Jose Cora AT JPMorgan Chase Bank, NA	-342.39
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Myrna Rios AT JPMorgan Chase Bank, NA	-345.15
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Geoffary B. King AT Capital One National Associ	-349.20
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Gyanwatie Ramchal AT Citibank NA	-355.06
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Myriam Fuentes AT Apple Bank	-356.78
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Hamlet Garcia AT TD Bank National Associatio	-359.88
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Mohammad Khan AT JPMorgan Chase Bank, NA	-362.15
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Maritza Vega AT JPMorgan Chase Bank, NA	-362.28
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Kent Ross AT TD Bank National Associatio	-367.01
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Durne Yorke AT Capital One National Associ	-370.68
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Harriett Schuldwach AT US Bank National Associatio	-372.97
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Luz Del Alba Nunez AT TD Bank National Associatio	-385.43
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Heli Apelbaum AT JPMorgan Chase Bank, NA	-397.50
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Arthur Palevsky AT JPMorgan Chase Bank, NA	-400.00
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Ernesto Tapia AT JPMorgan Chase Bank, NA	-400.05

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Account activity this month (continued)

	Date	Activity	Description	Amount (\$)
Other funds debited (continued)	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Leonard Scianno AT TD Bank National Associatio	-402.74
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Olga Perez AT JPMorgan Chase Bank, NA	-408.24
	Dec 2	Distribution Current Year	CHECK # 0012287149 NORMAL DIST TO Francine O'Lenick	-414.85
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Bonnie Zimmerman AT JPMorgan Chase Bank, NA	-417.17
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Primadonna Chase AT Santander Bank National Ass	-417.81
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Mahfuza K. Ali AT Capital One National Associ	-417.93
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Shirley moss AT JPMorgan Chase Bank, NA	-419.03
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Alicia Narvarrete AT Wells Fargo Bank NA	-424.00
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Antonio Ledee AT TD Bank National Associatio	-431.96
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Gail Maccarone AT Flagstar Bank National Asso	-437.64
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Michelle Flowers AT JPMorgan Chase Bank, NA	-440.41
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Clark Davis AT JPMorgan Chase Bank, NA	-450.46
	Dec 2	Distribution Current Year	CHECK # 0012287132 NORMAL DIST TO Janet Simpson	-452.73
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Eligio Castillo, Jr AT Metropolitan Bank and Trust	-453.36
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Christine V. Semper-Smith AT JPMorgan Chase Bank, NA	-456.12
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Fay Ann Livingstone AT TD Bank National Associatio	-460.31
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Bruce Norfleet AT Citizens Bank National Asso	-461.81

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Account name: LIFESPIRE RET PLN DTD 1/1/99
Friendly account name: Monthly Distrib
Account type: Defined Benefit Plan
Account number: D5 41557 GR

Your Financial Advisor:
GOTTLIEB ROSE WEALTH MANAGEMENT

Account activity this month (continued)

	Date	Activity	Description	Amount (\$)
Other funds debited (continued)	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Sylvia Carter AT FSNB National Association	-465.10
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Robin Audiffred AT JPMorgan Chase Bank, NA	-468.37
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Shirley Hill AT Peoples Alliance FCU	-471.54
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Marie L. Csorba AT Northfield Bank	-476.30
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Margaret Kaplan AT Citibank NA	-476.44
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Lucinda Ortega AT JPMorgan Chase Bank, NA	-480.70
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Sylvia Marshall AT JPMorgan Chase Bank, NA	-480.97
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Ismael Labrador AT JPMorgan Chase Bank, NA	-486.47
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Frank Avila AT Sutton Bank	-495.03
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Romeo Subibi AT Peoples Alliance FCU	-500.77
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Mardie Sheiken AT TD Bank National Associatio	-503.11
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Marie Maude Walker AT Capital One National Associ	-505.27
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Maria Madina AT Ponce Bank	-510.28
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Vera Scott AT JPMorgan Chase Bank, NA	-511.24
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Judy Gaylan AT Philippine National Bank	-518.84
	Dec 2	Distribution Current Year	CHECK # 0012287280 NORMAL DIST TO Thomas Yared	-527.08
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Denise Boyce AT Citibank NA	-531.60
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Linda Keenan AT Citizens Bank National Asso	-535.65

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Retirement Account
December 2024

Account name: LIFESPIRE RET PLN DTD 1/1/99
Friendly account name: Monthly Distrib
Account type: Defined Benefit Plan
Account number: D5 41557 GR

Your Financial Advisor:
GOTTLIEB ROSE WEALTH MANAGEMENT

Account activity this month (continued)

	Date	Activity	Description	Amount (\$)
Other funds debited (continued)	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Joanne McClenin AT Northfield Bank	-545.66
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Lainoodai Boodrham AT JPMorgan Chase Bank, NA	-546.43
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Sylvia Nappi AT JPMorgan Chase Bank, NA	-549.67
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Olga Clemente AT JPMorgan Chase Bank, NA	-550.22
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Jeannette Medina-Maura AT Amalgamated Bank	-553.58
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Fidencia Matos-Rubio AT Navy Federal Credit Union	-560.40
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Stephanie Carparotta AT JPMorgan Chase Bank, NA	-564.70
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Lucila G Zara AT Santander Bank National Ass	-596.27
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Elizabeth Weinstein AT TD Bank National Associatio	-601.06
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Judith Daly-Powell AT Citibank NA	-605.23
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Miguel Batista AT JPMorgan Chase Bank, NA	-605.45
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Sonia Arroyo AT Fifth Third Bank NA	-607.17
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Chona E. Hubahib AT Bank of America, NA	-607.72
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Linda Schaefer AT Northfield Bank	-616.55
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Virginia Reyes AT Provident Bank	-618.30
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Margarita Avancena AT Citibank NA	-620.32
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Dawn Hamblin AT JPMorgan Chase Bank, NA	-635.61

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Account activity this month (continued)

	Date	Activity	Description	Amount (\$)
Other funds debited (continued)	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Rosa Concepcion AT Bank of America, NA	-652.06
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Prosper Efaf AT Municipal Credit Union	-657.43
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Toni Garcia AT JPMorgan Chase Bank, NA	-667.08
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Pierre Louis AT TD Bank National Associatio	-669.18
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Robert Abel AT Bank of America, NA	-683.93
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Monique Jay AT JPMorgan Chase Bank, NA	-686.93
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Margaret Evans AT JPMorgan Chase Bank, NA	-687.03
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Lillian Martinez AT Capital One National Associ	-697.42
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Linda Dickens AT JPMorgan Chase Bank, NA	-701.88
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Zenia Rubin AT JPMorgan Chase Bank, NA	-706.29
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Edward Harris AT Municipal Credit Union	-716.28
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Pilar Pardon AT JPMorgan Chase Bank, NA	-722.41
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Venith Robinson Foster AT JPMorgan Chase Bank, NA	-752.13
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Joy Blanchard AT JPMorgan Chase Bank, NA	-811.32
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Sreenath Ramphal AT Maspeth FSandLA	-841.07
	Dec 2	Distribution Current Year	CHECK # 0012287150 NORMAL DIST TO Juan Flores, Sr.	-844.18
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Grace Bravo AT JPMorgan Chase Bank, NA	-856.20
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Philip Vassallo AT Provident Bank	-902.56

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Account activity this month (continued)

	Date	Activity	Description	Amount (\$)
Other funds debited (continued)	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Norman Dodell AT Flagstar Bank National Asso	-908.11
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Gloria Cabunoc AT Apple Bank	-911.34
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Rose M Matz AT JPMorgan Chase Bank, NA	-933.65
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Hector Stone and Joan Stone AT Citibank NA	-939.52
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Ana Maria Romero AT Capital One National Associ	-976.14
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Raul Perez De Tagle AT Bank of America, NA	-986.23
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Frances Galok AT Santander Bank National Ass	-990.52
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Joseph Brooks AT Bethpage Federal Credit Uni	-1,028.38
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Dell Patterson AT Peoples Alliance FCU	-1,092.07
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Jaime O. Diaz AT FirstBank Puerto Rico	-1,095.66
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Hycenth Nickle AT Carver Federal Savings Bank	-1,100.83
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Cristina M. Sison, benefici AT JPMorgan Chase Bank, NA	-1,102.11
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Luis G. Avellaneda AT Citibank NA	-1,278.56
	Dec 2	Distribution Current Year	ACH DISABILITY DIST TO Augusto Delerme AT JPMorgan Chase Bank, NA	-1,445.68
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Geraldine Brooks-Cassone AT JPMorgan Chase Bank, NA	-1,449.23
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Carmencita Razo Ulep Javier AT Citibank NA	-1,537.08
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Gary Sereno AT Consumers Federal Credit Un	-1,581.20

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Account activity this month (continued)

	Date	Activity	Description	Amount (\$)
Other funds debited (continued)	Dec 2	Distribution Current Year	CHECK # 0012286224 NORMAL DIST TO Hector Estepan	-1,584.29
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Margaret Taeler AT JPMorgan Chase Bank, NA	-1,602.41
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Mark Van Voorst AT Bank of America, NA	-1,613.62
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Edna B. Hinson AT JPMorgan Chase Bank, NA	-1,751.33
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Marcia Alexander AT JPMorgan Chase Bank, NA	-1,800.20
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO David Henry AT JPMorgan Chase Bank, NA	-1,885.76
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Paul T. Cassone AT JPMorgan Chase Bank, NA	-2,075.41
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Suzanne Revell AT Citibank NA	-2,170.16
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Michael Zestar AT JPMorgan Chase Bank, NA	-2,573.96
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Virginia Knott AT Flagstar Bank National Asso	-2,645.94
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Alan P Hore AT Citibank NA	-2,963.75
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Paul Oddo AT JPMorgan Chase Bank, NA	-3,918.51
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Arthur Roza, Jr AT JPMorgan Chase Bank, NA	-4,011.02
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Thomas McAlvanah AT Bank of America, NA	-4,030.67
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Keith Lee AT Citibank NA	-4,154.65
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Lifespire Residential Equip AT JPMorgan Chase Bank, NA	-7,284.55
	Dec 2	Distribution Current Year	ACH NORMAL DIST TO Veronica Hopkinson AT Peoples Alliance FCU	-508.79
	Dec 3	Distribution Current Year	ACH NORMAL DIST TO James Hamill, Jr AT Capital One National Associ	-62.18

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Retirement Account
December 2024

Account name: LIFESPIRE RET PLN DTD 1/1/99
Friendly account name: Monthly Distrib
Account type: Defined Benefit Plan
Account number: D5 41557 GR

Your Financial Advisor:
GOTTLIEB ROSE WEALTH MANAGEMENT

Account activity this month (continued)

	Date	Activity	Description	Amount (\$)
Other funds debited (continued)	Dec 4	Distribution Current Year	ACH NORMAL DIST TO Elizabeth Lethuener AT Manufacturers and Traders T	-180.50
	Dec 16	Distrib. Rev. Current Year	NORMAL DISTRIBUTION AS OF 05/01/24	127.68
	Dec 24	Distribution Current Year	ACH NORMAL DIST TO Mary Eason Vails AT JPMorgan Chase Bank, NA	-345.00
	Dec 27	Distribution Current Year	ACH NORMAL DIST TO Marie Elena Coiro AT TD Bank National Associatio	-511.39
	Dec 31	Distribution Current Year	ACH NORMAL DIST TO Gil C Hubahib AT Peoples Alliance FCU	-275.86
		Total other funds debited		-\$153,035.63

	Date	Activity	Description	Amount (\$)
Money balance activities	Nov 29	Balance forward		\$6,989.79
	Dec 2	Bought	LIQUID ASSETS GOVT FUND AS OF 11/29/24	82.04
	Dec 2	Bought	LIQUID ASSETS GOVT FUND	109,256.35
	Dec 3	Sold	LIQUID ASSETS GOVT FUND	-105,796.83
	Dec 4	Sold	LIQUID ASSETS GOVT FUND	-62.18
	Dec 5	Sold	LIQUID ASSETS GOVT FUND	-180.50
	Dec 17	Bought	LIQUID ASSETS GOVT FUND	127.68
	Dec 24	Bought	LIQUID ASSETS GOVT FUND	40,000.00
	Dec 26	Sold	LIQUID ASSETS GOVT FUND	-27,368.25
	Dec 30	Sold	LIQUID ASSETS GOVT FUND	-511.39
	Dec 31	Closing	LIQUID ASSETS GOVT FUND	\$22,536.71



Summary of approved payees and recurring payments

Based on your instructions, the following payees and recurring payments are considered "approved payees". As a result, (1) you may authorize additional transfers to these payees verbally and (2) you are no longer receiving individual confirmations for payments to these payees.

The payees and recurring payments listed below do not include Bill Payments, Electronic Funds Transfers and certain other transfers between accounts at UBS. If you have additional payees and/or recurring instructions on file, you will receive separate confirmations from your Financial Advisor.

To update or cancel any of these instructions, please contact your Financial Advisor.

Payee description	Amount (\$)	Disbursement method	Type/Event	Frequency	Start date	End date	Last used date
James Hamill, Jr Capital One, National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 03, 24
Judith Dixon	50.00	Check	Recurring Payment	Monthly	Oct 01, 24	n/a	Dec 02, 24
Judith Dixon	varied	Check	Payee on file	Upon request	n/a	n/a	Dec 02, 24
hayward Crawford Peoples Alliance FCU	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Abu Ahsanuzzaman Citibank, N.A.	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Adams Ebhomien JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Adelina Bernardo	varied	Check	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Adelma Canepa Municipal CU	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Aida Quinones	varied	Check	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Aida Senquiz Amalgamated Bank	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Alan P Hore Citibank NA	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Albert Levy JPMorgan Chase Bank National Associ	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Alberta Concepcion Capital One Bank (USA), National As	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Alberta Garcia Lower East Side People's Federal Cr	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Alfred Memolo	varied	Check	Payee on file	Upon request	n/a	n/a	Jul 01, 24
Alice Brown Peoples Alliance FCU	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Alicia Narvarrete Wells Fargo Bank, National Associat	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24

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Summary of approved payees and recurring payments (continued)

Payee description	Amount (\$)	Disbursement method	Type/Event	Frequency	Start date	End date	Last used date
Aline Similien Citibank, N.A.	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Althenia Fyffe Peoples Alliance FCU	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Alyce Green-Bilotti Northfield Bank	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Ana Maria Romero Capital One Bank (USA), National As	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Angel Zambrana Bank of America, National Associati	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Angela Kwei Corsy TD Bank, National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Angelina Swinton Municipal CU	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Ann Marie James TD Bank National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Anna Maria Trapani New York Community Bank	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Antonio Ledee TD Bank National Association	431.96	ACH	Recurring Payment	Monthly	Jul 01, 24	n/a	Dec 02, 24
Antonio Ledee TD Bank National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Arlene Oakes Citibank NA	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Arsenia Pena HSBC Bank USA, National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Arthur Palevsky JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Arthur Roza, Jr JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Aster Assefa JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Audrey Lee Selden Bank of America National Associatio	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24

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Summary of approved payees and recurring payments (continued)

Payee description	Amount (\$)	Disbursement method	Type/Event	Frequency	Start date	End date	Last used date
Augusto Delerme JPMorgan Chase Bank National Associ	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Barbara Marcus JPMorgan Chase Bank National Associ	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Barbara Young TD Bank, National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Beatrice E. Dwyer USAlliance Federal Credit Union	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Bernice Edmonds Moore JPMorgan Chase Bank, National Assoc	90.49	ACH	Recurring Payment	Monthly	Jun 01, 24	n/a	Dec 02, 24
Bernice Edmonds Moore JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Bertina Kinsale	varied	Check	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Beth Wartti Citizens Bank National Association	50.00	ACH	Recurring Payment	Monthly	Apr 01, 24	n/a	Dec 02, 24
Beth Wartti Citizens Bank National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Beverly J. Williams JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Boguslaw Sowa JPMorgan Chase Bank National Associ	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Bonnie Pavone JPMorgan Chase Bank National Associ	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Bonnie Zimmerman JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Bronislava Khavulya Apple Bank for Savings	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Bruce Norfleet HSBC Bank USA, National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Brunilda Cabrera Kearny Bank	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Brunilda Perez JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Byron Morgan JPMorgan Chase Bank, National Assoc	94.16	ACH	Recurring Payment	Monthly	Dec 01, 24	n/a	Dec 02, 24

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Summary of approved payees and recurring payments (continued)

Payee description	Amount (\$)	Disbursement method	Type/Event	Frequency	Start date	End date	Last used date
Byron Morgan JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
C. M. Freeze Nevada State Bank, A Division of Zi	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Camille Distefano-Graybow Northfield Bank	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Carmella Mondella New York Community Bank	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Carmen Hernandez Carmen Romero Hudson Valley Credit Union	varied	Check	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Carmencita Razo Ulep Javier Citibank, N.A.	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Carol Barnes JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Nov 04, 24
Carol Cordrington JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Cassandra Chestnut Bethpage Federal Credit Union	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Catherine A Guy Bank of America National Associatio	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Cavell Peterkin Municipal CU	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Cecilio De Guzman JPMorgan Chase Bank National Associ	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Cheryl Ann Kennedy JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Chona E. Hubahib Bank of America, National Associati	607.72	ACH	Recurring Payment	Monthly	Aug 01, 24	n/a	Dec 02, 24
Chona E. Hubahib Bank of America, National Associati	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Christine V. Semper-Smith JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24

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Summary of approved payees and recurring payments (continued)

Payee description	Amount (\$)	Disbursement method	Type/Event	Frequency	Start date	End date	Last used date
Clark Davis JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Claudette Brammer Jovia Financial Federal Credit Unio	91.97	ACH	Recurring Payment	Monthly	Apr 01, 24	n/a	Dec 02, 24
Claudette Brammer Jovia Financial Federal Credit Unio	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Clavel Decano PNC Bank National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Concordia Ramos Capital One, National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Constance Brereton Peoples Alliance FCU	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Cristina M. Sison, beneficiary of Teofilo Sison DOD 05/19/2018 JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Cynthia Plummer Municipal CU	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Daniel Johnson Bank of America, National Associati	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Darlene Velasquez JPMorgan Chase Bank National Associ	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
David Brasuell Lower East Side Peoples FCU	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
David Henry JPMorgan Chase Bank National Associ	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Dawn Hamblin JPMorgan Chase Bank National Associ	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Dawn Sitcheran Bank of America, National Associati	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Deborah Clark Santander Bank, National Associatio	varied	ACH	Payee on file	Upon request	n/a	n/a	Oct 01, 24
Deborah James TD Bank, National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Debra F. Epstein Hudson Valley Credit Union	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24

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Summary of approved payees and recurring payments (continued)

Payee description	Amount (\$)	Disbursement method	Type/Event	Frequency	Start date	End date	Last used date
Debra Gibbs Peoples Alliance Federal Credit Uni	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Delcia Reid Municipal CU	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Dell Patterson Peoples Alliance FCU	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Denise Boyce Citibank, N.A.	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Denise Bryant Popular Bank	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Dianne Baker JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Dilcia M. Granville Jovia Financial Federal Credit Unio	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Dolores Fox Affinity FCU	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Dora Jean Herbert	varied	Check	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Dorell Williamson Bank of America, National Associati	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Durne Yorke Capital One Bank (USA), National As	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Edita Nazarova JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Edna B. Hinson JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Eduardo Estacio Municipal Credit Union	varied	ACH	Payee on file	Upon request	n/a	n/a	Mar 01, 24
Edward Harris Municipal CU	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Edward L Smith Citizens Bank National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Edwindo Capitulo JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24

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Account name: LIFESPIRE RET PLN DTD 1/1/99
Friendly account name: Monthly Distrib
Account type: Defined Benefit Plan
Account number: D5 41557 GR

Your Financial Advisor:
GOTTLIEB ROSE WEALTH MANAGEMENT

Summary of approved payees and recurring payments (continued)

Payee description	Amount (\$)	Disbursement method	Type/Event	Frequency	Start date	End date	Last used date
Eeredia Sanchez							
JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Eileen Schropfer	varied	Check	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Elaine Walker							
TD Bank National Association	238.20	ACH	Recurring Payment	Monthly	Jan 01, 25	n/a	Oct 01, 24
Elaine Walker							
TD Bank National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Nov 06, 24
Eleanor Del Vecchio							
TD Bank, National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Efelda Rivera	varied	Check	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Eligio Castillo, Jr							
Metropolitan Bank and Trust Company	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Elisa Cisternas							
HSBC Bank USA, National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Elisa O Polloso							
BDO UNIBANK, INC.	varied	Federal Funds	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Elizabeth Lethuener							
Manufacturers and Traders Trust Com	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 04, 24
Elizabeth Mills							
Municipal Credit Union	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Elizabeth Weinstein							
TD Bank National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Nov 01, 24
Elliot Judin							
Citibank, N.A.	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Elue D. Palmer, Sr.							
Wells Fargo Bank, National Associat	varied	ACH	Payee on file	Upon request	n/a	n/a	Jun 03, 24
Emilia R Lapuz OR Jeanette M. Lapuz							
Texans CU	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Ernesto Tapia							
JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Errio Toussaint							
JPMorgan Chase Bank National Associ	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Errol Vassell							
JPMorgan Chase Bank National Associ	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24

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Summary of approved payees and recurring payments (continued)

Payee description	Amount (\$)	Disbursement method	Type/Event	Frequency	Start date	End date	Last used date
Ervy Lynette McMahon Municipal Credit Union	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Ethel Ashby	varied	Check	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Etta Brown Capital One, National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Euceline D Babb JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Eulita Nelson Wells Fargo Bank, National Associat	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Evans Richards TD Bank National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Everton N. Benjamin Municipal CU	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Evia Wilson JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Faina Uretskaya Sterling National Bank	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Fay Ann Livingstone TD Bank, National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Felix Rodriguez JPMorgan Chase Bank, National Assoc	250.44	ACH	Recurring Payment	Monthly	Oct 01, 24	n/a	Dec 02, 24
Felix Rodriguez JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Felling Chen JPMorgan Chase Bank National Associ	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Fidencia Matos-Rubio Navy Federal Credit Union	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Fran Lytras Evansville Teachers Federal Credit	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Frances Galok Santander Bank National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Frances Rogers Citibank, N.A.	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24

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Summary of approved payees and recurring payments (continued)

Payee description	Amount (\$)	Disbursement method	Type/Event	Frequency	Start date	End date	Last used date
Francia Reyes Citibank, N.A.	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Francine O'Lenick	varied	Check	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Frank Avila Sutton Bank	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Gabriel Jean-Rene	varied	Check	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Gabrielle Acra JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Gail Maccarone New York Community Bank	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Gale Brown Peoples Alliance Federal Credit Uni	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Garnet A. Bryan Citibank NA	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Garth Robinson Peoples Alliance FCU	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Gary Sereno Consumers FCU	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Gean Plummer Bethpage FCU	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Geoffary B. King Capital One National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Geraldine Brooks-Cassone JPMorgan Chase Bank, National Assoc	1,449.23	ACH	Recurring Payment	Monthly	Sep 01, 24	n/a	Dec 02, 24
Geraldine Brooks-Cassone JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
German Galarreta Ridgewood Savings Bank	varied	ACH	Payee on file	Upon request	n/a	n/a	Nov 01, 24
Gessy Michel JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Gil C Hubahib Peoples Alliance FCU	275.86	ACH	Recurring Payment	Monthly	Jul 31, 24	n/a	Dec 31, 24
Gil C Hubahib Peoples Alliance FCU	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 31, 24
Gilberto Saez	varied	Check	Payee on file	Upon request	n/a	n/a	Dec 02, 24

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Summary of approved payees and recurring payments (continued)

Payee description	Amount (\$)	Disbursement method	Type/Event	Frequency	Start date	End date	Last used date
Gina Quinones JPMorgan Chase Bank National Associ	238.89	ACH	Recurring Payment	Monthly	Aug 01, 24	n/a	Dec 02, 24
Gina Quinones JPMorgan Chase Bank National Associ	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Gladys Kadima JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Glenda James Municipal Credit Union	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Gloria Cabunoc Apple Bank for Savings	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Gloria Dawes Citibank, N.A.	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Gloria Romero JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Gloria Wilkinson Ridgewood Savings Bank	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Grace Bravo JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Grace M Best-Second Capital One, National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Guy Roseme Webster Bank National Association	183.25	ACH	Recurring Payment	Monthly	Mar 01, 24	n/a	Dec 02, 24
Guy Roseme Webster Bank National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Gwendolyn McCullon	varied	Check	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Gyanwatie Ramchal Citibank NA	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Hamlet Garcia TD Bank National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Harriett Schuldwach U.S. Bank, National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Hector Estepan	varied	Check	Payee on file	Upon request	n/a	n/a	Dec 02, 24

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Summary of approved payees and recurring payments (continued)

Payee description	Amount (\$)	Disbursement method	Type/Event	Frequency	Start date	End date	Last used date
Hector Stone and Joan Stone Citibank, N.A.	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Helena Stocklmeier Citibank, N.A.	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Heli Apelbaum JPMorgan Chase Bank, National Assoc	397.50	ACH	Recurring Payment	Monthly	Jul 01, 24	n/a	Dec 02, 24
Heli Apelbaum JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Hernando J. Alberrici Wings Financial Credit Union	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Herold Charles Peoples Alliance FCU	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Hycenth Nickle Carver Federal Savings Bank	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Ingrid Wallace JPMorgan Chase Bank National Associ	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Irene Friederwitzer Revocable Trust JPMorgan Chase Bank National Associ	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Iris Mercado Bank of America, National Associati	varied	ACH	Payee on file	Upon request	n/a	n/a	Nov 01, 24
Isaline Jules Capital One Bank (USA), National As	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Ismael Labrador JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Ivy Baker JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Jacques Martin JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Jaime O. Diaz FirstBank Puerto Rico	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
James E Kelley JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Janet F Benjamin Santander Bank National Association	156.43	ACH	Recurring Payment	Monthly	Jun 01, 24	n/a	Dec 02, 24

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Summary of approved payees and recurring payments (continued)

Payee description	Amount (\$)	Disbursement method	Type/Event	Frequency	Start date	End date	Last used date
Janet F Benjamin Santander Bank National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Janet Simpson	varied	Check	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Jay Hane Peoples Alliance Federal Credit Uni	82.34	ACH	Recurring Payment	Monthly	Jun 01, 24	n/a	Dec 02, 24
Jay Hane Peoples Alliance Federal Credit Uni	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Jean Harrow JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Jeanette C. O'shea NBT Bank National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Jeannette Medina-Maura Amalgamated Bank	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Jennifer Clarke ROYAL BANK OF CANADA	varied	Federal Funds	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Jennifer Hudson Municipal CU	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Jennipher Brown Municipal Credit Union	134.25	ACH	Recurring Payment	Monthly	Nov 01, 24	n/a	Dec 02, 24
Jennipher Brown Municipal Credit Union	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Jenny Feliciano Peoples Alliance Federal Credit Uni	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Jerrold Wexler Hometown Bank, a Co-Operative Bank	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Jerry Rice Bank of America National Associatio	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Joanne McClenin Northfield Bank	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
John Foley Citizens Bank National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Jorge Green JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24

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Summary of approved payees and recurring payments (continued)

Payee description	Amount (\$)	Disbursement method	Type/Event	Frequency	Start date	End date	Last used date
Jose Cora JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Josefino Ramos JPMorgan Chase Bank National Associ	varied	ACH	Payee on file	Upon request	n/a	n/a	Nov 01, 24
Joseph Brooks Bethpage FCU	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Joseph D'Agostino Peoples United Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Josephine Fulwood Ridgewood Savings Bank	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Joy Blanchard JPMorgan Chase Bank, National Assoc	811.32	ACH	Recurring Payment	Monthly	May 01, 24	n/a	Dec 02, 24
Joy Blanchard JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Juan D Ramirez Citibank, N.A.	varied	ACH	Payee on file	Upon request	n/a	n/a	May 01, 24
Juan Flores, Sr. Peoples Alliance FCU	varied	Check	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Juana Hernandez Peoples Alliance FCU	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Judith Breen Northfield Bank	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Judith Daly-Powell Citibank NA	605.23	ACH	Recurring Payment	Monthly	Jun 01, 24	n/a	Dec 02, 24
Judith Daly-Powell Citibank NA	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Judith DeRicco Manufacturers and Traders Trust Com	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Judith Dixon Citibank, N.A.	varied	Check	Payee on file	Upon request	n/a	n/a	Sep 03, 24
Judith Thomas Citibank, N.A.	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Judy Cole-Porter JPMorgan Chase Bank, National Assoc	50.44	ACH	Recurring Payment	Monthly	Nov 01, 24	n/a	Dec 02, 24
Judy Cole-Porter JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24

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Summary of approved payees and recurring payments (continued)

Payee description	Amount (\$)	Disbursement method	Type/Event	Frequency	Start date	End date	Last used date
Judy Gaylan Philippine National Bank	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Judy Riddick Citibank, N.A.	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Julia Faulk HSBC Bank USA, National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Julie Perez South Atlantic Bank	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Kathleen Barretti TD Bank, National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Keith Lee Citibank, N.A.	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Kenneth Cottle TD Bank National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Kent Ross TD Bank, National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Kevin Cole Bank of America, National Associati	varied	ACH	Payee on file	Upon request	n/a	n/a	Mar 07, 24
Kevin Pair Capital One National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Kim Miller Citizens Bank National Association	110.63	ACH	Recurring Payment	Monthly	Feb 01, 24	n/a	Dec 02, 24
Kim Miller Citizens Bank National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Lainoodai Boodrham JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Leila Meltzer JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Lenore Martini JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Leonard Scianno TD Bank, National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Leticia G. Williams (Robinson) Capital One Bank (USA), National As	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24

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Summary of approved payees and recurring payments (continued)

Payee description	Amount (\$)	Disbursement method	Type/Event	Frequency	Start date	End date	Last used date
Lifespire Residential Equipment JPMorgan Chase Bank, National Assoc	7,284.55	ACH	Recurring Payment	Monthly	Nov 01, 24	n/a	Dec 02, 24
Lifespire Residential Equipment JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Lillian Martinez Capital One Bank (USA), National As	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Linda Andrews JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Linda Dickens JPMorgan Chase Bank, National Assoc	701.88	ACH	Recurring Payment	Monthly	May 01, 24	n/a	Dec 02, 24
Linda Dickens JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Linda Dickens JPMORGAN CHASE BANK, NA	varied	Federal Funds	Payee on file	Upon request	n/a	n/a	Jan 04, 24
Linda Keenan HSBC Bank USA, National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Linda Rajewski TD Bank National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Linda Schaefer Northfield Bank	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Linda Shen Kriegel JPMorgan Chase Bank, National Assoc	50.85	ACH	Recurring Payment	Monthly	Aug 01, 24	n/a	Dec 02, 24
Linda Shen Kriegel JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Louise Tessier Wells Fargo Bank, National Associat	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Lucila G Zara Santander Bank, National Associatio	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Lucinda Ortega JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Luis G. Avellaneda Citibank NA	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Luz Del Alba Nunez TD Bank National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Luz Marina Quintero	varied	Check	Payee on file	Upon request	n/a	n/a	Jun 03, 24

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Summary of approved payees and recurring payments (continued)

Payee description	Amount (\$)	Disbursement method	Type/Event	Frequency	Start date	End date	Last used date
Lynette Richardson Citizens Bank National Association	120.17	ACH	Recurring Payment	Monthly	Nov 01, 24	n/a	Dec 02, 24
Lynette Richardson Citizens Bank National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Mahfuza K. Ali Capital One National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Mammen Parayil Delta Community CU	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Manuel Ramos JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Marcia Alexander JPMorgan Chase Bank National Associ	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Marcos Morelra Citibank, N.A.	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Marcus k Volta Tineh JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Mardie Sheiken TD Bank National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Margaret Evans JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Margaret Fergins Citibank, N.A.	varied	ACH	Payee on file	Upon request	n/a	n/a	Apr 01, 24
Margaret Kaczorowski Wells Fargo Bank National Associati	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Margaret Kaplan Citibank NA	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Margaret Laino	varied	Check	Payee on file	Upon request	n/a	n/a	Mar 01, 24
Margaret Taeler JPMorgan Chase Bank National Associ	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Margarita Avancena Citibank, N.A.	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Margeree Hall Peoples Alliance Federal Credit Uni	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24

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Summary of approved payees and recurring payments (continued)

Payee description	Amount (\$)	Disbursement method	Type/Event	Frequency	Start date	End date	Last used date
Maria Conde Capital One Bank (USA), National As	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Maria Cruz JPMorgan Chase Bank National Associ	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Maria Esperanza Cabochan JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Maria Gradys JPMorgan Chase Bank National Associ	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Maria Inez Escobar Astoria Bank	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Maria Madina Ponce De Leon Federal Bank	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Maria Nieves Bank of America, National Associati	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Maria Santo Santander Bank National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Maria Torres JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Marianne Calo JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Marie Cator TD Bank National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Marie E Baptiste Citibank, N.A.	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Marie Elena Coiro TD Bank, National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 27, 24
Marie L. Csorba Northfield Bank	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Marie Maude Walker Capital One Bank (USA), National As	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Marion Bailey Citibank, N.A.	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Maritza Vega JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24

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Summary of approved payees and recurring payments (continued)

Payee description	Amount (\$)	Disbursement method	Type/Event	Frequency	Start date	End date	Last used date
Mark Van Voorst Bank of America, National Associati	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Marlene Dimas Cardenas Santander Bank, National Associatio	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Martin Koppel JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Mary Ann Torretti Capital One Bank (USA), National As	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Mary Eason Vails JPMorgan Chase Bank National Associ	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 24, 24
Mary Quigley	varied	Check	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Mattie Smith First-Citizens Bank and Trust Compa	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Maureen M. Sorey Municipal Credit Union	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Maureen Murray JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Md. Mohsin Ali Flagstar Bank National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Michael Zestar JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Michelle Flowers JPMorgan Chase Bank National Associ	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Miguel Batista JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Mildred Irizarry Scotiabank de Puerto Rico	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Mildred Roberts	varied	Check	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Milliman, Inc Dianne Loehr	varied	Check	Payee on file	Upon request	n/a	n/a	Dec 24, 24
Milliman, Inc. Attn: Dianne Loehr	varied	Check	Payee on file	Upon request	n/a	n/a	Aug 27, 24
Mohammad Khan JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Monique Jay JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24

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Summary of approved payees and recurring payments (continued)

Payee description	Amount (\$)	Disbursement method	Type/Event	Frequency	Start date	End date	Last used date
Morennikeji Badipe JPMorgan Chase Bank, National Assoc	33.90	ACH	Recurring Payment	Monthly	Jul 01, 24	n/a	Dec 02, 24
Morennikeji Badipe JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Motilal Kissoon	varied	Check	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Mryna Vallecillo JPMorgan Chase Bank National Associ	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Myriam Fuentes Apple Bank for Savings	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Myrna Dato Agustin Wells Fargo Bank, National Associat	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Myrna Rios JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Nancy Padilla Bank of America, National Associati	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Nancy Perez JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Nandandee Nandkishorelal Citibank NA	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Naomi Ebert TD Bank, National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Naomi Haimowitz Capital One Bank (USA), National As	varied	ACH	Payee on file	Upon request	n/a	n/a	Jan 02, 24
Nelson Delerme Citizens Bank National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Nisla M Lewis Alaska USA FCU	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Nona Ware Varo Bank, National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Norman Dodell Flagstar Bank National Association	908.11	ACH	Recurring Payment	Monthly	Feb 01, 24	n/a	Dec 02, 24
Norman Dodell Flagstar Bank National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Nuran Begum JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24

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Summary of approved payees and recurring payments (continued)

Payee description	Amount (\$)	Disbursement method	Type/Event	Frequency	Start date	End date	Last used date
Nuzhat Iqbal	varied	Check	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Octav Alexander JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Octavia Walker Capital One National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Sep 03, 24
Olga Clemente JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Olga Gines	varied	Check	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Olga Perez JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Pamela Satterwhite Citizens Bank National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Parsram Persaud Citibank, N.A.	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Patricia Birchard David Birchard Santander Bank, National Associatio	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Patricia Daley Calvin B. Taylor Banking Company	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Patricia Eason Apple Bank for Savings	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Patricia Heckstall Wells Fargo Bank, National Associat	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Patricia Motz TD Bank, National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Patricia Ramsawh SunTrust Bank	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Patricia S Lynn Navy FCU	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Paul Latini Bank of America, National Associati	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Paul Oddo JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Paul T. Cassone JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24

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Summary of approved payees and recurring payments (continued)

Payee description	Amount (\$)	Disbursement method	Type/Event	Frequency	Start date	End date	Last used date
Paulette White Manufacturers and Traders Trust Com	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Pauline McDonald Santander Bank, National Associatio	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Peggy Bigelow Bank of America, National Associati	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Peter Robinson Peoples Alliance Federal Credit Uni	204.72	ACH	Recurring Payment	Monthly	Feb 01, 24	n/a	Dec 02, 24
Peter Robinson Peoples Alliance Federal Credit Uni	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Philip C. Horn Bank of Putnam County	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Philip Vassallo Provident Bank	902.56	ACH	Recurring Payment	Monthly	Dec 01, 24	n/a	Dec 02, 24
Philip Vassallo The Provident Bank	varied	ACH	Payee on file	Upon request	n/a	n/a	Nov 01, 24
Philomena Dadzie Capital One National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Phyllis Jones TD Bank, National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Pierre Charles JPMorgan Chase Bank National Associ	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Pierre Louis TD Bank, National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Pilar Pardon JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Primadonna Chase Santander Bank National Association	417.81	ACH	Recurring Payment	Monthly	Jun 01, 24	Jun 01, 34	Dec 02, 24
Primadonna Chase Santander Bank National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Prosper Efaf Municipal Credit Union	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Purandai Marrajh Capital One, National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24

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Summary of approved payees and recurring payments (continued)

Payee description	Amount (\$)	Disbursement method	Type/Event	Frequency	Start date	End date	Last used date
Ralph Facciola Santander Bank National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Rani Kurian Thomas Citibank NA	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Raul Acosta First Convenience Bank, A Division	279.92	ACH	Recurring Payment	Monthly	Jul 01, 24	n/a	Dec 02, 24
Raul Acosta First Convenience Bank, A Division	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Raul Perez De Tagle Bank of America, National Associati	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Reginald L Howell TD Bank, National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Remy Natividad Bank of America, National Associati	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Renuka Ramcharan Capital One, National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Rhona Livingston Peoples Alliance FCU	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Ricardo Vega TD Bank, National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Rita Tillim JPMorgan Chase Bank National Associ	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Robert Abel Bank of America National Associatio	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Robert Arlequin Citibank NA	124.10	ACH	Recurring Payment	Monthly	Apr 01, 24	n/a	Dec 02, 24
Robert Arlequin Citibank NA	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Roberto Guzman	varied	Check	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Robin Audiffred JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Rolando Abada Santander Bank, National Associatio	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24

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Summary of approved payees and recurring payments (continued)

Payee description	Amount (\$)	Disbursement method	Type/Event	Frequency	Start date	End date	Last used date
Romeo Subibi Peoples Alliance FCU	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Ronald Ogilvie Citibank, N.A.	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Rosa Concepcion Bank of America, National Associati	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Rosa L Huggins Woodforest National Bank	varied	ACH	Payee on file	Upon request	n/a	n/a	Jan 02, 24
Rose M Matz JPMorgan Chase Bank National Associ	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Sandra Neal-Ifill Municipal Credit Union	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Sheila Reynolds Jovia Financial Federal Credit Unio	93.99	ACH	Recurring Payment	Monthly	Jun 01, 24	Jun 01, 34	Dec 02, 24
Sheila Reynolds Jovia Financial Federal Credit Unio	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Shirley moss JPMorgan Chase Bank National Associ	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Shirley D. Birch Wells Fargo Bank National Associati	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Shirley Darlington JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Shirley Hill Peoples Alliance FCU	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Shu Ying Lam Wu Citibank NA	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Siriwan Joung Citibank, N.A.	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Solanges Belot JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Sonia Arroyo Fifth Third Bank National Associati	607.17	ACH	Recurring Payment	Monthly	Feb 01, 24	n/a	Dec 02, 24
Sonia Arroyo Fifth Third Bank National Associati	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24

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Summary of approved payees and recurring payments (continued)

Payee description	Amount (\$)	Disbursement method	Type/Event	Frequency	Start date	End date	Last used date
Sreenath Ramphal Maspeth Federal Savings and Loan As	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Stephanie Carparotta JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Stephanie Richardson Peoples Security Bank and Trust Com	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Stephen John Bank of America, National Associati	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Suchada Charubhumi JPMorgan Chase Bank National Associ	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Sukhdai Misir Citibank NA	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Susan James JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Susan Petix Branch Banking and Trust Company	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Suzanne Revell Citibank, N.A.	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Svetlana Rudeyeva TD Bank, National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Sydris L Joseph TD Bank, National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Sylveste Gordon JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Sylvia Carter FSNB, National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Sylvia Marshall JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Sylvia Nappi JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Taranpatie Seetaram JPMorgan Chase Bank National Associ	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Terell Julius	varied	Check	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Teresita T. Capitulo	varied	Check	Payee on file	Upon request	n/a	n/a	Dec 02, 24

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Summary of approved payees and recurring payments (continued)

Payee description	Amount (\$)	Disbursement method	Type/Event	Frequency	Start date	End date	Last used date
Theresa Sawaneh	varied	Check	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Thesla Cruz Bank of America, National Associati	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Thomas McAlvanah Bank of America, National Associati	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Thomas Medurga Citizens Bank National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Thomas Mondal Sterling National Bank	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Thomas Yared	varied	Check	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Tilda Blair-Charles TD Bank National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Toni Garcia JPMorgan Chase Bank National Associ	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Valerie E. Sylvester JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Veda Palmer Peoples Alliance FCU	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Venith Robinson Foster JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Vera Scott JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Veronica Alveranga-Johnson Suncoast CU	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Veronica Hopkinson Peoples Alliance FCU	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Vida Buabeng Santander Bank, National Associatio	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Virginia Knott New York Community Bank	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Virginia Lombardi JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Virginia Nagy Bethpage FCU	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24

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Retirement Account
December 2024

Account name: LIFESPIRE RET PLN DTD 1/1/99
Friendly account name: Monthly Distrib
Account type: Defined Benefit Plan
Account number: D5 41557 GR

Your Financial Advisor:
GOTTLIEB ROSE WEALTH MANAGEMENT

Summary of approved payees and recurring payments (continued)

Payee description	Amount (\$)	Disbursement method	Type/Event	Frequency	Start date	End date	Last used date
Virginia Reyes Provident Bank	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Wanda Harris Municipal CU	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
William A. Ong JPMorgan Chase Bank National Associ	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Wilma Ruiz JPMorgan Chase Bank National Associ	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Wira Josefov JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Wynglend Williams Municipal CU	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Yanick Trouillot JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Yeva Markhovsky JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Yun Heng Lau JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Yvonne Best Astoria Bank	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Zaida Rivera JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Zenaida Tolentino PNC Bank, National Association	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Zenia Rubin JPMorgan Chase Bank, National Assoc	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Zita Amore C Mankos Bank of America, National Associati	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Zoila Cruz New York Community Bank	varied	ACH	Payee on file	Upon request	n/a	n/a	Dec 02, 24
Zoltan Farkas	varied	Check	Payee on file	Upon request	n/a	n/a	Jul 01, 24



Your notes



UBS Financial Services Inc.
Private Wealth Management
299 Park Avenue
8th Floor
New York NY 10171-0002

ENP7010229865 1224 X12 D5 0

Retirement Account

ACCESS

December 2024

Account name: LIFESPIRE RET PLN DTD 1/1/99

DEFINED BENEFIT

Friendly account name: QGARP

Account type: Defined Benefit Plan

Account number: D5 41556 GR

Your Financial Advisor:

GOTTLIEB ROSE WEALTH MANAGEMENT
Branch: 212-821-7000/800-308-3140

Visit our website:

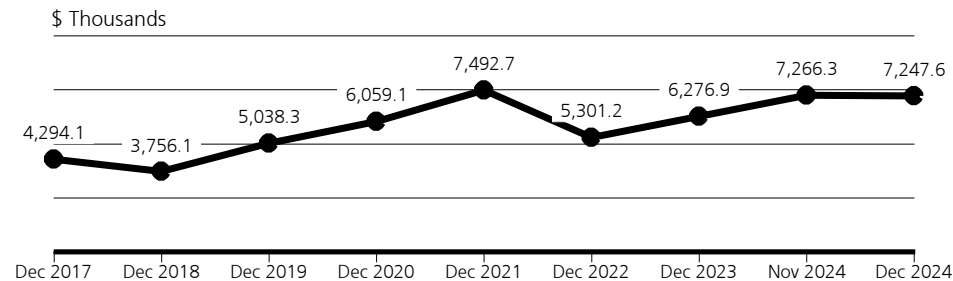
www.ubs.com/financialservices

LIFESPIRE RET PLN DTD 1/1/99
DEFINED BENEFIT
ONE WHITEHALL STREET
9TH FLOOR
NEW YORK NY 10004-2109

Value of your account

	on November 29 (\$)	on December 31 (\$)
Your assets	7,266,324.05	7,247,598.49
Your liabilities	0.00	0.00
Value of your account	\$7,266,324.05	\$7,247,598.49

Tracking the value of your account



Sources of your account growth during 2024

Value of your account at year end 2023	\$6,276,910.54
Net deposits and withdrawals	-\$585,217.90
Your investment return:	
Dividend and interest income	\$56,986.09
Change in market value	\$1,498,919.76
Value of your account on Dec 31, 2024	\$7,247,598.49



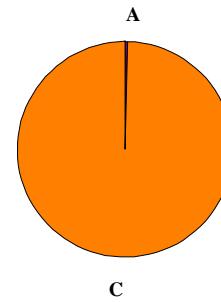
Your account balance sheet

Summary of your assets

	Value on December 31 (\$)	Percentage of your account
A Cash and money balances	33,307.35	0.46%
B Cash alternatives	0.00	0.00%
C Equities	7,214,291.14	99.54%
D Fixed income	0.00	0.00%
E Non-traditional	0.00	0.00%
F Commodities	0.00	0.00%
G Other	0.00	0.00%
Total assets	\$7,247,598.49	100.00%

Value of your account **\$7,247,598.49**

Your current asset allocation



Eye on the markets

Index	Percentage change	
	December 2024	Year to date
S&P 500	-2.38%	25.02%
Russell 3000	-3.06%	23.81%
MSCI - Europe, Australia & Far East	-2.25%	4.35%
Barclays Capital U.S. Aggregate Bond Index	-1.64%	1.25%

Interest rates on December 31, 2024

3-month Treasury bills: 4.17%
 One-month SOFR: 4.53%



Change in the value of your account

	December 2024 (\$)	Year to date (\$)
Opening account value	\$7,266,324.05	\$6,276,910.54
Withdrawals and fees, including investments transferred out	-57,000.00	-585,217.90
Dividend and interest income	7,043.66	56,986.09
Change in market value	31,230.78	1,498,919.76
Closing account value	\$7,247,598.49	\$7,247,598.49

Dividend and interest income earned

For purposes of this statement, taxability of interest and dividend income has been determined from a US tax reporting perspective. Based upon the residence of the account holder, account type, or product type, some interest and/or dividend payments may not be subject to United States (US) and/or Puerto Rico (PR) income taxes. The client monthly statement is not intended to be used and cannot be relied upon for tax purposes. Clients should refer to the applicable tax reporting forms they receive from UBS annually, such as the Forms 1099 and the Forms 480, for tax reporting information. It is the practice of UBS to file the applicable tax reporting forms with the US Internal Revenue Service and PR Treasury Department, and in such forms accurately classify dividends and/or interest as tax exempt or taxable income. Please consult your individual tax preparer.

	December 2024 (\$)	Year to date (\$)
Dividends	7,043.66	56,699.11
Total current year	\$7,043.66	\$56,699.11
Prior year adjustment	0.00	286.98
Total dividend & interest	\$7,043.66	\$56,986.09

Summary of gains and losses

Values reported below exclude products for which gains and losses are not classified.

	Realized gains and losses		Unrealized gains and losses (\$)
	December 2024 (\$)	Year to date (\$)	
Short term	1,316.47	42,967.73	257,318.25
Long term	105,529.39	712,931.58	2,482,141.31
Total	\$106,845.86	\$755,899.31	\$2,739,459.56

Cash activity summary

See *Account activity this month* for details. Balances in your Sweep Options are included in the opening and closing balances value. FDIC insurance applies to deposits at UBS Bank USA and all banks participating in the UBS FDIC-Insured Deposit Program and the UBS Insured Sweep Program. It does not apply to deposits at UBS AG, Stamford Branch. SIPC protection applies to money market sweep fund holdings but not bank deposits. See *Important information about your statement* on the last two pages of this document for details.

	December 2024 (\$)	Year to date (\$)
Opening balances	\$97,336.31	\$66,016.45
<i>Additions</i>		
Dividend and interest income	7,043.66	56,986.09
Proceeds from investment transactions	130,983.54	2,140,080.57
Total additions	\$138,027.20	\$2,197,066.66
<i>Subtractions</i>		
Professional management fees and related services	0.00	-27,767.28
Other funds debited	-57,000.00	-557,450.62
Funds withdrawn for investments bought	-145,056.16	-1,644,557.86
Total subtractions	-\$202,056.16	-\$2,229,775.76
Net cash flow	-\$64,028.96	-\$32,709.10
Closing balances	\$33,307.35	\$33,307.35



Withholdings and tax summary

	December 2024 (\$)	Year to date (\$)
Foreign taxes paid	0.00	-423.47

Your investment objectives:

You have identified the following investment objectives for this account. Contact your Financial Advisor if you have any questions, if your financial situation, individual needs, risk tolerance or investment objectives for your advisory account(s) have changed, or if you would like to impose or change investment restrictions on your discretionary advisory accounts. You can find a full description of the alternative investment objectives in *Important information about your statement* at the end of this document.

Your return objective:

Capital appreciation

Your risk profile:

Primary - Moderate

Investment eligibility consideration - None selected

Your account instructions

- Your ACCESS account is managed by UBS ASSET MANAGEMENT.
- Your account cost basis default closing method is FIFO, First In, First Out.
- Statement copies are sent to 2 interested parties.
 - MR THOMAS LYDON FBO
LIFESPIRE RET PLN DTD 1/1/99
 - BARRY MARKS

Retirement services information

Summary of your distributions

Distribution type	Current period (\$)	Tax year 2024 (\$)	Tax year 2023 (\$)
Transfers	0.00	557,027.15	720,738.65



Your assets

Some prices, income and current values shown may be approximate. As a result, gains and losses may not be accurately reflected. See *Important information about your statement* at the end of this document for more information.

Cash

Cash and money balances

Holding	Opening balance on Dec 1 (\$)	Closing balance on Dec 31 (\$)	Price per share on Dec 31 (\$)	Average rate	Dividend/Interest period	Days in period
Cash	0.00	-57,000.00				
* LIQUID ASSETS GOVT FUND	97,336.31	90,307.35	1.00	4.64%	Nov 1 to Nov 30	30
Total	\$97,336.31	\$33,307.35				

Equities

Common stock

Holding	Trade date	Number of shares	Purchase price/Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
ABBOTT LABS								
Symbol: ABT Exchange: NYSE								
EAI: \$1,477 Current yield: 2.09%								
	Jun 2, 21	221.000	106.976	23,641.91	113.110	24,997.31	1,355.40	LT
	Jun 2, 21	23.000	106.977	2,460.48	113.110	2,601.53	141.05	LT
	Jun 3, 21	256.000	108.591	27,799.32	113.110	28,956.16	1,156.84	LT
	Mar 24, 23	126.000	97.444	12,278.03	113.110	14,251.86	1,973.83	LT
Security total		626.000	105.718	66,179.74		70,806.86	4,627.12	
ADOBE INC. (DELAWARE)								
Symbol: ADBE Exchange: OTC								
	Mar 11, 24	80.000	559.354	44,748.32	444.680	35,574.40	-9,173.92	ST
	Mar 11, 24	8.000	559.353	4,474.83	444.680	3,557.44	-917.39	ST
	Mar 12, 24	48.000	573.937	27,549.00	444.680	21,344.64	-6,204.36	ST
	Mar 13, 24	50.000	581.615	29,080.78	444.680	22,234.00	-6,846.78	ST
	Jun 21, 24	57.000	530.926	30,262.82	444.680	25,346.76	-4,916.06	ST
Security total		243.000	560.147	136,115.75		108,057.24	-28,058.51	
ADVANCED MICRO DEVICES INC								
Symbol: AMD Exchange: OTC								
	Apr 19, 23	479.000	89.839	43,033.12	120.790	57,858.41	14,825.29	LT
	Apr 19, 23	32.000	89.839	2,874.86	120.790	3,865.28	990.42	LT

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Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
	Jun 23, 23	228.000	109.858	25,047.74	120.790	27,540.12	2,492.38	LT
	Jun 28, 23	147.000	109.754	16,133.96	120.790	17,756.13	1,622.17	LT
Security total		886.000	98.295	87,089.68		107,019.94	19,930.26	
ALPHABET INC CL A								
Symbol: GOOGL Exchange: OTC								
EAI: \$1,620 Current yield: 0.42%								
	May 13, 19	229.000	56.774	13,001.40	189.300	43,349.70	30,348.30	LT
	May 13, 19	16.000	56.775	908.40	189.300	3,028.80	2,120.40	LT
	Mar 16, 20	320.000	55.666	17,813.16	189.300	60,576.00	42,762.84	LT
	Mar 17, 20	80.000	54.654	4,372.38	189.300	15,144.00	10,771.62	LT
	Sep 30, 21	240.000	134.698	32,327.74	189.300	45,432.00	13,104.26	LT
	Feb 14, 22	460.000	135.071	62,132.66	189.300	87,078.00	24,945.34	LT
	Dec 1, 23	433.000	131.483	56,932.57	189.300	81,966.90	25,034.33	LT
	Mar 11, 24	247.000	138.162	34,126.14	189.300	46,757.10	12,630.96	ST
Security total		2,025.000	109.439	221,614.45		383,332.50	161,718.05	
AMAZON.COM INC								
Symbol: AMZN Exchange: OTC								
	Apr 15, 19	120.000	91.746	11,009.52	219.390	26,326.80	15,317.28	LT
	Apr 15, 19	34.000	91.745	3,119.36	219.390	7,459.26	4,339.90	LT
	Aug 12, 19	840.000	89.494	75,175.32	219.390	184,287.60	109,112.28	LT
	Aug 13, 19	200.000	90.704	18,140.95	219.390	43,878.00	25,737.05	LT
	Jan 13, 20	1,080.000	94.555	102,119.48	219.390	236,941.20	134,821.72	LT
	Dec 14, 21	660.000	167.416	110,495.03	219.390	144,797.40	34,302.37	LT
Security total		2,934.000	109.086	320,059.66		643,690.26	323,630.60	
AMERICAN TOWER CORP REIT								
Symbol: AMT Exchange: NYSE								
EAI: \$2,968 Current yield: 3.53%								
	May 19, 20	21.000	232.800	4,888.81	183.410	3,851.61	-1,037.20	LT
	May 19, 20	8.000	232.801	1,862.41	183.410	1,467.28	-395.13	LT
	Nov 18, 20	61.000	239.474	14,607.94	183.410	11,188.01	-3,419.93	LT
	Nov 19, 20	65.000	236.955	15,402.09	183.410	11,921.65	-3,480.44	LT
	Jun 3, 22	83.000	266.988	22,160.04	183.410	15,223.03	-6,937.01	LT
	Jun 6, 22	33.000	267.881	8,840.10	183.410	6,052.53	-2,787.57	LT
	Nov 1, 22	65.000	208.213	13,533.85	183.410	11,921.65	-1,612.20	LT
	Mar 2, 23	22.000	197.165	4,337.65	183.410	4,035.02	-302.63	LT

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Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
	Mar 3, 23	59.000	202.021	11,919.29	183.410	10,821.19	-1,098.10	LT
	Mar 6, 23	41.000	200.472	8,219.38	183.410	7,519.81	-699.57	LT
Security total		458.000	230.942	105,771.56		84,001.78	-21,769.78	
AMERIPRISE FINANCIAL INC								
Symbol: AMP Exchange: NYSE								
EAI: \$876 Current yield: 1.11%								
	Jun 8, 20	9.000	162.114	1,459.03	532.430	4,791.87	3,332.84	LT
	Jun 8, 20	1.000	162.110	162.11	532.430	532.43	370.32	LT
	Jun 9, 20	101.000	160.157	16,175.88	532.430	53,775.43	37,599.55	LT
	Jun 10, 20	37.000	157.530	5,828.64	532.430	19,699.91	13,871.27	LT
Security total		148.000	159.633	23,625.66		78,799.64	55,173.98	
APPLE INC								
Symbol: AAPL Exchange: OTC								
EAI: \$2,422 Current yield: 0.40%								
	Sep 9, 20	764.000	117.394	89,689.02	250.420	191,320.88	101,631.86	LT
	Sep 9, 20	19.000	117.394	2,230.49	250.420	4,757.98	2,527.49	LT
	Sep 22, 20	778.000	110.543	86,003.00	250.420	194,826.76	108,823.76	LT
	Jan 17, 23	191.000	135.784	25,934.84	250.420	47,830.22	21,895.38	LT
	Jun 7, 24	533.000	195.992	104,463.95	250.420	133,473.86	29,009.91	ST
	Jun 10, 24	137.000	195.766	26,819.97	250.420	34,307.54	7,487.57	ST
Security total		2,422.000	138.374	335,141.27		606,517.24	271,375.97	
ASML HLDG NV SPON ADR								
Symbol: ASML Exchange: OTC								
EAI: \$816 Current yield: 0.82%								
	Sep 12, 23	26.000	618.965	16,093.11	693.080	18,020.08	1,926.97	LT
	Sep 13, 23	26.000	616.220	16,021.74	693.080	18,020.08	1,998.34	LT
	Sep 14, 23	31.000	620.618	19,239.18	693.080	21,485.48	2,246.30	LT
	Jan 29, 24	37.000	875.559	32,395.69	693.080	25,643.96	-6,751.73	ST
	Aug 14, 24	23.000	880.014	20,240.34	693.080	15,940.84	-4,299.50	ST
Security total		143.000	727.203	103,990.06		99,110.44	-4,879.62	
BOSTON SCIENTIFIC CORP								
Symbol: BSX Exchange: NYSE								
	Feb 26, 21	130.000	39.102	5,083.35	89.320	11,611.60	6,528.25	LT
	Feb 26, 21	46.000	39.102	1,798.73	89.320	4,108.72	2,309.99	LT
	Dec 14, 21	99.000	41.061	4,065.08	89.320	8,842.68	4,777.60	LT
	Dec 15, 21	695.000	40.529	28,167.66	89.320	62,077.40	33,909.74	LT

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Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
	May 20, 22	291.000	38.739	11,273.14	89.320	25,992.12	14,718.98	LT
Security total		1,261.000	39.959	50,387.96		112,632.52	62,244.56	
BROADCOM INC								
Symbol: AVGO Exchange: OTC EAI: \$4,222 Current yield: 1.02%								
	Sep 22, 23	610.000	82.601	50,387.12	231.840	141,422.40	91,035.28	LT
	Sep 22, 23	17.000	82.601	1,404.23	231.840	3,941.28	2,537.05	LT
	Mar 11, 24	490.000	128.716	63,071.22	231.840	113,601.60	50,530.38	ST
	May 30, 24	260.000	137.275	35,691.59	231.840	60,278.40	24,586.81	ST
	May 31, 24	160.000	133.120	21,299.28	231.840	37,094.40	15,795.12	ST
	Jun 3, 24	60.000	131.741	7,904.50	231.840	13,910.40	6,005.90	ST
	Aug 14, 24	192.000	157.666	30,271.91	231.840	44,513.28	14,241.37	ST
Security total		1,789.000	117.401	210,029.85		414,761.76	204,731.91	
CHIPOTLE MEXICAN GRILL INC								
CL A								
Symbol: CMG Exchange: NYSE								
	Aug 2, 23	274.000	38.905	10,660.19	60.300	16,522.20	5,862.01	LT
	Aug 2, 23	15.000	38.906	583.59	60.300	904.50	320.91	LT
	Aug 3, 23	350.000	38.627	13,519.75	60.300	21,105.00	7,585.25	LT
	Aug 4, 23	250.000	38.083	9,520.86	60.300	15,075.00	5,554.14	LT
	Aug 16, 23	600.000	37.248	22,349.26	60.300	36,180.00	13,830.74	LT
	Aug 17, 23	200.000	37.362	7,472.51	60.300	12,060.00	4,587.49	LT
	Dec 5, 24	158.000	64.750	10,230.63	60.300	9,527.40	-703.23	ST
	Dec 6, 24	118.000	65.569	7,737.25	60.300	7,115.40	-621.85	ST
Security total		1,965.000	41.768	82,074.04		118,489.50	36,415.46	
INTUIT								
Symbol: INTU Exchange: OTC EAI: \$716 Current yield: 0.66%								
	Mar 27, 23	78.000	428.045	33,387.52	628.500	49,023.00	15,635.48	LT
	Mar 27, 23	1.000	428.050	428.05	628.500	628.50	200.45	LT
	Mar 28, 23	33.000	422.269	13,934.89	628.500	20,740.50	6,805.61	LT
	Apr 19, 23	33.000	442.844	14,613.86	628.500	20,740.50	6,126.64	LT
	Apr 20, 23	27.000	447.560	12,084.14	628.500	16,969.50	4,885.36	LT
Security total		172.000	432.840	74,448.46		108,102.00	33,653.54	
INTUITIVE SURGICAL INC								
Symbol: ISRG Exchange: OTC								
	Mar 30, 22	8.000	304.130	2,433.04	521.960	4,175.68	1,742.64	LT

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Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
	Mar 30, 22	7.000	304.130	2,128.91	521.960	3,653.72	1,524.81	LT
	Mar 31, 22	96.000	305.333	29,311.98	521.960	50,108.16	20,796.18	LT
	Apr 28, 22	106.000	239.970	25,436.89	521.960	55,327.76	29,890.87	LT
	Mar 24, 23	34.000	252.730	8,592.82	521.960	17,746.64	9,153.82	LT
Security total		251.000	270.532	67,903.64		131,011.96	63,108.32	
LILLY ELI & CO								
Symbol: LLY Exchange: NYSE								
EAI: \$1,878 Current yield: 0.78%	Sep 26, 22	4.000	308.035	1,232.14	772.000	3,088.00	1,855.86	LT
	Sep 27, 22	64.000	310.805	19,891.57	772.000	49,408.00	29,516.43	LT
	Sep 27, 22	1.000	310.810	310.81	772.000	772.00	461.19	LT
	Sep 28, 22	52.000	335.894	17,466.53	772.000	40,144.00	22,677.47	LT
	Nov 10, 22	146.000	365.799	53,406.79	772.000	112,712.00	59,305.21	LT
	Jan 11, 23	16.000	357.944	5,727.11	772.000	12,352.00	6,624.89	LT
	Jan 12, 23	30.000	359.130	10,773.91	772.000	23,160.00	12,386.09	LT
Security total		313.000	347.632	108,808.86		241,636.00	132,827.14	
MASTERCARD INC CL A								
Symbol: MA Exchange: NYSE								
EAI: \$1,125 Current yield: 0.58%	Jun 23, 23	81.000	378.897	30,690.73	526.570	42,652.17	11,961.44	LT
	Jun 23, 23	3.000	378.900	1,136.70	526.570	1,579.71	443.01	LT
	Jun 26, 23	140.000	377.242	52,814.01	526.570	73,719.80	20,905.79	LT
	Jun 27, 23	47.000	381.554	17,933.06	526.570	24,748.79	6,815.73	LT
	Jun 28, 23	37.000	379.803	14,052.74	526.570	19,483.09	5,430.35	LT
	Dec 5, 24	37.000	525.232	19,433.62	526.570	19,483.09	49.47	ST
	Dec 6, 24	25.000	526.964	13,174.12	526.570	13,164.25	-9.87	ST
Security total		370.000	403.338	149,234.98		194,830.90	45,595.92	
META PLATFORMS INC CL A								
Symbol: META Exchange: OTC								
EAI: \$1,594 Current yield: 0.34%	Jun 23, 23	113.000	286.342	32,356.69	585.510	66,162.63	33,805.94	LT
	Jun 23, 23	15.000	286.342	4,295.14	585.510	8,782.65	4,487.51	LT
	Jun 26, 23	197.000	285.132	56,171.20	585.510	115,345.47	59,174.27	LT
	Aug 1, 23	124.000	320.825	39,782.42	585.510	72,603.24	32,820.82	LT
	Aug 3, 23	73.000	315.352	23,020.71	585.510	42,742.23	19,721.52	LT

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Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
	Sep 22, 23	129.000	301.568	38,902.34	585.510	75,530.79	36,628.45	LT
	Sep 25, 23	56.000	299.323	16,762.10	585.510	32,788.56	16,026.46	LT
	Nov 6, 23	90.000	315.984	28,438.56	585.510	52,695.90	24,257.34	LT
Security total		797.000	300.789	239,729.16		466,651.47	226,922.31	
MICROSOFT CORP								
Symbol: MSFT Exchange: OTC								
EAI: \$7,234 Current yield: 0.79%								
	Sep 18, 18	397.000	113.585	45,093.25	421.500	167,335.50	122,242.25	LT
	Nov 16, 18	434.000	107.728	46,754.34	421.500	182,931.00	136,176.66	LT
	Jan 9, 19	49.000	104.370	5,114.13	421.500	20,653.50	15,539.37	LT
	Feb 5, 19	352.000	107.104	37,700.82	421.500	148,368.00	110,667.18	LT
	Mar 19, 20	257.000	145.297	37,341.41	421.500	108,325.50	70,984.09	LT
	Jun 21, 21	87.000	261.918	22,786.90	421.500	36,670.50	13,883.60	LT
	Jun 22, 21	78.000	264.631	20,641.26	421.500	32,877.00	12,235.74	LT
	Aug 2, 21	163.000	285.351	46,512.33	421.500	68,704.50	22,192.17	LT
	Aug 3, 21	86.000	286.210	24,614.09	421.500	36,249.00	11,634.91	LT
	Jun 21, 22	43.000	252.431	10,854.56	421.500	18,124.50	7,269.94	LT
	Jan 17, 23	100.000	239.651	23,965.19	421.500	42,150.00	18,184.81	LT
	Nov 12, 24	65.000	421.695	27,410.23	421.500	27,397.50	-12.73	ST
	Nov 13, 24	68.000	422.913	28,758.11	421.500	28,662.00	-96.11	ST
Security total		2,179.000	173.266	377,546.62		918,448.50	540,901.88	
NVIDIA CORP								
Symbol: NVDA Exchange: OTC								
EAI: \$193 Current yield: 0.03%								
	Apr 1, 24	1,111.000	90.328	100,354.72	134.290	149,196.19	48,841.47	ST
	Apr 1, 24	40.000	90.328	3,613.13	134.290	5,371.60	1,758.47	ST
	Apr 2, 24	250.000	88.913	22,228.26	134.290	33,572.50	11,344.24	ST
	May 14, 24	90.000	90.637	8,157.34	134.290	12,086.10	3,928.76	ST
	May 30, 24	360.000	113.208	40,755.09	134.290	48,344.40	7,589.31	ST
	May 31, 24	120.000	108.900	13,068.04	134.290	16,114.80	3,046.76	ST
	Jun 3, 24	90.000	114.722	10,325.05	134.290	12,086.10	1,761.05	ST
	Jun 21, 24	892.000	126.887	113,183.56	134.290	119,786.68	6,603.12	ST
	Aug 6, 24	443.000	105.005	46,517.61	134.290	59,490.47	12,972.86	ST
	Aug 14, 24	781.000	117.276	91,592.95	134.290	104,880.49	13,287.54	ST

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Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
	Dec 5, 24	651.000	145.131	94,480.54	134.290	87,422.79	-7,057.75	ST
Security total		4,828.000	112.733	544,276.29		648,352.12	104,075.83	
O REILLY AUTOMOTIVE INC								
Symbol: ORLY Exchange: OTC	Feb 18, 20	1.000	395.590	395.59	1,185.800	1,185.80	790.21	LT
	Feb 18, 20	1.000	395.590	395.59	1,185.800	1,185.80	790.21	LT
	Jan 29, 21	43.000	429.712	18,477.64	1,185.800	50,989.40	32,511.76	LT
	Feb 1, 21	27.000	437.309	11,807.35	1,185.800	32,016.60	20,209.25	LT
	Feb 6, 24	9.000	1,054.617	9,491.56	1,185.800	10,672.20	1,180.64	ST
Security total		81.000	500.836	40,567.73		96,049.80	55,482.07	
ORACLE CORP								
Symbol: ORCL Exchange: NYSE								
EAI: \$1,237 Current yield: 0.96%	Sep 27, 24	365.000	168.088	61,352.34	166.640	60,823.60	-528.74	ST
	Sep 30, 24	408.000	169.646	69,215.57	166.640	67,989.12	-1,226.45	ST
Security total		773.000	168.911	130,567.91		128,812.72	-1,755.19	
PALO ALTO NETWORKS INC								
Symbol: PANW Exchange: OTC	Sep 26, 22	30.000	82.121	2,463.64	181.960	5,458.80	2,995.16	LT
	Sep 26, 22	6.000	82.120	492.72	181.960	1,091.76	599.04	LT
	Sep 27, 22	150.000	82.193	12,329.06	181.960	27,294.00	14,964.94	LT
	Jan 17, 23	204.000	70.905	14,464.78	181.960	37,119.84	22,655.06	LT
	Sep 23, 24	152.000	171.663	26,092.91	181.960	27,657.92	1,565.01	ST
	Sep 24, 24	52.000	171.374	8,911.45	181.960	9,461.92	550.47	ST
Security total		594.000	109.014	64,754.56		108,084.24	43,329.68	
PARKER HANNIFIN CORP								
Symbol: PH Exchange: NYSE								
EAI: \$1,017 Current yield: 1.02%	Aug 2, 21	80.000	310.688	24,855.09	636.030	50,882.40	26,027.31	LT
	Aug 2, 21	1.000	310.690	310.69	636.030	636.03	325.34	LT
	Mar 11, 24	14.000	532.251	7,451.52	636.030	8,904.42	1,452.90	ST
	Mar 12, 24	7.000	535.491	3,748.44	636.030	4,452.21	703.77	ST
	Jul 2, 24	19.000	505.596	9,606.33	636.030	12,084.57	2,478.24	ST
	Jul 3, 24	35.000	513.120	17,959.21	636.030	22,261.05	4,301.84	ST
Security total		156.000	409.816	63,931.28		99,220.68	35,289.40	

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Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
PROGRESSIVE CORP OHIO								
Symbol: PGR Exchange: NYSE EAI: \$214 Current yield: 0.17%								
	Apr 3, 24	74.000	210.840	15,602.21	239.610	17,731.14	2,128.93	ST
	Apr 3, 24	5.000	210.840	1,054.20	239.610	1,198.05	143.85	ST
	Apr 4, 24	152.000	209.974	31,916.15	239.610	36,420.72	4,504.57	ST
	May 30, 24	18.000	204.962	3,689.33	239.610	4,312.98	623.65	ST
	May 31, 24	14.000	209.274	2,929.84	239.610	3,354.54	424.70	ST
	Jun 3, 24	31.000	208.075	6,450.34	239.610	7,427.91	977.57	ST
	Jun 4, 24	103.000	211.070	21,740.22	239.610	24,679.83	2,939.61	ST
	Aug 15, 24	89.000	236.332	21,033.58	239.610	21,325.29	291.71	ST
	Aug 16, 24	49.000	235.742	11,551.40	239.610	11,740.89	189.49	ST
Security total		535.000	216.761	115,967.27		128,191.35	12,224.08	
S&P GLOBAL INC								
Symbol: SPGI Exchange: NYSE EAI: \$510 Current yield: 0.73%								
	Mar 8, 22	45.000	387.925	17,456.64	498.030	22,411.35	4,954.71	LT
	Mar 8, 22	12.000	387.925	4,655.11	498.030	5,976.36	1,321.25	LT
	May 20, 22	42.000	337.936	14,193.32	498.030	20,917.26	6,723.94	LT
	Nov 10, 22	19.000	341.642	6,491.20	498.030	9,462.57	2,971.37	LT
	Nov 11, 22	22.000	355.201	7,814.44	498.030	10,956.66	3,142.22	LT
Security total		140.000	361.505	50,610.71		69,724.20	19,113.49	
SALESFORCE, INC.								
Symbol: CRM Exchange: NYSE EAI: \$728 Current yield: 0.48%								
	Nov 18, 20	18.000	258.912	4,660.43	334.330	6,017.94	1,357.51	LT
	Nov 18, 20	14.000	258.912	3,624.77	334.330	4,680.62	1,055.85	LT
	Jan 29, 21	58.000	226.356	13,128.67	334.330	19,391.14	6,262.47	LT
	Feb 1, 21	64.000	228.146	14,601.38	334.330	21,397.12	6,795.74	LT
	May 20, 22	166.000	157.399	26,128.35	334.330	55,498.78	29,370.43	LT
	Jun 23, 23	135.000	209.789	28,321.57	334.330	45,134.55	16,812.98	LT
Security total		455.000	198.825	90,465.17		152,120.15	61,654.98	
SHERWIN WILLIAMS CO								
Symbol: SHW Exchange: NYSE EAI: \$975 Current yield: 0.84%								
	May 12, 20	21.000	186.202	3,910.26	339.930	7,138.53	3,228.27	LT
	May 12, 20	2.000	186.205	372.41	339.930	679.86	307.45	LT

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Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
	May 13, 20	144.000	182.510	26,281.52	339.930	48,949.92	22,668.40	LT
	Nov 1, 22	111.000	224.609	24,931.68	339.930	37,732.23	12,800.55	LT
	May 30, 24	19.000	301.396	5,726.53	339.930	6,458.67	732.14	ST
	May 31, 24	22.000	302.772	6,661.00	339.930	7,478.46	817.46	ST
	Jun 3, 24	22.000	301.204	6,626.50	339.930	7,478.46	851.96	ST
Security total		341.000	218.504	74,509.90		115,916.13	41,406.23	
THERMO FISHER SCIENTIFIC INC								
Symbol: TMO Exchange: NYSE								
EAI: \$234 Current yield: 0.30%								
	Apr 13, 20	11.000	312.484	3,437.33	520.230	5,722.53	2,285.20	LT
	Apr 13, 20	5.000	312.484	1,562.42	520.230	2,601.15	1,038.73	LT
	Apr 14, 20	29.000	323.599	9,384.39	520.230	15,086.67	5,702.28	LT
	Jul 29, 22	12.000	601.934	7,223.21	520.230	6,242.76	-980.45	LT
	Nov 1, 22	49.000	518.828	25,422.60	520.230	25,491.27	68.67	LT
	Feb 5, 24	44.000	551.854	24,281.60	520.230	22,890.12	-1,391.48	ST
Security total		150.000	475.410	71,311.55		78,034.50	6,722.95	
TJX COS INC NEW								
Symbol: TJX Exchange: NYSE								
EAI: \$2,115 Current yield: 1.24%								
	Feb 5, 19	51.000	48.895	2,493.69	120.810	6,161.31	3,667.62	LT
	Feb 5, 19	47.000	48.895	2,298.11	120.810	5,678.07	3,379.96	LT
	May 19, 20	412.000	49.995	20,597.94	120.810	49,773.72	29,175.78	LT
	Jun 8, 20	165.000	57.242	9,444.93	120.810	19,933.65	10,488.72	LT
	Jun 9, 20	298.000	56.276	16,770.43	120.810	36,001.38	19,230.95	LT
	Aug 2, 21	186.000	68.196	12,684.47	120.810	22,470.66	9,786.19	LT
	Aug 3, 21	111.000	68.535	7,607.41	120.810	13,409.91	5,802.50	LT
	Aug 4, 21	140.000	68.262	9,556.75	120.810	16,913.40	7,356.65	LT
Security total		1,410.000	57.769	81,453.73		170,342.10	88,888.37	
TRANSDIGM GROUP INC								
Symbol: TDG Exchange: NYSE								
	Feb 5, 24	11.000	1,129.598	12,425.58	1,267.280	13,940.08	1,514.50	ST
	Feb 5, 24	2.000	1,129.600	2,259.20	1,267.280	2,534.56	275.36	ST
	Feb 6, 24	15.000	1,134.842	17,022.63	1,267.280	19,009.20	1,986.57	ST
	Feb 7, 24	17.000	1,144.299	19,453.09	1,267.280	21,543.76	2,090.67	ST
	Feb 8, 24	11.000	1,135.208	12,487.29	1,267.280	13,940.08	1,452.79	ST

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Your assets ▸ **Equities** ▸ **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
	Feb 9, 24	9.000	1,125.900	10,133.10	1,267.280	11,405.52	1,272.42	ST
	Mar 11, 24	7.000	1,144.610	8,012.27	1,267.280	8,870.96	858.69	ST
	Mar 12, 24	3.000	1,168.740	3,506.22	1,267.280	3,801.84	295.62	ST
Security total		75.000	1,137.325	85,299.38		95,046.00	9,746.62	
UNION PACIFIC CORP								
Symbol: UNP Exchange: NYSE								
EAI: \$1,844 Current yield: 2.35%								
	Aug 2, 21	21.000	218.898	4,596.86	228.040	4,788.84	191.98	LT
	Aug 2, 21	3.000	218.896	656.69	228.040	684.12	27.43	LT
	Aug 3, 21	70.000	219.550	15,368.50	228.040	15,962.80	594.30	LT
	Nov 7, 23	117.000	211.796	24,780.14	228.040	26,680.68	1,900.54	LT
	Dec 1, 23	30.000	230.344	6,910.34	228.040	6,841.20	-69.14	LT
	Dec 4, 23	103.000	233.680	24,069.08	228.040	23,488.12	-580.96	LT
Security total		344.000	222.040	76,381.61		78,445.76	2,064.15	
UNITEDHEALTH GROUP INC								
Symbol: UNH Exchange: NYSE								
EAI: \$1,747 Current yield: 1.66%								
	Jun 21, 22	23.000	474.703	10,918.19	505.860	11,634.78	716.59	LT
	Jun 21, 22	2.000	474.705	949.41	505.860	1,011.72	62.31	LT
	Jun 22, 22	71.000	489.771	34,773.75	505.860	35,916.06	1,142.31	LT
	Jan 11, 23	66.000	490.946	32,402.48	505.860	33,386.76	984.28	LT
	Jan 12, 23	46.000	495.468	22,791.56	505.860	23,269.56	478.00	LT
Security total		208.000	489.593	101,835.39		105,218.88	3,383.49	
VISA INC CL A								
Symbol: V Exchange: NYSE								
EAI: \$1,888 Current yield: 0.75%								
	Feb 8, 18	380.000	118.418	44,999.18	316.040	120,095.20	75,096.02	LT
	Feb 8, 18	29.000	118.418	3,434.15	316.040	9,165.16	5,731.01	LT
	Mar 21, 18	24.000	125.009	3,000.22	316.040	7,584.96	4,584.74	LT
	Jun 13, 18	46.000	135.070	6,213.22	316.040	14,537.84	8,324.62	LT
	Nov 18, 20	97.000	209.288	20,301.00	316.040	30,655.88	10,354.88	LT
	Nov 19, 20	35.000	207.004	7,245.17	316.040	11,061.40	3,816.23	LT
	Jan 29, 21	67.000	196.916	13,193.41	316.040	21,174.68	7,981.27	LT
	Jan 29, 21	67.000	196.916	13,193.41	316.040	21,174.68	7,981.27	LT
	Dec 14, 21	55.000	210.326	11,567.94	316.040	17,382.20	5,814.26	LT
Security total		800.000	153.935	123,147.70		252,832.00	129,684.30	

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Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
Total				\$4,474,831.58		\$7,214,291.14	\$2,739,459.56	
Total estimated annual income: \$39,650								

Your total assets

		Value on Dec 31 (\$)	Percentage of your account	Cost basis (\$)	Estimated annual income (\$)	Unrealized gain or loss (\$)
Cash	Cash and money balances	33,307.35	0.46%	33,307.35		
Equities	Common stock	7,214,291.14	99.54%	4,474,831.58	39,650.00	2,739,459.56
Total		\$7,247,598.49	100.00%	\$4,508,138.93	\$39,650.00	\$2,739,459.56

Account activity this month

	Date	Activity	Description	Amount (\$)
Dividend and interest income				
<i>Dividends</i>				
	Dec 2	Dividend	LIQUID ASSETS GOVT FUND AS OF 11/29/24	361.02
	Dec 2	Dividend	VISA INC CL A PAID ON 800 SYMBOL: V	472.00
	Dec 5	Dividend	TJX COS INC NEW PAID ON 1410 SYMBOL: TJX	528.75
	Dec 6	Dividend	PARKER HANNIFIN CORP PAID ON 182 SYMBOL: PH	296.66
	Dec 6	Dividend	SHERWIN WILLIAMS CO PAID ON 341 SYMBOL: SHW	243.82
	Dec 10	Dividend	LILLY ELI & CO PAID ON 313 SYMBOL: LLY	406.90
	Dec 11	Dividend	S&P GLOBAL INC PAID ON 140 SYMBOL: SPGI	127.40
	Dec 12	Dividend	MICROSOFT CORP PAID ON 2179 SYMBOL: MSFT	1,808.57
	Dec 16	Dividend	ALPHABET INC CL A PAID ON 2025 SYMBOL: GOOGL	405.00
	Dec 17	Dividend	UNITEDHEALTH GROUP INC PAID ON 208 SYMBOL: UNH	436.80

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Account activity this month (continued)

	Date	Activity	Description	Amount (\$)
Dividend and interest income (continued)				
<i>Dividends (continued)</i>				
	Dec 27	Dividend	META PLATFORMS INC CL A PAID ON 797 SYMBOL: META	398.50
	Dec 27	Dividend	NVIDIA CORP PAID ON 4177 SYMBOL: NVDA	41.77
	Dec 30	Dividend	UNION PACIFIC CORP PAID ON 344 SYMBOL: UNP	460.96
	Dec 30	Dividend	BROADCOM INC PAID ON 1789 SYMBOL: AVGO	1,055.51
	Total dividends			\$7,043.66
	Total dividend and interest income			\$7,043.66
<hr/>				
	Date	Activity	Description	Amount (\$)
Other funds debited	Dec 31	Transfer Out Current Year	RETIREMENT PLAN TRANSFER	-57,000.00
	Total other funds debited			-\$57,000.00

Investment transactions

For more information about the price/value shown for restricted securities, see *Important information about your statement* at the end of this document.

Date	Activity	Description	Quantity	Value (\$)	Price (\$)	Proceeds from investment transactions (\$)	Funds withdrawn for investments bought (\$)	Accrued interest (\$)
Dec 6	Sold	APPLE INC UNSOLICITED SYMBOL: AAPL	-159.000		243.109800	38,653.39		
Dec 6	Bought	CHIPOTLE MEXICAN GRILL INC CL A UNSOLICITED SYMBOL: CMG	158.000		64.750800		-10,230.63	
Dec 6	Sold	ALPHABET INC CL A UNSOLICITED SYMBOL: GOOGL	-223.000		173.806100	38,757.68		
Dec 6	Sold	DANAHER CORP UNSOLICITED SYMBOL: DHR	-148.000		228.454000	33,810.25		
Dec 6	Bought	MASTERCARD INC CL A UNSOLICITED SYMBOL: MA	37.000		525.232900		-19,433.62	
Dec 6	Bought	NVIDIA CORP UNSOLICITED SYMBOL: NVDA	651.000		145.131400		-94,480.54	

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ACCESS
December 2024

Account name: LIFESPIRE RET PLN DTD 1/1/99
Friendly account name: QGARP
Account type: Defined Benefit Plan
Account number: D5 41556 GR

Your Financial Advisor:
GOTTLIEB ROSE WEALTH MANAGEMENT

Account activity this month (continued)

Investment transactions (continued)

Date	Activity	Description	Quantity	Value (\$)	Price (\$)	Proceeds from investment transactions (\$)	Funds withdrawn for investments bought (\$)	Accrued interest (\$)
Dec 9	Bought	CHIPOTLE MEXICAN GRILL INC CL A UNSOLICITED SYMBOL: CMG	118.000		65.569900		-7,737.25	
Dec 9	Sold	DANAHER CORP UNSOLICITED SYMBOL: DHR	-86.000		229.799700	19,762.22		
Dec 9	Bought	MASTERCARD INC CL A UNSOLICITED SYMBOL: MA	25.000		526.964600		-13,174.12	
Dec 16	Dividend	PALO ALTO NETWORKS INC STOCK SPLIT SYMBOL: PANW RATE: 1.00 PAID ON 297 SYMBOL: PANW	297.000					
Total						\$130,983.54	-\$145,056.16	

Date	Activity	Description	Amount (\$)
Nov 29	Balance forward		\$97,336.31
Dec 2	Bought	LIQUID ASSETS GOVT FUND AS OF 11/29/24	361.02
Dec 3	Bought	LIQUID ASSETS GOVT FUND	472.00
Dec 6	Sold	LIQUID ASSETS GOVT FUND	-12,394.72
Dec 9	Sold	LIQUID ASSETS GOVT FUND	-608.67
Dec 11	Bought	LIQUID ASSETS GOVT FUND	406.90
Dec 12	Bought	LIQUID ASSETS GOVT FUND	127.40
Dec 13	Bought	LIQUID ASSETS GOVT FUND	1,808.57
Dec 17	Bought	LIQUID ASSETS GOVT FUND	405.00
Dec 18	Bought	LIQUID ASSETS GOVT FUND	436.80
Dec 30	Bought	LIQUID ASSETS GOVT FUND	440.27
Dec 31	Bought	LIQUID ASSETS GOVT FUND	1,516.47
Dec 31	Closing LIQUID ASSETS GOVT FUND		\$90,307.35

Unsettled transaction activity

The following transaction(s) are pending settlement.

Trade date	Settlement date	Activity	Description	Quantity	Price / Value (\$)	Amount (\$)
Dec 31, 24	Jan 02, 25	Sold	ABBOTT LABS UNSOLICITED	-23.000	112.905900	2,596.77

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Unsettled transaction activity (continued)

Trade date	Settlement date	Activity	Description	Quantity	Price / Value (\$)	Amount (\$)
Dec 31, 24	Jan 02, 25	Sold	ADVANCED MICRO DEVICES INC UNSOLICITED	-32.000	120.96	3,870.61
Dec 31, 24	Jan 02, 25	Sold	AMAZON.COM INC UNSOLICITED	-34.000	220.772000	7,506.04
Dec 31, 24	Jan 02, 25	Sold	AMERIPRISE FINANCIAL INC UNSOLICITED	-1.000	532.148800	532.14
Dec 31, 24	Jan 02, 25	Sold	ADOBE INC. (DELAWARE) UNSOLICITED	-8.000	445.40	3,563.10
Dec 31, 24	Jan 02, 25	Sold	APPLE INC UNSOLICITED	-19.000	250.435800	4,758.15
Dec 31, 24	Jan 02, 25	Sold	BOSTON SCIENTIFIC CORP UNSOLICITED	-46.000	89.54	4,118.73
Dec 31, 24	Jan 02, 25	Sold	AMERICAN TOWER CORP REIT UNSOLICITED	-8.000	182.165000	1,457.28
Dec 31, 24	Jan 02, 25	Sold	CHIPOTLE MEXICAN GRILL INC CL A UNSOLICITED	-15.000	60.444000	906.63
Dec 31, 24	Jan 02, 25	Sold	ALPHABET INC CL A UNSOLICITED	-16.000	190.286000	3,044.50
Dec 31, 24	Jan 02, 25	Sold	BROADCOM INC UNSOLICITED	-17.000	234.845000	3,992.26
Dec 31, 24	Jan 02, 25	Sold	INTUIT UNSOLICITED	-1.000	629.980900	629.96
Dec 31, 24	Jan 02, 25	Sold	INTUITIVE SURGICAL INC UNSOLICITED	-7.000	523.595000	3,665.07
Dec 31, 24	Jan 02, 25	Sold	META PLATFORMS INC CL A UNSOLICITED	-15.000	589.227200	8,838.16
Dec 31, 24	Jan 02, 25	Sold	LILLY ELI & CO UNSOLICITED	-5.000	770.50	3,852.39
Dec 31, 24	Jan 02, 25	Sold	MASTERCARD INC CL A UNSOLICITED	-3.000	527.29	1,581.83
Dec 31, 24	Jan 02, 25	Sold	NVIDIA CORP UNSOLICITED	-40.000	135.44	5,417.45
Dec 31, 24	Jan 02, 25	Sold	O REILLY AUTOMOTIVE INC UNSOLICITED	-1.000	1184.34	1,184.31
Dec 31, 24	Jan 02, 25	Sold	PALO ALTO NETWORKS INC UNSOLICITED	-6.000	182.43	1,094.55
Dec 31, 24	Jan 02, 25	Sold	PARKER HANNIFIN CORP UNSOLICITED	-1.000	636.905000	636.89
Dec 31, 24	Jan 02, 25	Sold	PROGRESSIVE CORP OHIO UNSOLICITED	-5.000	239.575000	1,197.85
Dec 31, 24	Jan 02, 25	Sold	SALESFORCE, INC. UNSOLICITED	-14.000	334.682200	4,685.42
Dec 31, 24	Jan 02, 25	Sold	SHERWIN WILLIAMS CO UNSOLICITED	-21.000	339.364600	7,126.46
Dec 31, 24	Jan 02, 25	Sold	S&P GLOBAL INC UNSOLICITED	-12.000	497.21	5,966.35
Dec 31, 24	Jan 02, 25	Sold	THERMO FISHER SCIENTIFIC INC UNSOLICITED	-5.000	518.45	2,592.18
Dec 31, 24	Jan 02, 25	Sold	TJX COS INC NEW UNSOLICITED	-51.000	120.79	6,160.12
Dec 31, 24	Jan 02, 25	Sold	TRANSDIGM GROUP INC UNSOLICITED	-2.000	1269.75	2,539.43
Dec 31, 24	Jan 02, 25	Sold	UNION PACIFIC CORP UNSOLICITED	-3.000	227.55	682.63
Dec 31, 24	Jan 02, 25	Sold	UNITEDHEALTH GROUP INC UNSOLICITED	-2.000	505.00	1,009.97
Dec 31, 24	Jan 02, 25	Sold	VISA INC CL A UNSOLICITED	-29.000	316.586000	9,180.73

Total pending investments sold **\$104,387.96**



Realized gains and losses

The estimated realized gains and losses shown below are not intended for tax purposes. Please note that gain or loss recognized on the sale or redemption of certain Structured Products, like Contingent Debt Securities, may be ordinary, and not capital, gain or loss. Please check with your tax advisor. To calculate gains or losses, we liquidate the oldest security lot first. This is known as the first-in, first-out or FIFO accounting method. We use this method unless you specified which tax lot to close when you placed your order. This is known as a versus purchases or VSP order.

See *Important information about your statement* at the end of this document for more information. We may not adjust gains and losses for all capital changes. We automatically adjust cost basis for tax-exempt and AMT coupon municipal securities for estimated amortization of bond premiums and for accreted OID securities issued at a discount. If you requested that UBS adjust cost basis for the bond premium amortization on taxable debt securities then cost basis reflected for these securities has been adjusted. Estimates in the Unclassified section can not be classified as short term or long term because information is missing, or the product is one in which the gain/loss calculation is not provided.

Short-term capital gains and losses

Security description	Method	Quantity or face value	Purchase date	Sale date	Sale amount (\$)	Cost basis (\$)	Wash sale cost basis adjustment(\$)	Loss (\$)	Gain (\$)
ADOBE INC. (DELAWARE)	FIFO	8.000	Mar 11, 24	Dec 31, 24	3,563.10	4,474.83		-911.73	
NVIDIA CORP	FIFO	40.000	Apr 01, 24	Dec 31, 24	5,417.45	3,613.13			1,804.32
PROGRESSIVE CORP OHIO	FIFO	5.000	Apr 03, 24	Dec 31, 24	1,197.85	1,054.20			143.65
TRANSDIGM GROUP INC	FIFO	2.000	Feb 05, 24	Dec 31, 24	2,539.43	2,259.20			280.23
Total					\$12,717.83	\$11,401.36		-\$911.73	\$2,228.20
Net short-term capital gains and losses									\$1,316.47

Long-term capital gains and losses

Security description	Method	Quantity or face value	Purchase date	Sale date	Sale amount (\$)	Cost basis (\$)	Wash sale cost basis adjustment(\$)	Loss (\$)	Gain (\$)
ABBOTT LABS	FIFO	23.000	Jun 02, 21	Dec 31, 24	2,596.77	2,460.48			136.29
ADVANCED MICRO DEVICES INC	FIFO	32.000	Apr 19, 23	Dec 31, 24	3,870.61	2,874.86			995.75
ALPHABET INC CL A	FIFO	223.000	May 13, 19	Dec 05, 24	38,757.68	12,660.75			26,096.93
	FIFO	16.000	May 13, 19	Dec 31, 24	3,044.50	908.40			2,136.10
AMAZON.COM INC	FIFO	34.000	Apr 15, 19	Dec 31, 24	7,506.04	3,119.36			4,386.68
AMERICAN TOWER CORP REIT	FIFO	8.000	May 19, 20	Dec 31, 24	1,457.28	1,862.41		-405.13	
AMERIPRISE FINANCIAL INC	FIFO	1.000	Jun 08, 20	Dec 31, 24	532.14	162.11			370.03
APPLE INC	FIFO	159.000	Sep 09, 20	Dec 05, 24	38,653.39	18,665.64			19,987.75
	FIFO	19.000	Sep 09, 20	Dec 31, 24	4,758.15	2,230.49			2,527.66
BOSTON SCIENTIFIC CORP	FIFO	46.000	Feb 26, 21	Dec 31, 24	4,118.73	1,798.73			2,320.00
BROADCOM INC	FIFO	17.000	Sep 22, 23	Dec 31, 24	3,992.26	1,404.23			2,588.03
CHIPOTLE MEXICAN GRILL INC CL A	FIFO	15.000	Aug 02, 23	Dec 31, 24	906.63	583.59			323.04
DANAHER CORP	FIFO	15.000	Jul 31, 18	Dec 05, 24	3,426.71	1,362.40			2,064.31

continued next page



Realized gains and losses (continued)

Long-term capital gains and losses (continued)

Security description	Method	Quantity or face value	Purchase date	Sale date	Sale amount (\$)	Cost basis (\$)	Wash sale cost basis adjustment(\$)	Loss (\$)	Gain (\$)
	FIFO	8.000	Nov 16, 18	Dec 05, 24	1,827.59	722.62			1,104.97
	FIFO	22.000	Jan 09, 19	Dec 05, 24	5,025.84	2,030.98			2,994.86
	FIFO	103.000	Apr 13, 20	Dec 05, 24	23,530.11	13,163.25			10,366.86
	FIFO	12.000	Apr 13, 20	Dec 06, 24	2,757.52	1,533.58			1,223.94
	FIFO	41.000	May 20, 22	Dec 06, 24	9,421.52	9,079.63			341.89
	FIFO	33.000	Jul 29, 22	Dec 06, 24	7,583.18	8,483.52		-900.34	
INTUIT	FIFO	1.000	Mar 27, 23	Dec 31, 24	629.96	428.05			201.91
INTUITIVE SURGICAL INC	FIFO	7.000	Mar 30, 22	Dec 31, 24	3,665.07	2,128.91			1,536.16
LILLY ELI & CO	FIFO	4.000	Sep 26, 22	Dec 31, 24	3,081.91	1,232.14			1,849.77
	FIFO	1.000	Sep 27, 22	Dec 31, 24	770.48	310.81			459.67
MASTERCARD INC CL A	FIFO	3.000	Jun 23, 23	Dec 31, 24	1,581.83	1,136.70			445.13
META PLATFORMS INC CL A	FIFO	15.000	Jun 23, 23	Dec 31, 24	8,838.16	4,295.14			4,543.02
O REILLY AUTOMOTIVE INC	FIFO	1.000	Feb 18, 20	Dec 31, 24	1,184.31	395.59			788.72
PALO ALTO NETWORKS INC	FIFO	6.000	Sep 26, 22	Dec 31, 24	1,094.55	492.72			601.83
PARKER HANNIFIN CORP	FIFO	1.000	Aug 02, 21	Dec 31, 24	636.89	310.69			326.20
S&P GLOBAL INC	FIFO	12.000	Mar 08, 22	Dec 31, 24	5,966.35	4,655.11			1,311.24
SALESFORCE, INC.	FIFO	14.000	Nov 18, 20	Dec 31, 24	4,685.42	3,624.77			1,060.65
SHERWIN WILLIAMS CO	FIFO	21.000	May 12, 20	Dec 31, 24	7,126.46	3,910.26			3,216.20
THERMO FISHER SCIENTIFIC INC	FIFO	5.000	Apr 13, 20	Dec 31, 24	2,592.18	1,562.42			1,029.76
TJX COS INC NEW	FIFO	51.000	Feb 05, 19	Dec 31, 24	6,160.12	2,493.69			3,666.43
UNION PACIFIC CORP	FIFO	3.000	Aug 02, 21	Dec 31, 24	682.63	656.69			25.94
UNITEDHEALTH GROUP INC	FIFO	2.000	Jun 21, 22	Dec 31, 24	1,009.97	949.41			60.56
VISA INC CL A	FIFO	29.000	Feb 08, 18	Dec 31, 24	9,180.73	3,434.15			5,746.58
Total					\$222,653.67	\$117,124.28		-\$1,305.47	\$106,834.86
Net long-term capital gains or losses									\$105,529.39
Net capital gains/losses:									\$106,845.86



UBS Financial Services Inc.
Private Wealth Management
299 Park Avenue
8th Floor
New York NY 10171-0002

ENP7010229885 1224 X12 D5 0

Retirement Account

ACCESS

December 2024

Account name: LIFESPIRE RET PLN DTD 1/1/99
DEFINED BENEFIT

Friendly account name: Mid Cap Eq

Account type: Defined Benefit Plan

Account number: D5 41554 GR

Your Financial Advisor:

GOTTLIEB ROSE WEALTH MANAGEMENT
Branch: 212-821-7000/800-308-3140

Visit our website:

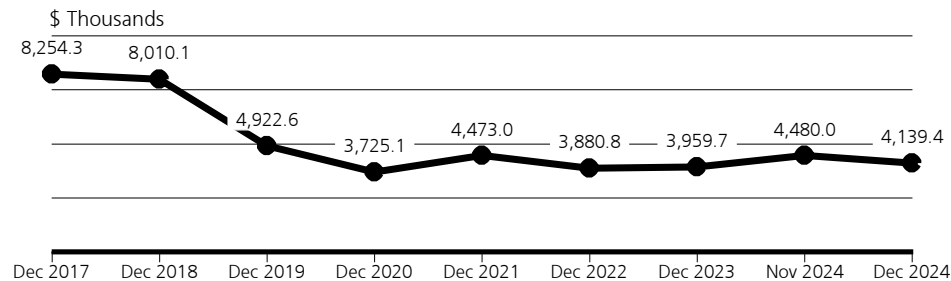
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LIFESPIRE RET PLN DTD 1/1/99
DEFINED BENEFIT
ONE WHITEHALL STREET
9TH FLOOR
NEW YORK NY 10004-2109

Value of your account

	on November 29 (\$)	on December 31 (\$)
Your assets	4,479,970.29	4,139,374.94
Your liabilities	0.00	0.00
Value of your account	\$4,479,970.29	\$4,139,374.94

Tracking the value of your account



Sources of your account growth during 2024

Value of your account at year end 2023	\$3,959,677.44
Net deposits and withdrawals	-\$244,321.17
Your investment return:	
Dividend and interest income	\$52,235.00
Change in market value	\$371,783.67
Value of your account on Dec 31, 2024	\$4,139,374.94



Your account balance sheet

Summary of your assets

	Value on December 31 (\$)	Percentage of your account
A Cash and money balances	61,884.39	1.50%
B Cash alternatives	0.00	0.00%
C Equities	4,077,490.55	98.50%
D Fixed income	0.00	0.00%
E Non-traditional	0.00	0.00%
F Commodities	0.00	0.00%
G Other	0.00	0.00%
Total assets	\$4,139,374.94	100.00%

Value of your account **\$4,139,374.94**

Your current asset allocation



Eye on the markets

Index	Percentage change	
	December 2024	Year to date
S&P 500	-2.38%	25.02%
Russell 3000	-3.06%	23.81%
MSCI - Europe, Australia & Far East	-2.25%	4.35%
Barclays Capital U.S. Aggregate Bond Index	-1.64%	1.25%

Interest rates on December 31, 2024

3-month Treasury bills: 4.17%
 One-month SOFR: 4.53%



Change in the value of your account

	December 2024 (\$)	Year to date (\$)
Opening account value	\$4,479,970.29	\$3,959,677.44
Withdrawals and fees, including investments transferred out	-10,000.00	-244,321.17
Dividend and interest income	10,416.99	52,235.00
Change in market value	-341,012.34	371,783.67
Closing account value	\$4,139,374.94	\$4,139,374.94

Dividend and interest income earned

For purposes of this statement, taxability of interest and dividend income has been determined from a US tax reporting perspective. Based upon the residence of the account holder, account type, or product type, some interest and/or dividend payments may not be subject to United States (US) and/or Puerto Rico (PR) income taxes. The client monthly statement is not intended to be used and cannot be relied upon for tax purposes. Clients should refer to the applicable tax reporting forms they receive from UBS annually, such as the Forms 1099 and the Forms 480, for tax reporting information. It is the practice of UBS to file the applicable tax reporting forms with the US Internal Revenue Service and PR Treasury Department, and in such forms accurately classify dividends and/or interest as tax exempt or taxable income. Please consult your individual tax preparer.

	December 2024 (\$)	Year to date (\$)
Dividends	10,416.99	51,992.01
Total current year	\$10,416.99	\$51,992.01
Prior year adjustment	0.00	242.99
Total dividend & interest	\$10,416.99	\$52,235.00

Summary of gains and losses

Values reported below exclude products for which gains and losses are not classified.

	Realized gains and losses		Unrealized gains and losses (\$)
	December 2024 (\$)	Year to date (\$)	
Short term	12,976.58	12,304.77	15,910.44
Long term	0.00	282,779.78	682,928.05
Total	\$12,976.58	\$295,084.55	\$698,838.49

Cash activity summary

See *Account activity this month* for details. Balances in your Sweep Options are included in the opening and closing balances value. FDIC insurance applies to deposits at UBS Bank USA and all banks participating in the UBS FDIC-Insured Deposit Program and the UBS Insured Sweep Program. It does not apply to deposits at UBS AG, Stamford Branch. SIPC protection applies to money market sweep fund holdings but not bank deposits. See *Important information about your statement* on the last two pages of this document for details.

	December 2024 (\$)	Year to date (\$)
Opening balances	\$85,844.86	\$57,145.61
<i>Additions</i>		
Dividend and interest income	10,416.99	52,235.00
Proceeds from investment transactions	44,817.75	2,214,596.66
Total additions	\$55,234.74	\$2,266,831.66
<i>Subtractions</i>		
Professional management fees and related services	0.00	-16,424.47
Other funds debited	-10,000.00	-227,896.70
Funds withdrawn for investments bought	-69,195.21	-2,017,771.71
Total subtractions	-\$79,195.21	-\$2,262,092.88
Net cash flow	-\$23,960.47	\$4,738.78
Closing balances	\$61,884.39	\$61,884.39



Account name: LIFESPIRE RET PLN DTD 1/1/99
Friendly account name: Mid Cap Eq
Account type: Defined Benefit Plan
Account number: D5 41554 GR

Your Financial Advisor:
GOTTLIEB ROSE WEALTH MANAGEMENT

Your investment objectives:

You have identified the following investment objectives for this account. Contact your Financial Advisor if you have any questions, if your financial situation, individual needs, risk tolerance or investment objectives for your advisory account(s) have changed, or if you would like to impose or change investment restrictions on your discretionary advisory accounts. You can find a full description of the alternative investment objectives in *Important information about your statement* at the end of this document.

Your return objective:

Capital appreciation

Your risk profile:

Primary - Aggressive

Investment eligibility consideration - None selected

Your account instructions

- Your ACCESS account is managed by UBS ASSET MANAGEMENT.
- Your account cost basis default closing method is FIFO, First In, First Out.
- Statement copies are sent to 2 interested parties.
 - MR THOMAS LYDON FBO
LIFESPIRE RET PLN DTD 1/1/99
 - BARRY MARKS

Retirement services information

Summary of your distributions

Distribution type	Current period (\$)	Tax year 2024 (\$)	Tax year 2023 (\$)
Transfers	0.00	227,896.70	255,877.68



Your assets

Some prices, income and current values shown may be approximate. As a result, gains and losses may not be accurately reflected. See *Important information about your statement* at the end of this document for more information.

Cash

Cash and money balances

Holding	Opening balance on Dec 1 (\$)	Closing balance on Dec 31 (\$)	Price per share on Dec 31 (\$)	Average rate	Dividend/Interest period	Days in period
* LIQUID ASSETS GOVT FUND	85,844.86	61,884.39	1.00	4.64%	Nov 1 to Nov 30	30

Equities

Common stock

Holding	Trade date	Number of shares	Purchase price/Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
AECOM								
Symbol: ACM Exchange: NYSE								
EAI: \$543 Current yield: 0.86%								
	Jan 26, 22	185.000	68.459	12,665.04	106.820	19,761.70	7,096.66	LT
	Mar 8, 22	177.000	71.308	12,621.53	106.820	18,907.14	6,285.61	LT
	Mar 9, 22	90.000	73.969	6,657.22	106.820	9,613.80	2,956.58	LT
	Oct 31, 22	138.000	75.110	10,365.18	106.820	14,741.16	4,375.98	LT
Security total		590.000	71.710	42,308.97		63,023.80	20,714.83	
ALLSTATE CORP								
Symbol: ALL Exchange: NYSE								
EAI: \$1,715 Current yield: 1.91%								
	Nov 18, 24	466.000	199.019	92,742.90	192.790	89,840.14	-2,902.76	ST
AMERICAN WATER WORKS CO INC								
NEW								
Symbol: AWK Exchange: NYSE								
EAI: \$3,069 Current yield: 2.46%								
	Apr 29, 22	107.000	156.476	16,742.98	124.490	13,320.43	-3,422.55	LT
	May 6, 22	125.000	148.531	18,566.44	124.490	15,561.25	-3,005.19	LT
	Sep 21, 22	120.000	147.325	17,679.10	124.490	14,938.80	-2,740.30	LT
	Oct 31, 22	77.000	144.775	11,147.68	124.490	9,585.73	-1,561.95	LT
	Nov 1, 23	139.000	117.897	16,387.71	124.490	17,304.11	916.40	LT
	Aug 8, 24	130.000	145.406	18,902.86	124.490	16,183.70	-2,719.16	ST

continued next page



Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
	Oct 2, 24	142.000	145.916	20,720.13	124.490	17,677.58	-3,042.55	ST
	Nov 18, 24	163.000	136.009	22,169.56	124.490	20,291.87	-1,877.69	ST
Security total		1,003.000	141.891	142,316.46		124,863.47	-17,452.99	
AMERIPRISE FINANCIAL INC								
Symbol: AMP Exchange: NYSE								
EAI: \$1,533 Current yield: 1.11%								
	Aug 11, 20	124.000	165.145	20,477.98	532.430	66,021.32	45,543.34	LT
	Feb 17, 22	37.000	304.564	11,268.89	532.430	19,699.91	8,431.02	LT
	Oct 31, 22	23.000	311.120	7,155.76	532.430	12,245.89	5,090.13	LT
	May 9, 23	49.000	293.184	14,366.06	532.430	26,089.07	11,723.01	LT
	Aug 8, 23	26.000	345.953	8,994.80	532.430	13,843.18	4,848.38	LT
Security total		259.000	240.400	62,263.49		137,899.37	75,635.88	
AMETEK INC (NEW)								
Symbol: AME Exchange: NYSE								
EAI: \$449 Current yield: 0.62%								
	Sep 10, 20	4.000	99.822	399.29	180.260	721.04	321.75	LT
	Jan 28, 21	167.000	115.112	19,223.84	180.260	30,103.42	10,879.58	LT
	Jan 29, 21	159.000	114.560	18,215.18	180.260	28,661.34	10,446.16	LT
	Oct 31, 22	71.000	129.170	9,171.09	180.260	12,798.46	3,627.37	LT
Security total		401.000	117.230	47,009.40		72,284.26	25,274.86	
ARCH CAPITAL GROUP LTD (BERMUDA)								
Symbol: ACGL Exchange: OTC								
	Aug 2, 24	635.000	97.488	61,905.00	92.350	58,642.25	-3,262.75	ST
	Oct 2, 24	186.000	113.806	21,168.06	92.350	17,177.10	-3,990.96	ST
	Oct 29, 24	300.000	105.487	31,646.16	92.350	27,705.00	-3,941.16	ST
Security total		1,121.000	102.337	114,719.22		103,524.35	-11,194.87	
AVANTOR INC								
Symbol: AVTR Exchange: NYSE								
	May 21, 21	510.000	31.280	15,952.80	21.070	10,745.70	-5,207.10	LT
	May 24, 21	1,092.000	31.740	34,660.30	21.070	23,008.44	-11,651.86	LT
	Sep 20, 21	393.000	42.333	16,636.95	21.070	8,280.51	-8,356.44	LT
	Oct 15, 21	413.000	38.229	15,788.95	21.070	8,701.91	-7,087.04	LT
	Aug 17, 22	485.000	27.266	13,224.40	21.070	10,218.95	-3,005.45	LT
	Oct 31, 22	338.000	19.705	6,660.29	21.070	7,121.66	461.37	LT
	Mar 1, 23	390.000	24.475	9,545.45	21.070	8,217.30	-1,328.15	LT
	Jan 12, 24	433.000	22.348	9,676.73	21.070	9,123.31	-553.42	ST

continued next page



Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
	May 14, 24	216.000	24.931	5,385.14	21.070	4,551.12	-834.02	ST
	May 15, 24	394.000	25.008	9,853.23	21.070	8,301.58	-1,551.65	ST
Security total		4,664.000	29.456	137,384.24		98,270.48	-39,113.76	
BJS WHSL CLUB HLDGS INC								
Symbol: BJ Exchange: NYSE	Aug 31, 22	244.000	74.135	18,089.16	89.350	21,801.40	3,712.24	LT
	Sep 21, 22	234.000	76.161	17,821.72	89.350	20,907.90	3,086.18	LT
	Oct 24, 22	221.000	72.337	15,986.50	89.350	19,746.35	3,759.85	LT
	Oct 31, 22	160.000	77.985	12,477.60	89.350	14,296.00	1,818.40	LT
	Feb 28, 23	1.000	72.540	72.54	89.350	89.35	16.81	LT
	May 9, 23	192.000	74.545	14,312.74	89.350	17,155.20	2,842.46	LT
	Aug 2, 24	226.000	86.329	19,510.40	89.350	20,193.10	682.70	ST
	Aug 30, 24	247.000	79.752	19,698.99	89.350	22,069.45	2,370.46	ST
Security total		1,525.000	77.357	117,969.65		136,258.75	18,289.10	
BOOZ ALLEN HAMILTON HLDG CORP								
CL A								
Symbol: BAH Exchange: NYSE	Nov 1, 21	105.000	87.485	9,186.00	128.700	13,513.50	4,327.50	LT
EAI: \$1,173 Current yield: 1.59%	Nov 2, 21	211.000	87.825	18,531.24	128.700	27,155.70	8,624.46	LT
	Oct 31, 22	121.000	108.330	13,107.93	128.700	15,572.70	2,464.77	LT
	Aug 2, 24	138.000	142.243	19,629.67	128.700	17,760.60	-1,869.07	ST
Security total		575.000	105.139	60,454.84		74,002.50	13,547.66	
BUILDERS FIRSTSOURCE INC								
Symbol: BLDR Exchange: NYSE	Jan 22, 24	210.000	176.731	37,113.65	142.930	30,015.30	-7,098.35	ST
	Jan 23, 24	123.000	171.304	21,070.42	142.930	17,580.39	-3,490.03	ST
Security total		333.000	174.727	58,184.07		47,595.69	-10,588.38	
CARLISLE COS INC								
Symbol: CSL Exchange: NYSE	Oct 29, 24	58.000	417.069	24,190.02	368.840	21,392.72	-2,797.30	ST
EAI: \$564 Current yield: 1.08%	Oct 30, 24	83.000	422.896	35,100.41	368.840	30,613.72	-4,486.69	ST
Security total		141.000	420.500	59,290.43		52,006.44	-7,283.99	

continued next page



Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
CENCORA INC								
Symbol: COR Exchange: NYSE								
EAI: \$1,399 Current yield: 0.98%								
	Mar 2, 23	74.000	154.957	11,466.85	224.680	16,626.32	5,159.47	LT
	May 9, 23	84.000	171.321	14,391.02	224.680	18,873.12	4,482.10	LT
	Jun 1, 23	161.000	171.922	27,679.59	224.680	36,173.48	8,493.89	LT
	Jun 2, 23	66.000	174.325	11,505.51	224.680	14,828.88	3,323.37	LT
	Aug 24, 23	80.000	178.855	14,308.45	224.680	17,974.40	3,665.95	LT
	Aug 2, 24	83.000	242.375	20,117.20	224.680	18,648.44	-1,468.76	ST
	Nov 18, 24	88.000	242.853	21,371.08	224.680	19,771.84	-1,599.24	ST
Security total		636.000	190.000	120,839.70		142,896.48	22,056.78	
CORTEVA INC								
Symbol: CTVA Exchange: NYSE								
EAI: \$643 Current yield: 1.19%								
	Sep 21, 23	25.000	51.410	1,285.27	56.960	1,424.00	138.73	LT
	Sep 22, 23	641.000	51.532	33,032.65	56.960	36,511.36	3,478.71	LT
	May 14, 24	209.000	57.566	12,031.42	56.960	11,904.64	-126.78	ST
	May 15, 24	70.000	58.105	4,067.35	56.960	3,987.20	-80.15	ST
Security total		945.000	53.351	50,416.69		53,827.20	3,410.51	
CURTISS WRIGHT CORP								
Symbol: CW Exchange: NYSE								
EAI: \$312 Current yield: 0.24%								
	Nov 25, 20	195.000	119.478	23,298.27	354.870	69,199.65	45,901.38	LT
	Aug 17, 22	55.000	149.426	8,218.48	354.870	19,517.85	11,299.37	LT
	Aug 18, 22	51.000	150.271	7,663.86	354.870	18,098.37	10,434.51	LT
	Oct 31, 22	71.000	168.160	11,939.36	354.870	25,195.77	13,256.41	LT
Security total		372.000	137.419	51,119.97		132,011.64	80,891.67	
DARDEN RESTAURANTS INC								
Symbol: DRI Exchange: NYSE								
EAI: \$2,292 Current yield: 2.95%								
	Aug 11, 20	145.000	83.370	12,088.65	186.690	27,070.05	14,981.40	LT
	Dec 21, 21	152.000	143.003	21,736.56	186.690	28,376.88	6,640.32	LT
	Oct 31, 22	58.000	142.827	8,283.97	186.690	10,828.02	2,544.05	LT
	Jan 12, 24	61.000	158.739	9,683.09	186.690	11,388.09	1,705.00	ST
Security total		416.000	124.501	51,792.27		77,663.04	25,870.77	
DEXCOM INC								
Symbol: DXCM Exchange: OTC								
	Dec 3, 24	861.000	80.366	69,195.21	77.770	66,959.97	-2,235.24	ST

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Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
DIAMONDBACK ENERGY INC								
Symbol: FANG Exchange: OTC								
EAI: \$2,020 Current yield: 2.20%	Sep 21, 22	437.000	131.081	57,282.53	163.830	71,593.71	14,311.18	LT
	Oct 31, 22	59.000	158.140	9,330.26	163.830	9,665.97	335.71	LT
	Mar 1, 23	65.000	142.834	9,284.24	163.830	10,648.95	1,364.71	LT
Security total		561.000	135.289	75,897.03		91,908.63	16,011.60	
DISCOVER FINANCIAL SERVICES								
Symbol: DFS Exchange: NYSE								
EAI: \$1,954 Current yield: 1.62%	Aug 9, 23	213.000	104.890	22,341.61	173.230	36,897.99	14,556.38	LT
	Aug 24, 23	103.000	89.689	9,238.01	173.230	17,842.69	8,604.68	LT
	Dec 7, 23	181.000	102.154	18,489.95	173.230	31,354.63	12,864.68	LT
	Jan 22, 24	201.000	100.358	20,172.00	173.230	34,819.23	14,647.23	ST
Security total		698.000	100.633	70,241.57		120,914.54	50,672.97	
EAST WEST BANCORP INC								
Symbol: EWBC Exchange: OTC								
EAI: \$1,454 Current yield: 2.30%	Mar 6, 24	85.000	76.725	6,521.68	95.760	8,139.60	1,617.92	ST
	Mar 7, 24	442.000	77.214	34,128.76	95.760	42,325.92	8,197.16	ST
	Mar 8, 24	134.000	77.400	10,371.67	95.760	12,831.84	2,460.17	ST
Security total		661.000	77.189	51,022.11		63,297.36	12,275.25	
ENTEGRIS INC								
Symbol: ENTG Exchange: OTC								
EAI: \$294 Current yield: 0.40%	Feb 16, 24	430.000	137.598	59,167.23	99.060	42,595.80	-16,571.43	ST
	Apr 5, 24	78.000	138.807	10,827.02	99.060	7,726.68	-3,100.34	ST
	Apr 8, 24	72.000	137.956	9,932.87	99.060	7,132.32	-2,800.55	ST
	Jun 4, 24	156.000	125.629	19,598.16	99.060	15,453.36	-4,144.80	ST
Security total		736.000	135.225	99,525.28		72,908.16	-26,617.12	
EPAM SYSTEMS INC								
Symbol: EPAM Exchange: NYSE								
	Mar 10, 22	26.000	189.711	4,932.50	233.820	6,079.32	1,146.82	LT
	Mar 15, 22	22.000	219.132	4,820.92	233.820	5,144.04	323.12	LT
	Oct 31, 22	37.000	348.820	12,906.34	233.820	8,651.34	-4,255.00	LT
	Jan 12, 24	60.000	306.641	18,398.51	233.820	14,029.20	-4,369.31	ST
	May 14, 24	112.000	190.003	21,280.38	233.820	26,187.84	4,907.46	ST

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Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
	Nov 13, 24	45.000	244.571	11,005.73	233.820	10,521.90	-483.83	ST
Security total		302.000	242.862	73,344.38		70,613.64	-2,730.74	
EQUITY RESIDENTIAL SBI								
Symbol: EQR Exchange: NYSE								
EAI: \$4,015 Current yield: 3.76%								
	Jul 18, 24	652.000	70.108	45,710.61	71.760	46,787.52	1,076.91	ST
	Aug 2, 24	292.000	71.297	20,818.93	71.760	20,953.92	134.99	ST
	Aug 30, 24	275.000	74.351	20,446.69	71.760	19,734.00	-712.69	ST
	Oct 2, 24	268.000	73.734	19,760.82	71.760	19,231.68	-529.14	ST
Security total		1,487.000	71.780	106,737.05		106,707.12	-29.93	
FORTINET INC								
Symbol: FTNT Exchange: OTC								
	Oct 13, 20	337.000	26.059	8,782.04	94.480	31,839.76	23,057.72	LT
	Aug 17, 22	356.000	52.111	18,551.84	94.480	33,634.88	15,083.04	LT
	Oct 31, 22	148.000	56.460	8,356.08	94.480	13,983.04	5,626.96	LT
Security total		841.000	42.438	35,689.96		79,457.68	43,767.72	
HESS CORP								
Symbol: HES Exchange: NYSE								
EAI: \$808 Current yield: 1.50%								
	May 6, 22	11.000	114.388	1,258.27	133.010	1,463.11	204.84	LT
	May 9, 22	123.000	113.056	13,905.92	133.010	16,360.23	2,454.31	LT
	Jun 22, 22	196.000	102.736	20,136.26	133.010	26,069.96	5,933.70	LT
	Oct 31, 22	74.000	142.926	10,576.54	133.010	9,842.74	-733.80	LT
Security total		404.000	113.557	45,876.99		53,736.04	7,859.05	
HOULIHAN LOKEY INC								
Symbol: HLI Exchange: NYSE								
EAI: \$2,364 Current yield: 1.31%								
	Apr 21, 20	130.000	56.350	7,325.50	173.660	22,575.80	15,250.30	LT
	May 12, 20	116.000	61.255	7,105.58	173.660	20,144.56	13,038.98	LT
	Jun 9, 20	291.000	60.756	17,680.23	173.660	50,535.06	32,854.83	LT
	Jun 26, 20	166.000	53.430	8,869.38	173.660	28,827.56	19,958.18	LT
	Sep 15, 22	83.000	79.875	6,629.68	173.660	14,413.78	7,784.10	LT
	Sep 16, 22	128.000	79.406	10,164.07	173.660	22,228.48	12,064.41	LT
	Oct 31, 22	123.000	89.662	11,028.49	173.660	21,360.18	10,331.69	LT
Security total		1,037.000	66.348	68,802.93		180,085.42	111,282.49	

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Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
HOWMET AEROSPACE INC								
Symbol: HWM Exchange: NYSE								
EAI: \$294 Current yield: 0.29%								
	May 24, 24	397.000	84.622	33,595.25	109.370	43,419.89	9,824.64	ST
	May 28, 24	310.000	85.174	26,404.13	109.370	33,904.70	7,500.57	ST
	Aug 2, 24	211.000	93.149	19,654.59	109.370	23,077.07	3,422.48	ST
Security total		918.000	86.769	79,653.97		100,401.66	20,747.69	
IDEXX LABS								
Symbol: IDXX Exchange: OTC								
	Sep 12, 23	73.000	472.188	34,469.79	413.440	30,181.12	-4,288.67	LT
	Feb 29, 24	35.000	572.954	20,053.40	413.440	14,470.40	-5,583.00	ST
Security total		108.000	504.844	54,523.19		44,651.52	-9,871.67	
INGERSOLL RAND INC								
Symbol: IR Exchange: NYSE								
EAI: \$63 Current yield: 0.09%								
	May 21, 21	148.000	49.003	7,252.49	90.460	13,388.08	6,135.59	LT
	May 24, 21	509.000	49.454	25,172.34	90.460	46,044.14	20,871.80	LT
	Oct 31, 22	126.000	50.720	6,390.72	90.460	11,397.96	5,007.24	LT
Security total		783.000	49.573	38,815.55		70,830.18	32,014.63	
INTL FLAVORS&FRGRNCS								
Symbol: IFF Exchange: NYSE								
EAI: \$1,818 Current yield: 1.89%								
	May 24, 24	380.000	96.270	36,582.86	84.550	32,129.00	-4,453.86	ST
	May 28, 24	236.000	95.563	22,553.10	84.550	19,953.80	-2,599.30	ST
	Jul 2, 24	205.000	94.485	19,369.45	84.550	17,332.75	-2,036.70	ST
	Aug 8, 24	195.000	94.795	18,485.16	84.550	16,487.25	-1,997.91	ST
	Nov 13, 24	120.000	89.721	10,766.53	84.550	10,146.00	-620.53	ST
Security total		1,136.000	94.857	107,757.10		96,048.80	-11,708.30	
ITT INC COM								
Symbol: ITT Exchange: NYSE								
EAI: \$587 Current yield: 0.89%								
	Jan 22, 24	18.000	121.431	2,185.76	142.880	2,571.84	386.08	ST
	Jan 23, 24	167.000	121.040	20,213.70	142.880	23,860.96	3,647.26	ST
	Feb 14, 24	93.000	122.584	11,400.32	142.880	13,287.84	1,887.52	ST
	Feb 15, 24	79.000	123.829	9,782.51	142.880	11,287.52	1,505.01	ST
	May 14, 24	103.000	137.479	14,160.41	142.880	14,716.64	556.23	ST
Security total		460.000	125.528	57,742.70		65,724.80	7,982.10	

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Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
MANHATTAN ASSOC INC								
Symbol: MANH Exchange: OTC	May 7, 24	283.000	216.118	61,161.48	270.240	76,477.92	15,316.44	ST
MARTIN MARIETTA MATERIALS INC								
Symbol: MLM Exchange: NYSE	Jul 18, 23	58.000	459.913	26,674.96	516.500	29,957.00	3,282.04	LT
EAI: \$569 Current yield: 0.61%	Jul 19, 23	41.000	455.150	18,661.16	516.500	21,176.50	2,515.34	LT
	Aug 24, 23	42.000	440.593	18,504.91	516.500	21,693.00	3,188.09	LT
	Aug 30, 24	39.000	530.630	20,694.60	516.500	20,143.50	-551.10	ST
Security total		180.000	469.642	84,535.63		92,970.00	8,434.37	
MASIMO CORP								
Symbol: MASI Exchange: OTC	Aug 8, 24	557.000	123.071	68,550.71	165.300	92,072.10	23,521.39	ST
	Oct 2, 24	250.000	136.646	34,161.63	165.300	41,325.00	7,163.37	ST
Security total		807.000	127.277	102,712.34		133,397.10	30,684.76	
MOLINA HEALTHCARE INC								
Symbol: MOH Exchange: NYSE	Jun 2, 23	15.000	287.892	4,318.39	291.050	4,365.75	47.36	LT
	Jun 5, 23	60.000	292.326	17,539.60	291.050	17,463.00	-76.60	LT
	Jun 6, 23	45.000	288.116	12,965.22	291.050	13,097.25	132.03	LT
	Aug 8, 23	30.000	309.253	9,277.61	291.050	8,731.50	-546.11	LT
	Oct 2, 24	61.000	334.023	20,375.46	291.050	17,754.05	-2,621.41	ST
Security total		211.000	305.575	64,476.28		61,411.55	-3,064.73	
ON SEMICONDUCTOR CORP								
Symbol: ON Exchange: OTC	Aug 24, 23	172.000	92.308	15,877.00	63.050	10,844.60	-5,032.40	LT
	Feb 14, 24	381.000	80.959	30,845.53	63.050	24,022.05	-6,823.48	ST
	Feb 15, 24	142.000	81.341	11,550.56	63.050	8,953.10	-2,597.46	ST
	Aug 2, 24	258.000	69.017	17,806.59	63.050	16,266.90	-1,539.69	ST
Security total		953.000	79.832	76,079.68		60,086.65	-15,993.03	
RPM INTL INC (DELA)								
Symbol: RPM Exchange: NYSE	Oct 13, 20	28.000	87.865	2,460.24	123.060	3,445.68	985.44	LT
EAI: \$979 Current yield: 1.66%	Feb 17, 22	167.000	86.453	14,437.67	123.060	20,551.02	6,113.35	LT
	Feb 18, 22	52.000	86.289	4,487.03	123.060	6,399.12	1,912.09	LT
	Oct 31, 22	100.000	94.760	9,476.00	123.060	12,306.00	2,830.00	LT
	May 14, 24	133.000	113.471	15,091.66	123.060	16,366.98	1,275.32	ST

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Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
Security total		480.000	95.735	45,952.60		59,068.80	13,116.20	
SERVICE CORP INTL								
Symbol: SCI Exchange: NYSE								
EAI: \$1,712 Current yield: 1.50%								
	May 12, 20	18.000	38.405	691.29	79.820	1,436.76	745.47	LT
	Jun 9, 20	366.000	40.987	15,001.46	79.820	29,214.12	14,212.66	LT
	Jun 26, 20	200.000	37.990	7,598.00	79.820	15,964.00	8,366.00	LT
	Aug 11, 20	336.000	47.885	16,089.36	79.820	26,819.52	10,730.16	LT
	Jun 22, 22	190.000	65.471	12,439.57	79.820	15,165.80	2,726.23	LT
	Oct 31, 22	199.000	60.830	12,105.17	79.820	15,884.18	3,779.01	LT
	Jan 12, 23	118.000	71.830	8,475.95	79.820	9,418.76	942.81	LT
Security total		1,427.000	50.736	72,400.80		113,903.14	41,502.34	
TAKE-TWO INTERACTIVE SOFTWARE								
Symbol: TTWO Exchange: OTC								
	May 6, 22	15.000	117.430	1,761.46	184.080	2,761.20	999.74	LT
	Sep 21, 22	90.000	120.025	10,802.30	184.080	16,567.20	5,764.90	LT
	Oct 31, 22	77.000	118.607	9,132.79	184.080	14,174.16	5,041.37	LT
	Aug 24, 23	92.000	142.906	13,147.43	184.080	16,935.36	3,787.93	LT
	Oct 29, 24	195.000	162.174	31,624.07	184.080	35,895.60	4,271.53	ST
Security total		469.000	141.723	66,468.05		86,333.52	19,865.47	
TERADYNE INC								
Symbol: TER Exchange: OTC								
EAI: \$187 Current yield: 0.38%								
	Jul 2, 24	389.000	149.379	58,108.74	125.920	48,982.88	-9,125.86	ST
TOLL BROTHERS INC								
Symbol: TOL Exchange: NYSE								
EAI: \$486 Current yield: 0.73%								
	Mar 7, 24	230.000	120.620	27,742.76	125.950	28,968.50	1,225.74	ST
	Mar 8, 24	131.000	120.725	15,814.98	125.950	16,499.45	684.47	ST
	May 24, 24	99.000	122.369	12,114.55	125.950	12,469.05	354.50	ST
	May 28, 24	68.000	120.777	8,212.84	125.950	8,564.60	351.76	ST
Security total		528.000	120.995	63,885.13		66,501.60	2,616.47	
TRADEWEB MARKETS INC CL A								
Symbol: TW Exchange: OTC								
EAI: \$497 Current yield: 0.31%								
	Jun 8, 22	17.000	68.878	1,170.94	130.920	2,225.64	1,054.70	LT
	Jun 9, 22	184.000	68.877	12,673.44	130.920	24,089.28	11,415.84	LT

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Your assets ▸ **Equities** ▸ **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
	Jun 10, 22	175.000	67.599	11,829.95	130.920	22,911.00	11,081.05	LT
	Jun 22, 22	117.000	69.307	8,109.00	130.920	15,317.64	7,208.64	LT
	Jun 23, 22	154.000	72.300	11,134.35	130.920	20,161.68	9,027.33	LT
	Sep 15, 22	274.000	64.226	17,598.09	130.920	35,872.08	18,273.99	LT
	Oct 31, 22	146.000	55.119	8,047.49	130.920	19,114.32	11,066.83	LT
	Nov 15, 22	175.000	59.007	10,326.37	130.920	22,911.00	12,584.63	LT
Security total		1,242.000	65.129	80,889.63		162,602.64	81,713.01	
TYLER TECHNOLOGIES INC								
Symbol: TYL Exchange: NYSE								
	Jan 11, 22	28.000	499.130	13,975.66	576.640	16,145.92	2,170.26	LT
	Jan 12, 22	41.000	505.057	20,707.35	576.640	23,642.24	2,934.89	LT
	Jul 19, 22	48.000	350.589	16,828.29	576.640	27,678.72	10,850.43	LT
	Sep 15, 22	49.000	365.422	17,905.70	576.640	28,255.36	10,349.66	LT
	Oct 31, 22	25.000	328.120	8,203.00	576.640	14,416.00	6,213.00	LT
	Nov 15, 22	32.000	335.635	10,740.32	576.640	18,452.48	7,712.16	LT
	Mar 1, 23	29.000	320.807	9,303.42	576.640	16,722.56	7,419.14	LT
Security total		252.000	387.555	97,663.74		145,313.28	47,649.54	
VISTRA CORP								
Symbol: VST Exchange: NYSE								
EAI: \$477 Current yield: 0.64%								
	Apr 5, 24	308.000	74.435	22,926.20	137.870	42,463.96	19,537.76	ST
	Apr 8, 24	230.000	74.037	17,028.51	137.870	31,710.10	14,681.59	ST
Security total		538.000	74.265	39,954.71		74,174.06	34,219.35	
YUM! BRANDS INC								
Symbol: YUM Exchange: NYSE								
EAI: \$2,257 Current yield: 2.00%								
	Jan 6, 23	236.000	129.579	30,580.65	134.160	31,661.76	1,081.11	LT
	May 4, 23	236.000	136.269	32,159.51	134.160	31,661.76	-497.75	LT
	Jun 1, 23	156.000	130.493	20,356.94	134.160	20,928.96	572.02	LT
	Jun 2, 23	143.000	134.257	19,198.81	134.160	19,184.88	-13.93	LT
	Jun 14, 24	71.000	136.692	9,705.14	134.160	9,525.36	-179.78	ST
Security total		842.000	133.018	112,001.05		112,962.72	961.67	
ZSCALER INC								
Symbol: ZS Exchange: OTC								
	Feb 16, 24	151.000	252.269	38,092.74	180.410	27,241.91	-10,850.83	ST
	Feb 29, 24	92.000	240.516	22,127.55	180.410	16,597.72	-5,529.83	ST
	Jun 4, 24	117.000	169.022	19,775.66	180.410	21,107.97	1,332.31	ST

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Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
	Jun 14, 24	156.000	184.159	28,728.93	180.410	28,143.96	-584.97	ST
Security total		516.000	210.707	108,724.88		93,091.56	-15,633.32	
Total				\$3,378,652.06		\$4,077,490.55	\$698,838.49	

Total estimated annual income: \$36,527

Your total assets

		Value on Dec 31 (\$)	Percentage of your account	Cost basis (\$)	Estimated annual income (\$)	Unrealized gain or loss (\$)
Cash	Cash and money balances	61,884.39	1.50%	61,884.39		
Equities	Common stock	4,077,490.55	98.50%	3,378,652.06	36,527.00	698,838.49
Total		\$4,139,374.94	100.00%	\$3,440,536.45	\$36,527.00	\$698,838.49

Account activity this month

	Date	Activity	Description	Amount (\$)
Dividend and interest income				
<i>Dividends</i>				
	Dec 2	Dividend	LIQUID ASSETS GOVT FUND AS OF 11/29/24	299.27
	Dec 2	Dividend	CARLISLE COS INC PAID ON 141 SYMBOL: CSL	141.00
	Dec 3	Dividend	AMERICAN WATER WORKS CO INC NEW PAID ON 840 SYMBOL: AWK	642.60
	Dec 3	Dividend	CURTISS WRIGHT CORP PAID ON 372 SYMBOL: CW	78.12
	Dec 4	Dividend	BOOZ ALLEN HAMILTON HLDG CORP CL A PAID ON 999 SYMBOL: BAH	509.49
	Dec 4	Foreign Dividend	ARCH CAPITAL GROUP LTD (BERMUDA) PAID ON 1121 SYMBOL: ACGL	5,605.00
	Dec 5	Dividend	DISCOVER FINANCIAL SERVICES PAID ON 698 SYMBOL: DFS	488.60
	Dec 5	Dividend	INGERSOLL RAND INC PAID ON 783 SYMBOL: IR	15.66
	Dec 13	Dividend	YUM! BRANDS INC PAID ON 842 SYMBOL: YUM	564.14

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Account activity this month (continued)

	Date	Activity	Description		Amount (\$)
Dividend and interest income (continued)					
<i>Dividends (continued)</i>					
	Dec 16	Dividend	CORTEVA INC PAID ON SYMBOL: CTVA	945	160.65
	Dec 16	Dividend	HOULIHAN LOKEY INC PAID ON SYMBOL: HLI	1037 AS OF 12/15/24	591.09
	Dec 16	Dividend	TRADEWEB MARKETS INC CL A PAID ON SYMBOL: TW	1242	124.20
	Dec 18	Dividend	TERADYNE INC PAID ON SYMBOL: TER	389	46.68
	Dec 20	Dividend	AMETEK INC (NEW) PAID ON SYMBOL: AME	401	112.28
	Dec 30	Dividend	HESS CORP PAID ON SYMBOL: HES	404	202.00
	Dec 30	Dividend	ITT INC COM PAID ON SYMBOL: ITT	460	146.74
	Dec 30	Dividend	MARTIN MARIETTA MATERIALS INC PAID ON SYMBOL: MLM	180	142.20
	Dec 30	Dividend	SERVICE CORP INTL PAID ON SYMBOL: SCI	1427	428.10
	Dec 30	Dividend	VISTRA CORP PAID ON SYMBOL: VST	538	119.17
		Total dividends			\$10,416.99
		Total dividend and interest income			\$10,416.99
<hr/>					
	Date	Activity	Description		Amount (\$)
Other funds debited	Dec 2	Transfer Out Current Year	RETIREMENT PLAN TRANSFER		-10,000.00
		Total other funds debited			-\$10,000.00

Investment transactions

For more information about the price/value shown for restricted securities, see *Important information about your statement* at the end of this document.

Date	Activity	Description	Quantity	Value (\$)	Price (\$)	Proceeds from investment transactions (\$)	Funds withdrawn for investments bought (\$)	Accrued interest (\$)
Dec 4	Bought	DEXCOM INC UNSOLICITED SYMBOL: DXCM	861.000		80.366100		-69,195.21	

continued next page



Account activity this month (continued)

Investment transactions (continued)

Date	Activity	Description	Quantity	Value (\$)	Price (\$)	Proceeds from investment transactions (\$)	Funds withdrawn for investments bought (\$)	Accrued interest (\$)
Dec 4	Sold	EAST WEST BANCORP INC UNSOLICITED SYMBOL: EWBC	-415.000		107.997600	44,817.75		
Total						\$44,817.75	-\$69,195.21	

	Date	Activity	Description	Amount (\$)
Money balance activities	Nov 29	Balance forward		\$85,844.86
	Dec 2	Bought	LIQUID ASSETS GOVT FUND AS OF 11/29/24	299.27
	Dec 3	Sold	LIQUID ASSETS GOVT FUND	-9,859.00
	Dec 4	Sold	LIQUID ASSETS GOVT FUND	-23,656.74
	Dec 5	Bought	LIQUID ASSETS GOVT FUND	6,114.49
	Dec 6	Bought	LIQUID ASSETS GOVT FUND	504.26
	Dec 16	Bought	LIQUID ASSETS GOVT FUND	564.14
	Dec 17	Bought	LIQUID ASSETS GOVT FUND	875.94
	Dec 19	Bought	LIQUID ASSETS GOVT FUND	46.68
	Dec 23	Bought	LIQUID ASSETS GOVT FUND	112.28
	Dec 31	Bought	LIQUID ASSETS GOVT FUND	1,038.21
	Dec 31	Closing	LIQUID ASSETS GOVT FUND	\$61,884.39

Realized gains and losses

The estimated realized gains and losses shown below are not intended for tax purposes. Please note that gain or loss recognized on the sale or redemption of certain Structured Products, like Contingent Debt Securities, may be ordinary, and not capital, gain or loss. Please check with your tax advisor. To calculate gains or losses, we liquidate the oldest security lot first. This is known as the first-in, first-out or FIFO accounting method. We use this method unless you specified which tax lot to close when you placed your order. This is known as a versus purchases or VSP order.

See Important information about your statement at the end of this document for more information. We may not adjust gains and losses for all capital changes. We automatically adjust cost basis for tax-exempt and AMT coupon municipal securities for estimated amortization of bond premiums and for accreted OID securities issued at a discount. If you requested that UBS adjust cost basis for the bond premium amortization on taxable debt securities then cost basis reflected for these securities has been adjusted. Estimates in the Unclassified section can not be classified as short term or long term because information is missing, or the product is one in which the gain/loss calculation is not provided.

Short-term capital gains and losses

Security description	Method	Quantity or face value	Purchase date	Sale date	Sale amount (\$)	Cost basis (\$)	Wash sale cost basis adjustment(\$)	Loss (\$)	Gain (\$)
EAST WEST BANCORP INC	FIFO	415.000	Mar 06, 24	Dec 03, 24	44,817.75	31,841.17			12,976.58



Your notes



UBS Financial Services Inc.
Private Wealth Management
299 Park Avenue
8th Floor
New York NY 10171-0002

ENP7010229903 1224 X12 D5 0

Retirement Account

ACCESS

December 2024

Account name: LIFESPIRE RET PLN DTD 1/1/99
DEFINED BENEFIT

Friendly account name: Kayne SCV

Account type: Defined Benefit Plan

Account number: D5 01454 GR

Your Financial Advisor:

GOTTLIEB ROSE WEALTH MANAGEMENT
Branch: 212-821-7000/800-308-3140

Visit our website:

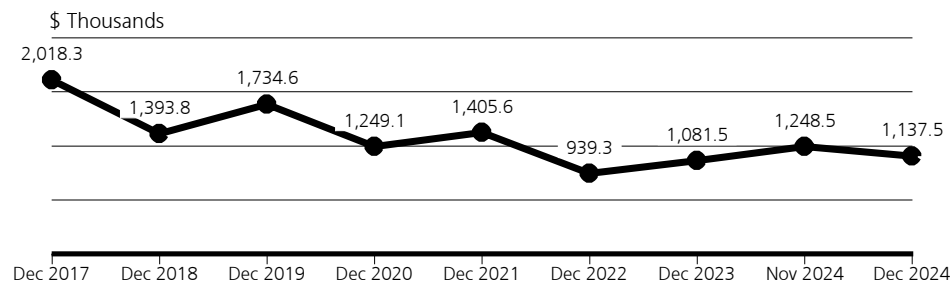
www.ubs.com/financialservices

LIFESPIRE RET PLN DTD 1/1/99
DEFINED BENEFIT
ONE WHITEHALL STREET
9TH FLOOR
NEW YORK NY 10004-2109

Value of your account

	on November 29 (\$)	on December 31 (\$)
Your assets	1,248,518.41	1,137,461.11
Your liabilities	0.00	0.00
Value of your account	\$1,248,518.41	\$1,137,461.11

Tracking the value of your account



Sources of your account growth during 2024

Value of your account at year end 2023	\$1,081,484.59
Net deposits and withdrawals	-\$55,352.41
Your investment return:	
Dividend and interest income	\$19,179.19
Change in market value	\$92,149.74
Value of your account on Dec 31, 2024	\$1,137,461.11



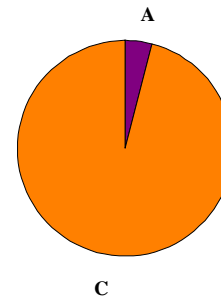
Your account balance sheet

Summary of your assets

	Value on December 31 (\$)	Percentage of your account
A Cash and money balances	45,804.86	4.03%
B Cash alternatives	0.00	0.00%
C Equities	1,091,656.25	95.97%
D Fixed income	0.00	0.00%
E Non-traditional	0.00	0.00%
F Commodities	0.00	0.00%
G Other	0.00	0.00%
Total assets	\$1,137,461.11	100.00%

Value of your account **\$1,137,461.11**

Your current asset allocation



Eye on the markets

Index	Percentage change	
	December 2024	Year to date
S&P 500	-2.38%	25.02%
Russell 3000	-3.06%	23.81%
MSCI - Europe, Australia & Far East	-2.25%	4.35%
Barclays Capital U.S. Aggregate Bond Index	-1.64%	1.25%

Interest rates on December 31, 2024

3-month Treasury bills: 4.17%
 One-month SOFR: 4.53%



Change in the value of your account

	December 2024 (\$)	Year to date (\$)
Opening account value	\$1,248,518.41	\$1,081,484.59
Withdrawals and fees, including investments transferred out	0.00	-55,352.41
Dividend and interest income	2,475.52	19,179.19
Change in market value	-113,532.82	92,149.74
Closing account value	\$1,137,461.11	\$1,137,461.11

Dividend and interest income earned

For purposes of this statement, taxability of interest and dividend income has been determined from a US tax reporting perspective. Based upon the residence of the account holder, account type, or product type, some interest and/or dividend payments may not be subject to United States (US) and/or Puerto Rico (PR) income taxes. The client monthly statement is not intended to be used and cannot be relied upon for tax purposes. Clients should refer to the applicable tax reporting forms they receive from UBS annually, such as the Forms 1099 and the Forms 480, for tax reporting information. It is the practice of UBS to file the applicable tax reporting forms with the US Internal Revenue Service and PR Treasury Department, and in such forms accurately classify dividends and/or interest as tax exempt or taxable income. Please consult your individual tax preparer.

	December 2024 (\$)	Year to date (\$)
Dividends	2,475.52	19,057.96
Total current year	\$2,475.52	\$19,057.96
Prior year adjustment	0.00	121.23
Total dividend & interest	\$2,475.52	\$19,179.19

Summary of gains and losses

Values reported below exclude products for which gains and losses are not classified.

	Realized gains and losses		Unrealized gains and losses (\$)
	December 2024 (\$)	Year to date (\$)	
Short term	0.00	-2,956.11	18,970.94
Long term	0.00	2,704.63	344,770.51
Total	\$0.00	-\$251.48	\$363,741.45

Cash activity summary

See *Account activity this month* for details. Balances in your Sweep Options are included in the opening and closing balances value. FDIC insurance applies to deposits at UBS Bank USA and all banks participating in the UBS FDIC-Insured Deposit Program and the UBS Insured Sweep Program. It does not apply to deposits at UBS AG, Stamford Branch. SIPC protection applies to money market sweep fund holdings but not bank deposits. See *Important information about your statement* on the last two pages of this document for details.

	December 2024 (\$)	Year to date (\$)
Opening balances	\$43,329.34	\$29,511.21
<i>Additions</i>		
Dividend and interest income	2,475.52	19,179.19
Proceeds from investment transactions	0.00	144,161.17
Total additions	\$2,475.52	\$163,340.36
<i>Subtractions</i>		
Professional management fees and related services	0.00	-8,922.41
Other funds debited	0.00	-46,430.00
Funds withdrawn for investments bought	0.00	-91,694.30
Total subtractions	\$0.00	-\$147,046.71
Net cash flow	\$2,475.52	\$16,293.65
Closing balances	\$45,804.86	\$45,804.86



Your investment objectives:

You have identified the following investment objectives for this account. Contact your Financial Advisor if you have any questions, if your financial situation, individual needs, risk tolerance or investment objectives for your advisory account(s) have changed, or if you would like to impose or change investment restrictions on your discretionary advisory accounts. You can find a full description of the alternative investment objectives in *Important information about your statement* at the end of this document.

Your return objective:

Capital appreciation

Your risk profile:

Primary - Aggressive

Investment eligibility consideration - None selected

Your account instructions

- Your ACCESS account is managed by Kayne Anderson Investment.
- Your account cost basis default closing method is FIFO, First In, First Out.
- Statement copies are sent to 2 interested parties.
 - MR THOMAS LYDON FBO
LIFESPIRE RET PLN DTD 1/1/99
 - BARRY MARKS

Retirement services information

Summary of your distributions

Distribution type	Current period (\$)	Tax year 2024 (\$)	Tax year 2023 (\$)
Transfers	0.00	46,430.00	30,364.33



Your assets

Some prices, income and current values shown may be approximate. As a result, gains and losses may not be accurately reflected. See *Important information about your statement* at the end of this document for more information.

Cash

Cash and money balances

Holding	Opening balance on Dec 1 (\$)	Closing balance on Dec 31 (\$)	Price per share on Dec 31 (\$)	Average rate	Dividend/Interest period	Days in period
* LIQUID ASSETS GOVT FUND	43,329.34	45,804.86	1.00	4.64%	Nov 1 to Nov 30	30

Equities

Common stock

Holding	Trade date	Number of shares	Purchase price/Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
ALBANY INTL CORP NEW CL A								
Symbol: AIN Exchange: NYSE								
EAI: \$313 Current yield: 1.35%								
	Feb 28, 20	76.000	64.912	4,933.37	79.970	6,077.72	1,144.35	LT
	Apr 30, 20	22.000	51.220	1,126.86	79.970	1,759.34	632.48	LT
	May 1, 20	57.000	49.967	2,848.12	79.970	4,558.29	1,710.17	LT
	May 4, 20	95.000	50.277	4,776.37	79.970	7,597.15	2,820.78	LT
	Jul 16, 20	40.000	52.560	2,102.40	79.970	3,198.80	1,096.40	LT
Security total		290.000	54.438	15,787.12		23,191.30	7,404.18	
ARMSTRONG WORLD INDUSTRIES INC NEW								
Symbol: AWI Exchange: NYSE								
EAI: \$436 Current yield: 0.87%								
	Jun 29, 20	46.000	73.657	3,388.23	141.330	6,501.18	3,112.95	LT
	Jun 30, 20	46.000	77.135	3,548.21	141.330	6,501.18	2,952.97	LT
	Jul 1, 20	65.000	76.079	4,945.17	141.330	9,186.45	4,241.28	LT
	Jul 16, 20	34.000	78.388	2,665.22	141.330	4,805.22	2,140.00	LT
	Sep 22, 20	16.000	66.190	1,059.04	141.330	2,261.28	1,202.24	LT
	Dec 8, 20	84.000	80.563	6,767.33	141.330	11,871.72	5,104.39	LT
	Dec 9, 20	63.000	80.357	5,062.52	141.330	8,903.79	3,841.27	LT
Security total		354.000	77.502	27,435.72		50,030.82	22,595.10	

continued next page



Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
AZENTA INC								
Symbol: AZTA Exchange: OTC	Mar 29, 18	72.000	27.152	1,954.99	50.000	3,600.00	1,645.01	LT
	Jan 4, 19	182.000	25.475	4,636.47	50.000	9,100.00	4,463.53	LT
	Jan 7, 19	190.000	26.324	5,001.69	50.000	9,500.00	4,498.31	LT
	Jul 16, 20	97.000	44.219	4,289.33	50.000	4,850.00	560.67	LT
	Sep 22, 20	53.000	45.212	2,396.24	50.000	2,650.00	253.76	LT
	Mar 19, 21	35.000	85.944	3,008.04	50.000	1,750.00	-1,258.04	LT
Security total		629.000	33.842	21,286.76		31,450.00	10,163.24	
BADGER METER INC								
Symbol: BMI Exchange: NYSE EAI: \$114 Current yield: 0.64%	Mar 29, 18	36.000	47.388	1,705.99	212.120	7,636.32	5,930.33	LT
	Jul 16, 20	31.000	61.268	1,899.32	212.120	6,575.72	4,676.40	LT
	Sep 22, 20	17.000	63.032	1,071.56	212.120	3,606.04	2,534.48	LT
Security total		84.000	55.677	4,676.87		17,818.08	13,141.21	
BANK OF HAWAII CORP								
Symbol: BOH Exchange: NYSE EAI: \$1,207 Current yield: 3.93%	Mar 29, 18	239.000	83.131	19,868.31	71.240	17,026.36	-2,841.95	LT
	Jul 16, 20	32.000	58.560	1,873.92	71.240	2,279.68	405.76	LT
	Feb 2, 21	148.000	79.990	11,838.56	71.240	10,543.52	-1,295.04	LT
	Feb 3, 21	12.000	79.600	955.21	71.240	854.88	-100.33	LT
Security total		431.000	80.130	34,536.00		30,704.44	-3,831.56	
CHEESECAKE FACTORY INC								
Symbol: CAKE Exchange: OTC EAI: \$970 Current yield: 2.28%	Mar 29, 18	176.000	48.283	8,497.86	47.440	8,349.44	-148.42	LT
	Mar 13, 20	212.000	22.527	4,775.79	47.440	10,057.28	5,281.49	LT
	Mar 16, 20	171.000	17.882	3,057.84	47.440	8,112.24	5,054.40	LT
	Jul 16, 20	221.000	22.780	5,034.38	47.440	10,484.24	5,449.86	LT
	Sep 22, 20	59.000	27.890	1,645.51	47.440	2,798.96	1,153.45	LT
	Oct 17, 22	59.000	32.705	1,929.60	47.440	2,798.96	869.36	LT
Security total		898.000	27.774	24,940.98		42,601.12	17,660.14	
CHOICE HOTELS INTL INC NEW								
Symbol: CHH Exchange: NYSE EAI: \$289 Current yield: 0.81%	May 8, 24	251.000	117.121	29,397.45	141.980	35,636.98	6,239.53	ST

continued next page



Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
CONSTRUCTION PARTNERS INC CL A								
Symbol: ROAD Exchange: OTC	Jun 11, 20	159.000	15.860	2,521.79	88.460	14,065.14	11,543.35	LT
	Jun 12, 20	137.000	16.807	2,302.57	88.460	12,119.02	9,816.45	LT
	Apr 6, 22	184.000	26.385	4,854.99	88.460	16,276.64	11,421.65	LT
	Apr 7, 22	85.000	25.833	2,195.81	88.460	7,519.10	5,323.29	LT
	Apr 8, 22	133.000	26.025	3,461.40	88.460	11,765.18	8,303.78	LT
	Apr 11, 22	69.000	25.969	1,791.88	88.460	6,103.74	4,311.86	LT
Security total		767.000	22.332	17,128.44		67,848.82	50,720.38	
CSW INDUSTRIALS INC								
Symbol: CSWI Exchange: OTC EAI: \$67 Current yield: 0.27%	Apr 19, 24	70.000	232.670	16,286.94	352.800	24,696.00	8,409.06	ST
EVERTEC INC								
Symbol: EVTC Exchange: NYSE EAI: \$203 Current yield: 0.58%	Sep 15, 20	66.000	33.887	2,236.59	34.530	2,278.98	42.39	LT
	Sep 16, 20	95.000	34.259	3,254.67	34.530	3,280.35	25.68	LT
	Sep 17, 20	59.000	34.354	2,026.91	34.530	2,037.27	10.36	LT
	Sep 18, 20	86.000	34.767	2,990.04	34.530	2,969.58	-20.46	LT
	Sep 22, 20	31.000	33.825	1,048.58	34.530	1,070.43	21.85	LT
	Dec 9, 20	212.000	39.624	8,400.37	34.530	7,320.36	-1,080.01	LT
	Dec 10, 20	152.000	39.552	6,012.03	34.530	5,248.56	-763.47	LT
	Jan 5, 22	313.000	49.466	15,482.89	34.530	10,807.89	-4,675.00	LT
Security total		1,014.000	40.880	41,452.08		35,013.42	-6,438.66	
FIRST FINCL BANKSHARES INC								
Symbol: FFIN Exchange: OTC EAI: \$269 Current yield: 2.00%	Mar 29, 18	303.000	23.225	7,037.46	36.050	10,923.15	3,885.69	LT
	Sep 22, 20	71.000	27.570	1,957.47	36.050	2,559.55	602.08	LT
Security total		374.000	24.051	8,994.93		13,482.70	4,487.77	
GETTY REALTY CORP NEW								
Symbol: GTY Exchange: NYSE EAI: \$1,974 Current yield: 6.24%	Nov 8, 22	161.000	31.912	5,137.96	30.130	4,850.93	-287.03	LT
	Nov 9, 22	448.000	32.045	14,356.34	30.130	13,498.24	-858.10	LT
	Mar 3, 23	252.000	34.887	8,791.62	30.130	7,592.76	-1,198.86	LT

continued next page



Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
	Jul 30, 24	189.000	30.103	5,689.56	30.130	5,694.57	5.01	ST
Security total		1,050.000	32.358	33,975.48		31,636.50	-2,338.98	
H B FULLER CO								
Symbol: FUL Exchange: NYSE EAI: \$425 Current yield: 1.32%								
	Dec 5, 22	247.000	78.147	19,302.31	67.480	16,667.56	-2,634.75	LT
	Dec 6, 22	78.000	77.404	6,037.55	67.480	5,263.44	-774.11	LT
	May 10, 23	41.000	65.865	2,700.48	67.480	2,766.68	66.20	LT
	May 11, 23	98.000	65.547	6,423.66	67.480	6,613.04	189.38	LT
	May 12, 23	13.000	65.778	855.12	67.480	877.24	22.12	LT
Security total		477.000	74.044	35,319.12		32,187.96	-3,131.16	
HENRY JACK & ASSOC INC								
Symbol: JKHY Exchange: OTC EAI: \$235 Current yield: 1.25%								
	Mar 29, 18	92.000	121.348	11,164.10	175.300	16,127.60	4,963.50	LT
	Jul 16, 20	15.000	178.845	2,682.68	175.300	2,629.50	-53.18	LT
Security total		107.000	129.409	13,846.78		18,757.10	4,910.32	
HILLMAN SOLUTIONS CORP CL A								
Symbol: HLMN Exchange: OTC								
	Apr 13, 22	1,531.000	10.001	15,313.06	9.740	14,911.94	-401.12	LT
	Apr 13, 22	159.000	10.431	1,658.64	9.740	1,548.66	-109.98	LT
	Nov 8, 22	608.000	7.716	4,691.51	9.740	5,921.92	1,230.41	LT
	Nov 8, 22	476.000	7.251	3,451.95	9.740	4,636.24	1,184.29	LT
	Mar 1, 23	1,446.000	8.001	11,570.89	9.740	14,084.04	2,513.15	LT
Security total		4,220.000	8.693	36,686.05		41,102.80	4,416.75	
HOULIHAN LOKEY INC								
Symbol: HLI Exchange: NYSE EAI: \$1,017 Current yield: 1.31%								
	Jun 4, 18	16.000	49.190	787.05	173.660	2,778.56	1,991.51	LT
	Jan 4, 19	72.000	37.789	2,720.87	173.660	12,503.52	9,782.65	LT
	Jan 7, 19	282.000	38.575	10,878.35	173.660	48,972.12	38,093.77	LT
	Jul 16, 20	40.000	56.590	2,263.60	173.660	6,946.40	4,682.80	LT
	Sep 22, 20	36.000	56.990	2,051.64	173.660	6,251.76	4,200.12	LT
Security total		446.000	41.932	18,701.51		77,452.36	58,750.85	
JOHN BEAN TECHNOLOGIES CORP								
Symbol: JBT Exchange: NYSE EAI: \$134 Current yield: 0.32%								
	Sep 3, 20	100.000	101.719	10,171.91	127.100	12,710.00	2,538.09	LT

continued next page



Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
	Sep 4, 20	46.000	101.102	4,650.72	127.100	5,846.60	1,195.88	LT
	Sep 8, 20	32.000	99.555	3,185.77	127.100	4,067.20	881.43	LT
	Sep 22, 20	14.000	96.478	1,350.70	127.100	1,779.40	428.70	LT
	May 7, 24	30.000	93.013	2,790.40	127.100	3,813.00	1,022.60	ST
	May 8, 24	112.000	91.915	10,294.51	127.100	14,235.20	3,940.69	ST
Security total		334.000	97.138	32,444.01		42,451.40	10,007.39	
LAKELAND FINCL CORP								
Symbol: LKFN Exchange: OTC								
EAI: \$305 Current yield: 2.79%								
	Jan 27, 22	159.000	79.995	12,719.32	68.760	10,932.84	-1,786.48	LT
LANDSTAR SYSTEMS INC								
Symbol: LSTR Exchange: OTC								
EAI: \$297 Current yield: 0.84%								
	Mar 29, 18	170.000	109.666	18,643.22	171.860	29,216.20	10,572.98	LT
	Jul 16, 20	23.000	117.060	2,692.38	171.860	3,952.78	1,260.40	LT
	Sep 22, 20	13.000	126.466	1,644.06	171.860	2,234.18	590.12	LT
Security total		206.000	111.552	22,979.66		35,403.16	12,423.50	
NATL BEVERAGE CORP								
Symbol: FIZZ Exchange: OTC								
	Nov 21, 19	466.000	22.048	10,274.67	42.670	19,884.22	9,609.55	LT
	Jul 16, 20	126.000	33.439	4,213.43	42.670	5,376.42	1,162.99	LT
	Sep 22, 20	64.000	36.173	2,315.09	42.670	2,730.88	415.79	LT
Security total		656.000	25.615	16,803.19		27,991.52	11,188.33	
PRESTIGE CONSUMER HEALTHCARE INC								
Symbol: PBH Exchange: NYSE								
	Nov 4, 24	27.000	73.760	1,991.52	78.090	2,108.43	116.91	ST
	Nov 7, 24	30.000	80.062	2,401.86	78.090	2,342.70	-59.16	ST
	Nov 8, 24	179.000	80.079	14,334.16	78.090	13,978.11	-356.05	ST
	Nov 11, 24	15.000	81.572	1,223.58	78.090	1,171.35	-52.23	ST
	Nov 12, 24	73.000	82.136	5,995.99	78.090	5,700.57	-295.42	ST
Security total		324.000	80.084	25,947.11		25,301.16	-645.95	
PRIMERICA INC								
Symbol: PRI Exchange: NYSE								
EAI: \$662 Current yield: 1.33%								
	Mar 29, 18	99.000	97.082	9,611.12	271.420	26,870.58	17,259.46	LT
	Mar 12, 20	50.000	89.510	4,475.52	271.420	13,571.00	9,095.48	LT

continued next page



Your assets ▸ **Equities** ▸ **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
	Jul 16, 20	24.000	118.865	2,852.76	271.420	6,514.08	3,661.32	LT
	Sep 22, 20	11.000	114.350	1,257.85	271.420	2,985.62	1,727.77	LT
Security total		184.000	98.898	18,197.25		49,941.28	31,744.03	
RBC BEARINGS INC								
Symbol: RBC Exchange: NYSE	Mar 29, 18	94.000	124.679	11,719.88	299.140	28,119.16	16,399.28	LT
	Jul 16, 20	53.000	129.582	6,867.85	299.140	15,854.42	8,986.57	LT
	Sep 22, 20	11.000	116.595	1,282.55	299.140	3,290.54	2,007.99	LT
Security total		158.000	125.761	19,870.28		47,264.12	27,393.84	
RLI CORP								
Symbol: RLI Exchange: NYSE	Mar 29, 18	175.000	63.479	11,108.93	164.830	28,845.25	17,736.32	LT
EAI: \$258 Current yield: 0.71%	Jul 16, 20	30.000	83.070	2,492.10	164.830	4,944.90	2,452.80	LT
	Sep 22, 20	17.000	82.590	1,404.03	164.830	2,802.11	1,398.08	LT
Security total		222.000	67.590	15,005.06		36,592.26	21,587.20	
SCOTTS MIRACLE-GRO CO CL A								
Symbol: SMG Exchange: NYSE	Mar 29, 18	95.000	85.914	8,161.91	66.340	6,302.30	-1,859.61	LT
EAI: \$929 Current yield: 3.98%	Dec 27, 18	163.000	60.175	9,808.56	66.340	10,813.42	1,004.86	LT
	Jul 16, 20	53.000	141.525	7,500.83	66.340	3,516.02	-3,984.81	LT
	Sep 22, 20	23.000	148.993	3,426.84	66.340	1,525.82	-1,901.02	LT
	Mar 19, 21	18.000	235.770	4,243.86	66.340	1,194.12	-3,049.74	LT
Security total		352.000	94.153	33,142.00		23,351.68	-9,790.32	
SITEONE LANDSCAPE SUPPLY INC								
Symbol: SITE Exchange: NYSE	Oct 31, 18	68.000	69.791	4,745.82	131.770	8,960.36	4,214.54	LT
	Feb 20, 20	90.000	115.609	10,404.87	131.770	11,859.30	1,454.43	LT
	Jul 16, 20	43.000	115.144	4,951.23	131.770	5,666.11	714.88	LT
	Sep 22, 20	23.000	114.920	2,643.16	131.770	3,030.71	387.55	LT
Security total		224.000	101.541	22,745.08		29,516.48	6,771.40	
STOCK YDS BANCORP INC COM								
Symbol: SYBT Exchange: OTC	Aug 27, 20	158.000	42.762	6,756.40	71.610	11,314.38	4,557.98	LT
EAI: \$569 Current yield: 1.73%	Aug 31, 20	52.000	42.998	2,235.91	71.610	3,723.72	1,487.81	LT
	Sep 1, 20	31.000	43.157	1,337.89	71.610	2,219.91	882.02	LT

continued next page



Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
	Jun 22, 21	67.000	50.952	3,413.84	71.610	4,797.87	1,384.03	LT
	Jun 23, 21	79.000	50.804	4,013.54	71.610	5,657.19	1,643.65	LT
	Jun 25, 21	40.000	51.444	2,057.76	71.610	2,864.40	806.64	LT
	Jun 28, 21	32.000	50.607	1,619.43	71.610	2,291.52	672.09	LT
Security total		459.000	46.699	21,434.77		32,868.99	11,434.22	
THOR INDUSTRIES INC								
Symbol: THO Exchange: NYSE								
EAI: \$700 Current yield: 2.09%								
	Oct 18, 19	49.000	58.127	2,848.23	95.710	4,689.79	1,841.56	LT
	Oct 21, 19	107.000	59.289	6,343.93	95.710	10,240.97	3,897.04	LT
	Jul 16, 20	43.000	111.660	4,801.38	95.710	4,115.53	-685.85	LT
	Sep 22, 20	21.000	93.310	1,959.51	95.710	2,009.91	50.40	LT
	Feb 3, 21	54.000	116.328	6,281.76	95.710	5,168.34	-1,113.42	LT
	Feb 18, 21	76.000	117.678	8,943.54	95.710	7,273.96	-1,669.58	LT
Security total		350.000	89.081	31,178.35		33,498.50	2,320.15	
UNIFIRST CORP MASS								
Symbol: UNF Exchange: NYSE								
EAI: \$245 Current yield: 0.82%								
	Aug 1, 19	18.000	196.289	3,533.21	171.090	3,079.62	-453.59	LT
	Apr 23, 20	31.000	159.228	4,936.09	171.090	5,303.79	367.70	LT
	Apr 24, 20	20.000	158.610	3,172.21	171.090	3,421.80	249.59	LT
	Jul 16, 20	14.000	178.240	2,495.36	171.090	2,395.26	-100.10	LT
	Dec 17, 21	42.000	204.877	8,604.84	171.090	7,185.78	-1,419.06	LT
	Dec 20, 21	14.000	200.294	2,804.12	171.090	2,395.26	-408.86	LT
	Dec 27, 21	17.000	204.117	3,469.99	171.090	2,908.53	-561.46	LT
	Dec 29, 21	11.000	208.744	2,296.19	171.090	1,881.99	-414.20	LT
	Dec 30, 21	8.000	209.913	1,679.31	171.090	1,368.72	-310.59	LT
Security total		175.000	188.522	32,991.32		29,940.75	-3,050.57	
WATSCO INC								
Symbol: WSO Exchange: NYSE								
EAI: \$1,328 Current yield: 2.28%								
	Mar 29, 18	29.000	180.991	5,248.74	473.890	13,742.81	8,494.07	LT
	Oct 31, 18	76.000	149.270	11,344.55	473.890	36,015.64	24,671.09	LT
	Jul 16, 20	8.000	192.990	1,543.92	473.890	3,791.12	2,247.20	LT
	Sep 22, 20	10.000	230.530	2,305.30	473.890	4,738.90	2,433.60	LT

continued next page



Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
Security total		123.000	166.199	20,442.51		58,288.47	37,845.96	
WD-40 CO (DEL)								
Symbol: WDFC Exchange: OTC EAI: \$538 Current yield: 1.55%								
	Mar 29, 18	89.000	131.952	11,743.76	242.680	21,598.52	9,854.76	LT
	Jul 16, 20	16.000	195.838	3,133.41	242.680	3,882.88	749.47	LT
	Sep 22, 20	6.000	194.836	1,169.02	242.680	1,456.08	287.06	LT
	Nov 17, 22	32.000	172.389	5,516.47	242.680	7,765.76	2,249.29	LT
Security total		143.000	150.788	21,562.66		34,703.24	13,140.58	
Total				\$727,914.80		\$1,091,656.25	\$363,741.45	

Total estimated annual income: **\$13,484**

Your total assets

		Value on Dec 31 (\$)	Percentage of your account	Cost basis (\$)	Estimated annual income (\$)	Unrealized gain or loss (\$)
Cash	Cash and money balances	45,804.86	4.03%	45,804.86		
Equities	Common stock	1,091,656.25	95.97%	727,914.80	13,484.00	363,741.45
Total		\$1,137,461.11	100.00%	\$773,719.66	\$13,484.00	\$363,741.45

Account activity this month

	Date	Activity	Description	Amount (\$)
Dividend and interest income				
<i>Dividends</i>	Dec 2	Dividend	LIQUID ASSETS GOVT FUND AS OF 11/29/24	181.34
	Dec 6	Dividend	BADGER METER INC PAID ON 84 SYMBOL: BMI	28.56
	Dec 6	Foreign Dividend	EVERTEC INC PAID ON 1014 SYMBOL: EVTC	50.70
	Dec 6	Dividend	SCOTTS MIRACLE-GRO CO CL A PAID ON 352 SYMBOL: SMG	232.32
	Dec 10	Dividend	LANDSTAR SYSTEMS INC PAID ON 206 SYMBOL: LSTR	74.16
	Dec 12	Dividend	PRIMERICA INC PAID ON 184 SYMBOL: PRI	165.60

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ACCESS
December 2024

Account name: LIFESPIRE RET PLN DTD 1/1/99
Friendly account name: Kayne SCV
Account type: Defined Benefit Plan
Account number: D5 01454 GR

Your Financial Advisor:
GOTTLIEB ROSE WEALTH MANAGEMENT

Account activity this month (continued)

	Date	Activity	Description	Amount (\$)
Dividend and interest income (continued)				
<i>Dividends (continued)</i>				
	Dec 13	Dividend	BANK OF HAWAII CORP PAID ON 431 SYMBOL: BOH	301.70
	Dec 16	Dividend	HOULIHAN LOKEY INC PAID ON 446 AS OF 12/15/24 SYMBOL: HLI	254.22
	Dec 20	Dividend	RLI CORP SYMBOL: RLI	888.00
	Dec 20	Dividend	RLI CORP PAID ON 222 SYMBOL: RLI	64.38
	Dec 23	Dividend	HENRY JACK & ASSOC INC PAID ON 107 SYMBOL: JKHY	58.85
	Dec 27	Dividend	JOHN BEAN TECHNOLOGIES CORP PAID ON 334 SYMBOL: JBT	33.40
	Dec 30	Dividend	STOCK YDS BANCORP INC COM PAID ON 459 SYMBOL: SYBT	142.29
		Total dividends		\$2,475.52
		Total dividend and interest income		\$2,475.52

	Date	Activity	Description	Amount (\$)
Money balance activities				
	Nov 29	Balance forward		\$43,329.34
	Dec 2	Bought	LIQUID ASSETS GOVT FUND AS OF 11/29/24	181.34
	Dec 9	Bought	LIQUID ASSETS GOVT FUND	311.58
	Dec 11	Bought	LIQUID ASSETS GOVT FUND	74.16
	Dec 13	Bought	LIQUID ASSETS GOVT FUND	165.60
	Dec 16	Bought	LIQUID ASSETS GOVT FUND	301.70
	Dec 17	Bought	LIQUID ASSETS GOVT FUND	254.22
	Dec 23	Bought	LIQUID ASSETS GOVT FUND	952.38
	Dec 24	Bought	LIQUID ASSETS GOVT FUND	58.85
	Dec 30	Bought	LIQUID ASSETS GOVT FUND	33.40
	Dec 31	Bought	LIQUID ASSETS GOVT FUND	142.29
	Dec 31	Closing LIQUID ASSETS GOVT FUND		\$45,804.86



Your notes



UBS Financial Services Inc.
Private Wealth Management
299 Park Avenue
8th Floor
New York NY 10171-0002

ENP7010229917 1224 X12 D5 0

Retirement Account

ACCESS

December 2024

Account name: LIFESPIRE RET PLN DTD 1/1/99
DEFINED BENEFIT

Friendly account name: Dividend Ruler

Account type: Defined Benefit Plan

Account number: D5 01453 GR

Your Financial Advisor:

GOTTLIEB ROSE WEALTH MANAGEMENT
Branch: 212-821-7000/800-308-3140

Visit our website:

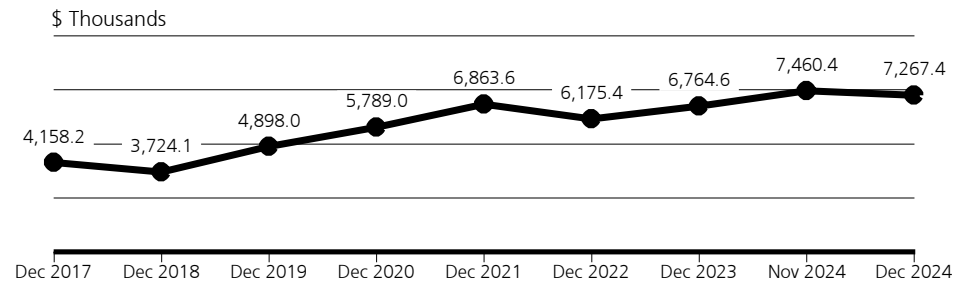
www.ubs.com/financialservices

LIFESPIRE RET PLN DTD 1/1/99
DEFINED BENEFIT
ONE WHITEHALL STREET
9TH FLOOR
NEW YORK NY 10004-2109

Value of your account

	on November 29 (\$)	on December 31 (\$)
Your assets	7,460,435.72	7,267,362.27
Your liabilities	0.00	0.00
Value of your account	\$7,460,435.72	\$7,267,362.27

Tracking the value of your account



Sources of your account growth during 2024

Value of your account at year end 2023	\$6,764,646.57
Net deposits and withdrawals	-\$872,163.30
Your investment return:	
Dividend and interest income	\$145,259.28
Change in market value	\$1,229,619.72
Value of your account on Dec 31, 2024	\$7,267,362.27



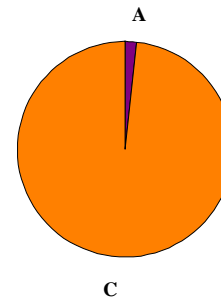
Your account balance sheet

Summary of your assets

	Value on December 31 (\$)	Percentage of your account
A Cash and money balances	130,071.55	1.79%
B Cash alternatives	0.00	0.00%
C Equities	7,137,290.72	98.21%
D Fixed income	0.00	0.00%
E Non-traditional	0.00	0.00%
F Commodities	0.00	0.00%
G Other	0.00	0.00%
Total assets	\$7,267,362.27	100.00%

Value of your account **\$7,267,362.27**

Your current asset allocation



Eye on the markets

Index	Percentage change	
	December 2024	Year to date
S&P 500	-2.38%	25.02%
Russell 3000	-3.06%	23.81%
MSCI - Europe, Australia & Far East	-2.25%	4.35%
Barclays Capital U.S. Aggregate Bond Index	-1.64%	1.25%

Interest rates on December 31, 2024

3-month Treasury bills: 4.17%
 One-month SOFR: 4.53%



Change in the value of your account

	December 2024 (\$)	Year to date (\$)
Opening account value	\$7,460,435.72	\$6,764,646.57
Withdrawals and fees, including investments transferred out	-24,373.92	-872,163.30
Dividend and interest income	20,346.74	145,259.28
Change in market value	-189,046.27	1,229,619.72
Closing account value	\$7,267,362.27	\$7,267,362.27

Dividend and interest income earned

For purposes of this statement, taxability of interest and dividend income has been determined from a US tax reporting perspective. Based upon the residence of the account holder, account type, or product type, some interest and/or dividend payments may not be subject to United States (US) and/or Puerto Rico (PR) income taxes. The client monthly statement is not intended to be used and cannot be relied upon for tax purposes. Clients should refer to the applicable tax reporting forms they receive from UBS annually, such as the Forms 1099 and the Forms 480, for tax reporting information. It is the practice of UBS to file the applicable tax reporting forms with the US Internal Revenue Service and PR Treasury Department, and in such forms accurately classify dividends and/or interest as tax exempt or taxable income. Please consult your individual tax preparer.

	December 2024 (\$)	Year to date (\$)
Dividends	20,346.74	144,760.33
Total current year	\$20,346.74	\$144,760.33
Prior year adjustment	0.00	498.95
Total dividend & interest	\$20,346.74	\$145,259.28

Summary of gains and losses

Values reported below exclude products for which gains and losses are not classified.

	Realized gains and losses		Unrealized gains and losses (\$)
	December 2024 (\$)	Year to date (\$)	
Short term	1,178.10	19,920.66	196,344.04
Long term	49,525.46	702,026.64	1,894,036.01
Total	\$50,703.56	\$721,947.30	\$2,090,380.05

Cash activity summary

See *Account activity this month* for details. Balances in your Sweep Options are included in the opening and closing balances value. FDIC insurance applies to deposits at UBS Bank USA and all banks participating in the UBS FDIC-Insured Deposit Program and the UBS Insured Sweep Program. It does not apply to deposits at UBS AG, Stamford Branch. SIPC protection applies to money market sweep fund holdings but not bank deposits. See *Important information about your statement* on the last two pages of this document for details.

	December 2024 (\$)	Year to date (\$)
Opening balances	\$24,320.50	\$114,364.63
<i>Additions</i>		
Dividend and interest income	20,346.74	145,259.28
Proceeds from investment transactions	109,778.23	2,666,444.52
Total additions	\$130,124.97	\$2,811,703.80
<i>Subtractions</i>		
Professional management fees and related services	0.00	-28,666.42
Other funds debited	-24,373.92	-843,496.88
Funds withdrawn for investments bought	0.00	-1,923,833.58
Total subtractions	-\$24,373.92	-\$2,795,996.88
Net cash flow	\$105,751.05	\$15,706.92
Closing balances	\$130,071.55	\$130,071.55



Withholdings and tax summary

	December 2024 (\$)	Year to date (\$)
Foreign taxes paid	-73.92	-2,190.37

Your investment objectives:

You have identified the following investment objectives for this account. Contact your Financial Advisor if you have any questions, if your financial situation, individual needs, risk tolerance or investment objectives for your advisory account(s) have changed, or if you would like to impose or change investment restrictions on your discretionary advisory accounts. You can find a full description of the alternative investment objectives in *Important information about your statement* at the end of this document.

Your return objective:

Capital appreciation

Your risk profile:

Primary - Moderate

Investment eligibility consideration - None selected

Your account instructions

- Your ACCESS account is managed by UBS ASSET MANAGEMENT.
- Your account cost basis default closing method is FIFO, First In, First Out.
- Statement copies are sent to 2 interested parties.
 - MR THOMAS LYDON FBO
LIFESPIRE RET PLN DTD 1/1/99
 - BARRY MARKS

Retirement services information

Summary of your distributions

Distribution type	Current period (\$)	Tax year 2024 (\$)	Tax year 2023 (\$)
Transfers	0.00	841,306.51	223,524.69



Your assets

Some prices, income and current values shown may be approximate. As a result, gains and losses may not be accurately reflected. See *Important information about your statement* at the end of this document for more information.

Cash

Cash and money balances

Holding	Opening balance on Dec 1 (\$)	Closing balance on Dec 31 (\$)	Price per share on Dec 31 (\$)	Average rate	Dividend/Interest period	Days in period
Cash	-50,000.00	221.76				
* LIQUID ASSETS GOVT FUND	74,320.50	129,849.79	1.00	4.64%	Nov 1 to Nov 30	30
Total	\$24,320.50	\$130,071.55				

Equities

Common stock

Holding	Trade date	Number of shares	Purchase price/Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
ABBOTT LABS								
Symbol: ABT Exchange: NYSE								
EAI: \$4,751 Current yield: 2.09%								
	Sep 6, 22	13.000	103.080	1,340.05	113.110	1,470.43	130.38	LT
	Sep 7, 22	243.000	104.243	25,331.24	113.110	27,485.73	2,154.49	LT
	Sep 8, 22	294.000	106.215	31,227.33	113.110	33,254.34	2,027.01	LT
	Sep 9, 22	183.000	108.444	19,845.38	113.110	20,699.13	853.75	LT
	Sep 12, 22	192.000	109.218	20,969.97	113.110	21,717.12	747.15	LT
	Sep 20, 22	144.000	102.156	14,710.51	113.110	16,287.84	1,577.33	LT
	Nov 30, 22	236.000	105.079	24,798.86	113.110	26,693.96	1,895.10	LT
	Dec 9, 22	92.000	107.782	9,915.97	113.110	10,406.12	490.15	LT
	Jun 1, 23	192.000	102.266	19,635.21	113.110	21,717.12	2,081.91	LT
	Jun 2, 23	117.000	103.956	12,162.90	113.110	13,233.87	1,070.97	LT
	Jul 19, 24	307.000	101.579	31,184.97	113.110	34,724.77	3,539.80	ST
Security total		2,013.000	104.879	211,122.39		227,690.43	16,568.04	
ABBVIE INC COM								
Symbol: ABBV Exchange: NYSE								
EAI: \$5,773 Current yield: 3.69%								
	May 3, 22	74.000	148.522	10,990.65	177.700	13,149.80	2,159.15	LT

continued next page



Your assets ▸ **Equities** ▸ **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
	May 4, 22	21.000	150.703	3,164.78	177.700	3,731.70	566.92	LT
	Jun 3, 22	179.000	147.615	26,423.12	177.700	31,808.30	5,385.18	LT
	Jun 6, 22	61.000	146.558	8,940.04	177.700	10,839.70	1,899.66	LT
	Aug 11, 22	132.000	141.833	18,722.01	177.700	23,456.40	4,734.39	LT
	Nov 3, 22	101.000	144.562	14,600.84	177.700	17,947.70	3,346.86	LT
	May 9, 23	84.000	147.227	12,367.11	177.700	14,926.80	2,559.69	LT
	Jun 1, 23	142.000	133.295	18,927.92	177.700	25,233.40	6,305.48	LT
	Jun 2, 23	86.000	136.123	11,706.63	177.700	15,282.20	3,575.57	LT
Security total		880.000	143.004	125,843.10		156,376.00	30,532.90	
ACCENTURE PLC IRELAND CL A								
Symbol: ACN Exchange: NYSE								
EAI: \$2,741 Current yield: 1.68%								
	Jun 3, 22	62.000	304.474	18,877.44	351.790	21,810.98	2,933.54	LT
	Jun 6, 22	56.000	307.058	17,195.26	351.790	19,700.24	2,504.98	LT
	Feb 9, 23	50.000	287.122	14,356.10	351.790	17,589.50	3,233.40	LT
	Feb 10, 23	55.000	283.320	15,582.63	351.790	19,348.45	3,765.82	LT
	Mar 21, 23	40.000	256.137	10,245.50	351.790	14,071.60	3,826.10	LT
	Sep 22, 23	62.000	316.455	19,620.22	351.790	21,810.98	2,190.76	LT
	Sep 25, 23	32.000	316.760	10,136.33	351.790	11,257.28	1,120.95	LT
	Apr 15, 24	63.000	316.855	19,961.90	351.790	22,162.77	2,200.87	ST
	Apr 16, 24	43.000	314.143	13,508.15	351.790	15,126.97	1,618.82	ST
Security total		463.000	301.260	139,483.53		162,878.77	23,395.24	
AMER EXPRESS CO								
Symbol: AXP Exchange: NYSE								
EAI: \$1,711 Current yield: 0.94%								
	Jul 25, 24	220.000	242.307	53,307.54	296.790	65,293.80	11,986.26	ST
	Jul 26, 24	58.000	244.806	14,198.78	296.790	17,213.82	3,015.04	ST
	Jul 29, 24	75.000	246.742	18,505.67	296.790	22,259.25	3,753.58	ST
	Aug 6, 24	39.000	231.027	9,010.06	296.790	11,574.81	2,564.75	ST
	Aug 12, 24	66.000	237.126	15,650.35	296.790	19,588.14	3,937.79	ST
	Aug 13, 24	153.000	238.316	36,462.39	296.790	45,408.87	8,946.48	ST
Security total		611.000	240.810	147,134.79		181,338.69	34,203.90	
ANALOG DEVICES INC								
Symbol: ADI Exchange: OTC								
EAI: \$3,220 Current yield: 1.73%								
	Dec 7, 21	55.000	186.171	10,239.42	212.460	11,685.30	1,445.88	LT

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Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
	Jan 5, 22	77.000	174.854	13,463.78	212.460	16,359.42	2,895.64	LT
	Jan 6, 22	53.000	173.129	9,175.86	212.460	11,260.38	2,084.52	LT
	Jan 7, 22	60.000	168.873	10,132.43	212.460	12,747.60	2,615.17	LT
	Nov 27, 23	146.000	183.449	26,783.63	212.460	31,019.16	4,235.53	LT
	Dec 14, 23	101.000	197.670	19,964.71	212.460	21,458.46	1,493.75	LT
	Dec 15, 23	101.000	201.100	20,311.13	212.460	21,458.46	1,147.33	LT
	Jan 5, 24	106.000	186.359	19,754.10	212.460	22,520.76	2,766.66	ST
	Feb 16, 24	93.000	188.485	17,529.14	212.460	19,758.78	2,229.64	ST
	Mar 20, 24	83.000	191.926	15,929.91	212.460	17,634.18	1,704.27	ST
Security total		875.000	186.610	163,284.11		185,902.50	22,618.39	
AUTOMATIC DATA PROCESSNG INC								
Symbol: ADP Exchange: OTC								
EAI: \$4,842 Current yield: 2.10%								
	Aug 3, 21	42.000	212.218	8,913.16	292.730	12,294.66	3,381.50	LT
	Aug 4, 21	34.000	212.634	7,229.58	292.730	9,952.82	2,723.24	LT
	Feb 10, 22	56.000	206.425	11,559.84	292.730	16,392.88	4,833.04	LT
	Feb 11, 22	48.000	204.992	9,839.62	292.730	14,051.04	4,211.42	LT
	Feb 14, 22	52.000	202.650	10,537.83	292.730	15,221.96	4,684.13	LT
	Feb 9, 23	121.000	225.700	27,309.77	292.730	35,420.33	8,110.56	LT
	Feb 10, 23	120.000	224.916	26,989.92	292.730	35,127.60	8,137.68	LT
	Feb 13, 23	36.000	226.706	8,161.45	292.730	10,538.28	2,376.83	LT
	Mar 21, 23	43.000	217.531	9,353.85	292.730	12,587.39	3,233.54	LT
	Jan 5, 24	87.000	234.792	20,426.96	292.730	25,467.51	5,040.55	ST
	Mar 20, 24	67.000	246.868	16,540.22	292.730	19,612.91	3,072.69	ST
	Mar 21, 24	80.000	249.519	19,961.58	292.730	23,418.40	3,456.82	ST
Security total		786.000	224.967	176,823.78		230,085.78	53,262.00	
BLACKROCK INC								
Symbol: BLK Exchange: NYSE								
EAI: \$4,631 Current yield: 1.99%								
	Jul 28, 20	11.000	571.590	6,287.49	1,025.110	11,276.21	4,988.72	LT
	Sep 22, 20	11.000	550.435	6,054.79	1,025.110	11,276.21	5,221.42	LT
	Jan 20, 22	39.000	837.348	32,656.60	1,025.110	39,979.29	7,322.69	LT
	Aug 16, 23	18.000	673.895	12,130.11	1,025.110	18,451.98	6,321.87	LT
	Aug 17, 23	25.000	676.148	16,903.72	1,025.110	25,627.75	8,724.03	LT

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Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
	Oct 4, 23	11.000	633.241	6,965.66	1,025.110	11,276.21	4,310.55	LT
	Oct 5, 23	11.000	639.114	7,030.26	1,025.110	11,276.21	4,245.95	LT
	Oct 6, 23	12.000	647.296	7,767.56	1,025.110	12,301.32	4,533.76	LT
	Mar 20, 24	20.000	812.786	16,255.73	1,025.110	20,502.20	4,246.47	ST
	Mar 21, 24	24.000	840.144	20,163.47	1,025.110	24,602.64	4,439.17	ST
	May 6, 24	9.000	769.448	6,925.04	1,025.110	9,225.99	2,300.95	ST
	May 7, 24	21.000	783.203	16,447.27	1,025.110	21,527.31	5,080.04	ST
	May 8, 24	15.000	777.324	11,659.86	1,025.110	15,376.65	3,716.79	ST
Security total		227.000	736.773	167,247.56		232,699.97	65,452.41	
BROADCOM INC								
Symbol: AVGO Exchange: OTC								
EAI: \$5,940 Current yield: 1.02%								
	Oct 26, 21	168.000	53.130	8,925.90	231.840	38,949.12	30,023.22	LT
	Oct 27, 21	1,090.000	52.924	57,687.29	231.840	252,705.60	195,018.31	LT
	Jun 3, 22	160.000	56.450	9,032.10	231.840	37,094.40	28,062.30	LT
	Oct 14, 22	260.000	43.347	11,270.25	231.840	60,278.40	49,008.15	LT
	Oct 4, 23	270.000	82.362	22,237.85	231.840	62,596.80	40,358.95	LT
	Jun 5, 24	230.000	139.648	32,119.15	231.840	53,323.20	21,204.05	ST
	Jul 19, 24	239.000	159.670	38,161.15	231.840	55,409.76	17,248.61	ST
	Aug 13, 24	100.000	154.704	15,470.42	231.840	23,184.00	7,713.58	ST
Security total		2,517.000	77.435	194,904.11		583,541.28	388,637.17	
CHUBB LTD CHF								
Symbol: CB Exchange: NYSE								
EAI: \$2,228 Current yield: 1.32%								
CHF Exchange rate: 0.90625								
	Jul 21, 20	46.000	135.617	6,238.42	276.300	12,709.80	6,471.38	LT
	Sep 22, 20	53.000	117.306	6,217.26	276.300	14,643.90	8,426.64	LT
	Nov 6, 20	156.000	137.821	21,500.17	276.300	43,102.80	21,602.63	LT
	Nov 9, 20	45.000	146.167	6,577.52	276.300	12,433.50	5,855.98	LT
	Mar 21, 23	203.000	194.174	39,417.50	276.300	56,088.90	16,671.40	LT
	Mar 22, 23	68.000	193.823	13,180.03	276.300	18,788.40	5,608.37	LT
	Jun 16, 23	41.000	194.584	7,977.98	276.300	11,328.30	3,350.32	LT
Security total		612.000	165.211	101,108.88		169,095.60	67,986.72	

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Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
COCA COLA CO COM								
Symbol: KO Exchange: NYSE								
EAI: \$5,649 Current yield: 3.12%								
	Jul 31, 18	331.000	46.430	15,368.33	62.260	20,608.06	5,239.73	LT
	Aug 28, 18	30.000	45.497	1,364.92	62.260	1,867.80	502.88	LT
	Nov 15, 18	880.000	49.537	43,593.09	62.260	54,788.80	11,195.71	LT
	Feb 5, 19	125.000	49.182	6,147.84	62.260	7,782.50	1,634.66	LT
	Mar 17, 20	271.000	46.069	12,484.70	62.260	16,872.46	4,387.76	LT
	Jul 27, 20	595.000	48.402	28,799.67	62.260	37,044.70	8,245.03	LT
	Sep 22, 20	205.000	49.909	10,231.35	62.260	12,763.30	2,531.95	LT
	Sep 22, 23	475.000	57.728	27,421.04	62.260	29,573.50	2,152.46	LT
Security total		2,912.000	49.935	145,410.94		181,301.12	35,890.18	
EATON CORP PLC								
Symbol: ETN Exchange: NYSE								
EAI: \$726 Current yield: 1.13%								
	Nov 22, 24	111.000	375.488	41,679.26	331.870	36,837.57	-4,841.69	ST
	Nov 25, 24	82.000	376.333	30,859.36	331.870	27,213.34	-3,646.02	ST
Security total		193.000	375.848	72,538.62		64,050.91	-8,487.71	
EXXON MOBIL CORP								
Symbol: XOM Exchange: NYSE								
EAI: \$4,487 Current yield: 3.68%								
	Dec 12, 22	402.000	105.310	42,334.66	107.570	43,243.14	908.48	LT
	Dec 13, 22	451.000	107.534	48,497.88	107.570	48,514.07	16.19	LT
	Jan 9, 23	66.000	109.729	7,242.15	107.570	7,099.62	-142.53	LT
	Jan 10, 23	72.000	109.469	7,881.81	107.570	7,745.04	-136.77	LT
	Jan 11, 23	142.000	110.833	15,738.36	107.570	15,274.94	-463.42	LT
Security total		1,133.000	107.409	121,694.86		121,876.81	181.95	
HOME DEPOT INC								
Symbol: HD Exchange: NYSE								
EAI: \$6,480 Current yield: 2.31%								
	Nov 30, 17	10.000	179.279	1,792.79	388.990	3,889.90	2,097.11	LT
	Jun 13, 18	35.000	200.899	7,031.47	388.990	13,614.65	6,583.18	LT
	Jul 31, 18	4.000	197.900	791.60	388.990	1,555.96	764.36	LT
	Aug 28, 18	3.000	201.490	604.47	388.990	1,166.97	562.50	LT
	Nov 15, 18	16.000	177.099	2,833.59	388.990	6,223.84	3,390.25	LT
	Mar 17, 20	76.000	157.998	12,007.92	388.990	29,563.24	17,555.32	LT

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Your assets ▸ **Equities** ▸ **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
	Sep 22, 20	22.000	272.266	5,989.86	388.990	8,557.78	2,567.92	LT
	Mar 15, 22	107.000	326.713	34,958.36	388.990	41,621.93	6,663.57	LT
	Mar 16, 22	29.000	329.395	9,552.47	388.990	11,280.71	1,728.24	LT
	May 2, 22	59.000	304.320	17,954.90	388.990	22,950.41	4,995.51	LT
	Sep 22, 23	49.000	306.397	15,013.50	388.990	19,060.51	4,047.01	LT
	Jan 5, 24	58.000	342.415	19,860.07	388.990	22,561.42	2,701.35	ST
	Feb 16, 24	78.000	362.380	28,265.65	388.990	30,341.22	2,075.57	ST
	May 6, 24	24.000	342.282	8,214.78	388.990	9,335.76	1,120.98	ST
	May 7, 24	41.000	343.019	14,063.78	388.990	15,948.59	1,884.81	ST
	May 8, 24	32.000	339.148	10,852.76	388.990	12,447.68	1,594.92	ST
	Jun 13, 24	77.000	347.096	26,726.44	388.990	29,952.23	3,225.79	ST
Security total		720.000	300.714	216,514.41		280,072.80	63,558.39	
JOHNSON & JOHNSON COM								
Symbol: JNJ Exchange: NYSE								
EAI: \$6,289 Current yield: 3.43%								
	Feb 5, 19	18.000	132.969	2,393.45	144.620	2,603.16	209.71	LT
	Dec 9, 19	57.000	140.478	8,007.30	144.620	8,243.34	236.04	LT
	Dec 10, 19	87.000	140.249	12,201.73	144.620	12,581.94	380.21	LT
	Mar 17, 20	86.000	131.675	11,324.05	144.620	12,437.32	1,113.27	LT
	Apr 3, 20	78.000	133.413	10,406.29	144.620	11,280.36	874.07	LT
	Apr 6, 20	81.000	138.034	11,180.78	144.620	11,714.22	533.44	LT
	Sep 22, 20	114.000	144.715	16,497.51	144.620	16,486.68	-10.83	LT
	Nov 6, 20	194.000	142.259	27,598.27	144.620	28,056.28	458.01	LT
	Feb 18, 21	135.000	165.602	22,356.32	144.620	19,523.70	-2,832.62	LT
	Feb 19, 21	44.000	163.882	7,210.85	144.620	6,363.28	-847.57	LT
	Nov 3, 22	158.000	170.551	26,947.09	144.620	22,849.96	-4,097.13	LT
	Sep 17, 24	137.000	167.124	22,896.06	144.620	19,812.94	-3,083.12	ST
	Sep 18, 24	79.000	167.437	13,227.55	144.620	11,424.98	-1,802.57	ST
Security total		1,268.000	151.615	192,247.25		183,378.16	-8,869.09	
JPMORGAN CHASE & CO								
Symbol: JPM Exchange: NYSE								
EAI: \$6,435 Current yield: 2.09%								
	Nov 15, 18	191.000	108.279	20,681.35	239.710	45,784.61	25,103.26	LT
	Mar 17, 20	199.000	88.450	17,601.55	239.710	47,702.29	30,100.74	LT

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Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
	Jul 21, 20	60.000	99.477	5,968.65	239.710	14,382.60	8,413.95	LT
	Sep 22, 20	70.000	94.779	6,634.59	239.710	16,779.70	10,145.11	LT
	Feb 18, 21	129.000	144.914	18,693.92	239.710	30,922.59	12,228.67	LT
	Feb 19, 21	75.000	148.033	11,102.54	239.710	17,978.25	6,875.71	LT
	Jun 16, 23	106.000	143.273	15,186.95	239.710	25,409.26	10,222.31	LT
	Oct 4, 23	105.000	142.791	14,993.10	239.710	25,169.55	10,176.45	LT
	Apr 15, 24	181.000	185.335	33,545.65	239.710	43,387.51	9,841.86	ST
	Jun 18, 24	171.000	196.668	33,630.30	239.710	40,990.41	7,360.11	ST
Security total		1,287.000	138.336	178,038.60		308,506.77	130,468.17	
KLA CORP								
Symbol: KLAC Exchange: OTC								
EAI: \$728 Current yield: 1.08%								
	Nov 22, 24	27.000	637.404	17,209.92	630.120	17,013.24	-196.68	ST
	Nov 25, 24	80.000	639.419	51,153.59	630.120	50,409.60	-743.99	ST
Security total		107.000	638.911	68,363.51		67,422.84	-940.67	
LINDE PLC NEW EUR								
Symbol: LIN Exchange: OTC								
EAI: \$2,180 Current yield: 1.33%								
EUR Exchange rate: 0.96571								
	Oct 8, 19	148.000	185.672	27,479.51	418.670	61,963.16	34,483.65	LT
	Mar 17, 20	67.000	158.780	10,638.26	418.670	28,050.89	17,412.63	LT
	Sep 22, 20	27.000	237.598	6,415.15	418.670	11,304.09	4,888.94	LT
	Jun 16, 23	49.000	375.506	18,399.81	418.670	20,514.83	2,115.02	LT
	Jun 20, 23	27.000	369.352	9,972.52	418.670	11,304.09	1,331.57	LT
	Jun 5, 24	30.000	432.384	12,971.52	418.670	12,560.10	-411.42	ST
	Jun 7, 24	22.000	436.602	9,605.26	418.670	9,210.74	-394.52	ST
	Jun 10, 24	22.000	433.152	9,529.36	418.670	9,210.74	-318.62	ST
Security total		392.000	267.886	105,011.39		164,118.64	59,107.25	
MARSH & MCLENNAN COS INC								
Symbol: MMC Exchange: NYSE								
EAI: \$2,207 Current yield: 1.53%								
	Feb 5, 19	33.000	91.917	3,033.27	212.410	7,009.53	3,976.26	LT
	Mar 17, 20	85.000	91.640	7,789.40	212.410	18,054.85	10,265.45	LT
	May 4, 20	241.000	99.242	23,917.49	212.410	51,190.81	27,273.32	LT
	Sep 22, 20	67.000	116.215	7,786.47	212.410	14,231.47	6,445.00	LT

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Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
	Oct 24, 24	182.000	222.431	40,482.55	212.410	38,658.62	-1,823.93	ST
	Oct 25, 24	69.000	221.755	15,301.12	212.410	14,656.29	-644.83	ST
Security total		677.000	145.215	98,310.30		143,801.57	45,491.27	
MCDONALDS CORP								
Symbol: MCD Exchange: NYSE EAI: \$3,703 Current yield: 2.44%								
	Feb 8, 18	260.000	164.426	42,750.84	289.890	75,371.40	32,620.56	LT
	Jun 13, 18	47.000	167.328	7,864.46	289.890	13,624.83	5,760.37	LT
	Jul 31, 18	5.000	157.680	788.40	289.890	1,449.45	661.05	LT
	Feb 5, 19	16.000	177.710	2,843.36	289.890	4,638.24	1,794.88	LT
	Mar 17, 20	34.000	138.200	4,698.80	289.890	9,856.26	5,157.46	LT
	Sep 22, 20	32.000	216.010	6,912.32	289.890	9,276.48	2,364.16	LT
	Nov 1, 21	129.000	250.197	32,275.45	289.890	37,395.81	5,120.36	LT
Security total		523.000	187.636	98,133.63		151,612.47	53,478.84	
MICROSOFT CORP								
Symbol: MSFT Exchange: OTC EAI: \$6,428 Current yield: 0.79%								
	Sep 26, 17	728.000	73.689	53,645.81	421.500	306,852.00	253,206.19	LT
	Oct 20, 17	95.000	78.930	7,498.35	421.500	40,042.50	32,544.15	LT
	Nov 30, 17	75.000	83.689	6,276.68	421.500	31,612.50	25,335.82	LT
	Jun 13, 18	48.000	101.310	4,862.88	421.500	20,232.00	15,369.12	LT
	Jul 31, 18	21.000	106.296	2,232.23	421.500	8,851.50	6,619.27	LT
	Nov 15, 18	81.000	105.395	8,537.01	421.500	34,141.50	25,604.49	LT
	Mar 17, 20	131.000	140.077	18,350.20	421.500	55,216.50	36,866.30	LT
	Sep 22, 20	105.000	203.979	21,417.89	421.500	44,257.50	22,839.61	LT
	Jan 5, 22	82.000	319.953	26,236.16	421.500	34,563.00	8,326.84	LT
	Jan 6, 22	56.000	316.003	17,696.18	421.500	23,604.00	5,907.82	LT
	Jan 7, 22	57.000	313.795	17,886.37	421.500	24,025.50	6,139.13	LT
	Jun 3, 22	134.000	270.092	36,192.41	421.500	56,481.00	20,288.59	LT
	Oct 14, 22	56.000	231.981	12,990.95	421.500	23,604.00	10,613.05	LT
	Nov 30, 22	103.000	244.734	25,207.63	421.500	43,414.50	18,206.87	LT
	Aug 12, 24	41.000	405.965	16,644.59	421.500	17,281.50	636.91	ST
	Oct 21, 24	123.000	416.936	51,283.25	421.500	51,844.50	561.25	ST
Security total		1,936.000	168.884	326,958.59		816,024.00	489,065.41	

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Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
MORGAN STANLEY								
Symbol: MS Exchange: NYSE								
EAI: \$6,142 Current yield: 2.94%								
	Aug 16, 23	79.000	86.261	6,814.63	125.720	9,931.88	3,117.25	LT
	Aug 17, 23	310.000	86.296	26,751.88	125.720	38,973.20	12,221.32	LT
	Oct 4, 23	138.000	78.410	10,820.69	125.720	17,349.36	6,528.67	LT
	Feb 16, 24	256.000	86.396	22,117.38	125.720	32,184.32	10,066.94	ST
	Feb 20, 24	134.000	85.741	11,489.36	125.720	16,846.48	5,357.12	ST
	Mar 20, 24	262.000	90.076	23,599.94	125.720	32,938.64	9,338.70	ST
	Mar 21, 24	143.000	93.265	13,336.92	125.720	17,977.96	4,641.04	ST
	Aug 12, 24	48.000	94.776	4,549.29	125.720	6,034.56	1,485.27	ST
	Aug 13, 24	45.000	96.220	4,329.92	125.720	5,657.40	1,327.48	ST
	Aug 14, 24	245.000	99.830	24,458.45	125.720	30,801.40	6,342.95	ST
Security total		1,660.000	89.318	148,268.46		208,695.20	60,426.74	
NEXTERA ENERGY INC COM								
Symbol: NEE Exchange: NYSE								
EAI: \$5,502 Current yield: 2.87%								
	Jun 27, 19	7.000	51.107	357.75	71.690	501.83	144.08	LT
	Mar 17, 20	176.000	53.000	9,328.00	71.690	12,617.44	3,289.44	LT
	Feb 10, 22	207.000	75.789	15,688.43	71.690	14,839.83	-848.60	LT
	Feb 11, 22	250.000	75.460	18,865.10	71.690	17,922.50	-942.60	LT
	Feb 14, 22	255.000	74.731	19,056.46	71.690	18,280.95	-775.51	LT
	Feb 15, 22	123.000	75.306	9,262.74	71.690	8,817.87	-444.87	LT
	Oct 14, 22	243.000	72.870	17,707.56	71.690	17,420.67	-286.89	LT
	Oct 17, 22	124.000	73.765	9,146.93	71.690	8,889.56	-257.37	LT
	Mar 2, 23	110.000	72.113	7,932.47	71.690	7,885.90	-46.57	LT
	Mar 3, 23	202.000	73.363	14,819.51	71.690	14,481.38	-338.13	LT
	Mar 6, 23	99.000	74.374	7,363.03	71.690	7,097.31	-265.72	LT
	Apr 15, 24	129.000	63.248	8,159.06	71.690	9,248.01	1,088.95	ST
	Apr 16, 24	118.000	61.760	7,287.79	71.690	8,459.42	1,171.63	ST
	Apr 17, 24	78.000	63.473	4,950.97	71.690	5,591.82	640.85	ST
	Apr 18, 24	190.000	63.962	12,152.78	71.690	13,621.10	1,468.32	ST
	Jun 13, 24	360.000	73.303	26,389.22	71.690	25,808.40	-580.82	ST
Security total		2,671.000	70.561	188,467.80		191,483.99	3,016.19	

continued next page



Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
ORACLE CORP								
Symbol: ORCL Exchange: NYSE EAI: \$2,582 Current yield: 0.96%								
	Jul 26, 22	103.000	74.377	7,660.86	166.640	17,163.92	9,503.06	LT
	Aug 11, 22	244.000	77.380	18,880.74	166.640	40,660.16	21,779.42	LT
	Sep 6, 22	154.000	74.154	11,419.73	166.640	25,662.56	14,242.83	LT
	Sep 7, 22	208.000	74.238	15,441.63	166.640	34,661.12	19,219.49	LT
	Sep 20, 22	214.000	67.997	14,551.38	166.640	35,660.96	21,109.58	LT
	Dec 9, 22	182.000	80.125	14,582.77	166.640	30,328.48	15,745.71	LT
	Oct 4, 23	138.000	106.567	14,706.30	166.640	22,996.32	8,290.02	LT
	Oct 5, 23	86.000	107.851	9,275.19	166.640	14,331.04	5,055.85	LT
	May 6, 24	57.000	117.032	6,670.88	166.640	9,498.48	2,827.60	ST
	May 7, 24	153.000	118.399	18,115.09	166.640	25,495.92	7,380.83	ST
	May 8, 24	75.000	117.479	8,810.93	166.640	12,498.00	3,687.07	ST
Security total		1,614.000	86.813	140,115.50		268,956.96	128,841.46	
PHILLIPS 66								
Symbol: PSX Exchange: NYSE EAI: \$5,331 Current yield: 4.04%								
	Nov 25, 20	253.000	66.649	16,862.32	113.930	28,824.29	11,961.97	LT
	Jun 21, 22	143.000	95.733	13,689.95	113.930	16,291.99	2,602.04	LT
	Aug 11, 22	116.000	87.718	10,175.30	113.930	13,215.88	3,040.58	LT
	Aug 12, 22	55.000	88.614	4,873.82	113.930	6,266.15	1,392.33	LT
	Dec 14, 23	121.000	129.220	15,635.68	113.930	13,785.53	-1,850.15	LT
	May 6, 24	44.000	145.431	6,398.97	113.930	5,012.92	-1,386.05	ST
	May 7, 24	70.000	145.159	10,161.15	113.930	7,975.10	-2,186.05	ST
	May 8, 24	104.000	147.306	15,319.91	113.930	11,848.72	-3,471.19	ST
	Jun 21, 24	253.000	138.054	34,927.69	113.930	28,824.29	-6,103.40	ST
Security total		1,159.000	110.479	128,044.79		132,044.87	4,000.08	
PROCTER & GAMBLE CO								
Symbol: PG Exchange: NYSE EAI: \$3,780 Current yield: 2.40%								
	Apr 8, 19	102.000	104.935	10,703.43	167.650	17,100.30	6,396.87	LT
	Sep 9, 19	341.000	122.206	41,672.42	167.650	57,168.65	15,496.23	LT
	Mar 17, 20	130.000	116.448	15,138.34	167.650	21,794.50	6,656.16	LT
	Jul 21, 20	80.000	125.709	10,056.79	167.650	13,412.00	3,355.21	LT
	Sep 22, 20	73.000	138.237	10,091.34	167.650	12,238.45	2,147.11	LT

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Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
	Sep 6, 22	90.000	136.150	12,253.50	167.650	15,088.50	2,835.00	LT
	Sep 7, 22	123.000	137.202	16,875.85	167.650	20,620.95	3,745.10	LT
Security total		939.000	124.379	116,791.67		157,423.35	40,631.68	
PROLOGIS INC COM								
Symbol: PLD Exchange: NYSE								
EAI: \$7,116 Current yield: 3.63%								
	Sep 7, 22	75.000	125.605	9,420.42	105.700	7,927.50	-1,492.92	LT
	Sep 8, 22	123.000	126.995	15,620.41	105.700	13,001.10	-2,619.31	LT
	Sep 9, 22	162.000	129.229	20,935.23	105.700	17,123.40	-3,811.83	LT
	Sep 12, 22	78.000	129.830	10,126.76	105.700	8,244.60	-1,882.16	LT
	Sep 13, 22	202.000	126.699	25,593.38	105.700	21,351.40	-4,241.98	LT
	Sep 20, 22	132.000	110.853	14,632.62	105.700	13,952.40	-680.22	LT
	Nov 30, 22	125.000	115.603	14,450.43	105.700	13,212.50	-1,237.93	LT
	Dec 1, 22	110.000	116.932	12,862.55	105.700	11,627.00	-1,235.55	LT
	Jan 9, 23	36.000	116.831	4,205.92	105.700	3,805.20	-400.72	LT
	Jan 10, 23	58.000	115.317	6,688.40	105.700	6,130.60	-557.80	LT
	Jan 11, 23	44.000	117.925	5,188.73	105.700	4,650.80	-537.93	LT
	Jan 11, 23	36.000	119.938	4,317.80	105.700	3,805.20	-512.60	LT
	Mar 21, 23	101.000	118.968	12,015.78	105.700	10,675.70	-1,340.08	LT
	Jul 19, 24	172.000	123.093	21,172.12	105.700	18,180.40	-2,991.72	ST
	Jul 22, 24	92.000	125.681	11,562.68	105.700	9,724.40	-1,838.28	ST
	Oct 24, 24	221.000	120.373	26,602.54	105.700	23,359.70	-3,242.84	ST
	Oct 25, 24	86.000	118.735	10,211.25	105.700	9,090.20	-1,121.05	ST
Security total		1,853.000	121.752	225,607.02		195,862.10	-29,744.92	
REPUBLIC SERVICES INC								
Symbol: RSG Exchange: NYSE								
EAI: \$763 Current yield: 1.15%								
	Jul 31, 18	150.000	72.246	10,837.01	201.180	30,177.00	19,339.99	LT
	Mar 17, 20	109.000	78.185	8,522.17	201.180	21,928.62	13,406.45	LT
	Jul 21, 20	70.000	85.178	5,962.46	201.180	14,082.60	8,120.14	LT
Security total		329.000	76.965	25,321.64		66,188.22	40,866.58	

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Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
TAIWAN SEMICONDUCTOR MFG CO LTD ADR								
Symbol: TSM Exchange: NYSE								
EAI: \$3,421 Current yield: 0.99%								
	Aug 16, 23	296.000	92.137	27,272.65	197.490	58,457.04	31,184.39	LT
	Aug 17, 23	204.000	92.018	18,771.75	197.490	40,287.96	21,516.21	LT
	Sep 22, 23	269.000	85.992	23,131.87	197.490	53,124.81	29,992.94	LT
	Oct 4, 23	207.000	86.149	17,833.03	197.490	40,880.43	23,047.40	LT
	Oct 5, 23	132.000	87.192	11,509.38	197.490	26,068.68	14,559.30	LT
	Oct 6, 23	78.000	89.407	6,973.82	197.490	15,404.22	8,430.40	LT
	Nov 6, 23	289.000	92.139	26,628.37	197.490	57,074.61	30,446.24	LT
	Nov 7, 23	68.000	92.420	6,284.59	197.490	13,429.32	7,144.73	LT
	Sep 17, 24	207.000	167.746	34,723.53	197.490	40,880.43	6,156.90	ST
Security total		1,750.000	98.931	173,128.99		345,607.50	172,478.51	
TEXAS INSTRUMENTS								
Symbol: TXN Exchange: OTC								
EAI: \$5,027 Current yield: 2.90%								
	Sep 17, 24	204.000	201.000	41,004.12	187.510	38,252.04	-2,752.08	ST
	Sep 18, 24	159.000	202.301	32,165.89	187.510	29,814.09	-2,351.80	ST
	Oct 11, 24	149.000	205.010	30,546.59	187.510	27,938.99	-2,607.60	ST
	Oct 14, 24	74.000	207.764	15,374.60	187.510	13,875.74	-1,498.86	ST
	Oct 15, 24	49.000	203.497	9,971.38	187.510	9,187.99	-783.39	ST
	Oct 24, 24	192.000	205.323	39,422.17	187.510	36,001.92	-3,420.25	ST
	Oct 25, 24	97.000	208.461	20,220.78	187.510	18,188.47	-2,032.31	ST
Security total		924.000	204.227	188,705.53		173,259.24	-15,446.29	
TJX COS INC NEW								
Symbol: TJX Exchange: NYSE								
EAI: \$2,973 Current yield: 1.24%								
	May 6, 24	24.000	97.083	2,330.01	120.810	2,899.44	569.43	ST
	May 7, 24	303.000	97.843	29,646.64	120.810	36,605.43	6,958.79	ST
	May 8, 24	178.000	98.077	17,457.85	120.810	21,504.18	4,046.33	ST
	May 9, 24	268.000	98.985	26,528.06	120.810	32,377.08	5,849.02	ST
	Jun 5, 24	117.000	107.437	12,570.22	120.810	14,134.77	1,564.55	ST
	Jun 6, 24	186.000	106.968	19,896.23	120.810	22,470.66	2,574.43	ST
	Jun 7, 24	98.000	107.995	10,583.57	120.810	11,839.38	1,255.81	ST
	Jun 13, 24	253.000	107.942	27,309.50	120.810	30,564.93	3,255.43	ST

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Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
	Jun 14, 24	71.000	108.419	7,697.77	120.810	8,577.51	879.74	ST
	Oct 11, 24	207.000	113.260	23,444.99	120.810	25,007.67	1,562.68	ST
	Oct 14, 24	170.000	114.803	19,516.66	120.810	20,537.70	1,021.04	ST
	Oct 15, 24	107.000	116.889	12,507.20	120.810	12,926.67	419.47	ST
Security total		1,982.000	105.696	209,488.70		239,445.42	29,956.72	
TRANE TECHNOLOGIES PLC								
Symbol: TT Exchange: NYSE								
EAI: \$1,183 Current yield: 0.91%								
	Oct 4, 23	47.000	198.545	9,331.63	369.350	17,359.45	8,027.82	LT
	Oct 5, 23	47.000	200.377	9,417.74	369.350	17,359.45	7,941.71	LT
	Oct 6, 23	41.000	203.915	8,360.54	369.350	15,143.35	6,782.81	LT
	Oct 31, 23	115.000	190.138	21,865.92	369.350	42,475.25	20,609.33	LT
	Nov 1, 23	10.000	203.831	2,038.31	369.350	3,693.50	1,655.19	LT
	Nov 2, 23	1.000	212.000	212.00	369.350	369.35	157.35	LT
	Jun 6, 24	16.000	318.283	5,092.53	369.350	5,909.60	817.07	ST
	Jun 12, 24	47.000	330.084	15,513.98	369.350	17,359.45	1,845.47	ST
	Aug 12, 24	28.000	332.131	9,299.69	369.350	10,341.80	1,042.11	ST
Security total		352.000	230.490	81,132.34		130,011.20	48,878.86	
UNION PACIFIC CORP								
Symbol: UNP Exchange: NYSE								
EAI: \$4,202 Current yield: 2.35%								
	Mar 17, 20	46.000	125.270	5,762.44	228.040	10,489.84	4,727.40	LT
	Apr 3, 20	154.000	139.155	21,429.87	228.040	35,118.16	13,688.29	LT
	Apr 6, 20	144.000	147.402	21,225.99	228.040	32,837.76	11,611.77	LT
	Sep 22, 20	71.000	196.470	13,949.37	228.040	16,190.84	2,241.47	LT
	Nov 30, 22	122.000	213.930	26,099.52	228.040	27,820.88	1,721.36	LT
	Oct 31, 23	58.000	206.871	11,998.55	228.040	13,226.32	1,227.77	LT
	Mar 20, 24	121.000	245.423	29,696.22	228.040	27,592.84	-2,103.38	ST
	Jun 13, 24	68.000	222.901	15,157.30	228.040	15,506.72	349.42	ST
Security total		784.000	185.356	145,319.26		178,783.36	33,464.10	
UNITEDHEALTH GROUP INC								
Symbol: UNH Exchange: NYSE								
EAI: \$3,948 Current yield: 1.66%								
	Dec 6, 21	26.000	459.043	11,935.13	505.860	13,152.36	1,217.23	LT
	Dec 7, 21	146.000	463.570	67,681.34	505.860	73,855.56	6,174.22	LT

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Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
	Jan 20, 22	107.000	467.789	50,053.46	505.860	54,127.02	4,073.56	LT
	Aug 11, 22	31.000	534.755	16,577.41	505.860	15,681.66	-895.75	LT
	Nov 3, 22	27.000	545.131	14,718.56	505.860	13,658.22	-1,060.34	LT
	Jan 9, 23	6.000	492.348	2,954.09	505.860	3,035.16	81.07	LT
	Jan 10, 23	9.000	485.947	4,373.53	505.860	4,552.74	179.21	LT
	Jan 11, 23	8.000	490.916	3,927.33	505.860	4,046.88	119.55	LT
	Feb 9, 23	16.000	486.390	7,782.24	505.860	8,093.76	311.52	LT
	Feb 10, 23	22.000	493.747	10,862.44	505.860	11,128.92	266.48	LT
	Mar 20, 24	72.000	492.765	35,479.09	505.860	36,421.92	942.83	ST
Security total		470.000	481.584	226,344.62		237,754.20	11,409.58	
Total				\$5,046,910.67		\$7,137,290.72	\$2,090,380.05	

Total estimated annual income: **\$133,119**

Your total assets

		Value on Dec 31 (\$)	Percentage of your account	Cost basis (\$)	Estimated annual income (\$)	Unrealized gain or loss (\$)
Cash	Cash and money balances	130,071.55	1.79%	130,071.55		
Equities	Common stock	7,137,290.72	98.21%	5,046,910.67	133,119.00	2,090,380.05
Total		\$7,267,362.27	100.00%	\$5,176,982.22	\$133,119.00	\$2,090,380.05

Account activity this month

	Date	Activity	Description	Amount (\$)
Dividend and interest income				
<i>Dividends</i>				
	Dec 2	Dividend	LIQUID ASSETS GOVT FUND AS OF 11/29/24	344.12
	Dec 2	Dividend	PHILLIPS 66 PAID ON 1159 SYMBOL: PSX	1,332.85
	Dec 5	Dividend	TJX COS INC NEW PAID ON 2021 SYMBOL: TJX	757.88
	Dec 10	Dividend	EXXON MOBIL CORP PAID ON 1133 SYMBOL: XOM	1,121.67
	Dec 10	Dividend	JOHNSON & JOHNSON COM PAID ON 1293 SYMBOL: JNJ	1,603.32

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ACCESS
December 2024

Account name: LIFESPIRE RET PLN DTD 1/1/99
Friendly account name: Dividend Ruler
Account type: Defined Benefit Plan
Account number: D5 01453 GR

Your Financial Advisor:
GOTTLIEB ROSE WEALTH MANAGEMENT

Account activity this month (continued)

	Date	Activity	Description		Amount (\$)
Dividend and interest income (continued)					
<i>Dividends (continued)</i>					
	Dec 12	Dividend	HOME DEPOT INC PAID ON SYMBOL: HD	737	1,658.25
	Dec 12	Dividend	MICROSOFT CORP PAID ON SYMBOL: MSFT	1983	1,645.89
	Dec 16	Dividend	COCA COLA CO COM PAID ON SYMBOL: KO	2979	1,444.82
	Dec 16	Dividend	MCDONALDS CORP PAID ON SYMBOL: MCD	523	925.71
	Dec 16	Dividend	NEXTERA ENERGY INC COM PAID ON SYMBOL: NEE	2733	1,407.50
	Dec 17	Foreign Dividend	LINDE PLC NEW EUR PAID ON SYMBOL: LIN	392	544.88
	Dec 17	Dividend	UNITEDHEALTH GROUP INC PAID ON SYMBOL: UNH	470	987.00
	Dec 20	Dividend	ANALOG DEVICES INC PAID ON SYMBOL: ADI	875	805.00
	Dec 23	Dividend	BLACKROCK INC PAID ON SYMBOL: BLK	227	1,157.70
	Dec 30	Dividend	BROADCOM INC PAID ON SYMBOL: AVGO	2517	1,485.03
	Dec 30	Dividend	UNION PACIFIC CORP PAID ON SYMBOL: UNP	784	1,050.56
	Dec 30	Dividend	PROLOGIS INC COM PAID ON SYMBOL: PLD	1853	1,778.88
	Dec 31	Foreign Dividend	TRANE TECHNOLOGIES PLC PAID ON SYMBOL: TT	352	295.68
		Total dividends			\$20,346.74
		Total dividend and interest income			\$20,346.74
<hr/>					
	Date	Activity	Description		Amount (\$)
Other funds debited	Dec 2	Transfer Out Current Year	RETIREMENT PLAN TRANSFER		-24,300.00
	Dec 31	Foreign Tax Withheld	TRANE TECHNOLOGIES PLC SYMBOL: TT		-73.92
		Total other funds debited			-\$24,373.92



Account activity this month (continued)

Investment transactions

For more information about the price/value shown for restricted securities, see *Important information about your statement* at the end of this document.

Date	Activity	Description	Quantity	Value (\$)	Price (\$)	Proceeds from investment transactions (\$)	Funds withdrawn for investments bought (\$)	Accrued interest (\$)
Dec 3	Sold	ABBOTT LABS UNSOLICITED SYMBOL: ABT	-47.000		117.606900	5,527.37		
Dec 3	Sold	ANALOG DEVICES INC UNSOLICITED SYMBOL: ADI	-18.000		219.839600	3,957.00		
Dec 3	Sold	AUTOMATIC DATA PROCESSNG INC UNSOLICITED SYMBOL: ADP	-18.000		305.994100	5,507.74		
Dec 3	Sold	COCA COLA CO COM UNSOLICITED SYMBOL: KO	-67.000		63.912900	4,282.04		
Dec 3	Sold	CHUBB LTD CHF UNSOLICITED SYMBOL: CB	-15.000		288.599000	4,328.87		
Dec 3	Sold	BROADCOM INC UNSOLICITED SYMBOL: AVGO	-49.000		165.47	8,107.80		
Dec 3	Sold	HOME DEPOT INC UNSOLICITED SYMBOL: HD	-17.000		427.201200	7,262.22		
Dec 3	Sold	JOHNSON & JOHNSON COM UNSOLICITED SYMBOL: JNJ	-25.000		154.635000	3,865.77		
Dec 3	Sold	JPMORGAN CHASE & CO UNSOLICITED SYMBOL: JPM	-23.000		245.748100	5,652.05		
Dec 3	Sold	MICROSOFT CORP UNSOLICITED SYMBOL: MSFT	-47.000		431.195000	20,265.61		
Dec 3	Sold	BLACKROCK INC UNSOLICITED SYMBOL: BLK	-4.000		1015.510100	4,061.93		
Dec 3	Sold	NEXTERA ENERGY INC COM UNSOLICITED SYMBOL: NEE	-62.000		77.28	4,791.23		
Dec 3	Sold	PROCTER & GAMBLE CO UNSOLICITED SYMBOL: PG	-22.000		179.334800	3,945.26		
Dec 3	Sold	PROLOGIS INC COM UNSOLICITED SYMBOL: PLD	-34.000		116.01	3,944.23		
Dec 3	Sold	TJX COS INC NEW UNSOLICITED SYMBOL: TJX	-39.000		127.295000	4,964.37		

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December 2024

Account name: LIFESPIRE RET PLN DTD 1/1/99
Friendly account name: Dividend Ruler
Account type: Defined Benefit Plan
Account number: D5 01453 GR

Your Financial Advisor:
GOTTLIEB ROSE WEALTH MANAGEMENT

Account activity this month (continued)

Investment transactions (continued)

Date	Activity	Description	Quantity	Value (\$)	Price (\$)	Proceeds from investment transactions (\$)	Funds withdrawn for investments bought (\$)	Accrued interest (\$)
Dec 3	Sold	TAIWAN SEMICONDUCTOR MFG CO LTD ADR UNSOLICITED CUSIP: 874039100 / SYMBOL: TSM	-43.000		193.150300	8,305.23		
Dec 3	Sold	UNION PACIFIC CORP UNSOLICITED SYMBOL: UNP	-18.000		241.39	4,344.90		
Dec 3	Sold	UNITEDHEALTH GROUP INC UNSOLICITED SYMBOL: UNH	-11.000		605.891200	6,664.61		
Total						\$109,778.23		

	Date	Activity	Description	Amount (\$)
Money balance activities	Nov 29	Balance forward		\$74,320.50
	Dec 2	Bought	LIQUID ASSETS GOVT FUND AS OF 11/29/24	344.12
	Dec 2	Sold	LIQUID ASSETS GOVT FUND	-50,000.00
	Dec 3	Sold	LIQUID ASSETS GOVT FUND	-22,967.15
	Dec 4	Bought	LIQUID ASSETS GOVT FUND	109,778.23
	Dec 6	Bought	LIQUID ASSETS GOVT FUND	757.88
	Dec 11	Bought	LIQUID ASSETS GOVT FUND	2,724.99
	Dec 13	Bought	LIQUID ASSETS GOVT FUND	3,304.14
	Dec 17	Bought	LIQUID ASSETS GOVT FUND	3,778.03
	Dec 18	Bought	LIQUID ASSETS GOVT FUND	1,531.88
	Dec 23	Bought	LIQUID ASSETS GOVT FUND	805.00
	Dec 24	Bought	LIQUID ASSETS GOVT FUND	1,157.70
	Dec 31	Bought	LIQUID ASSETS GOVT FUND	4,314.47
	Dec 31		Closing LIQUID ASSETS GOVT FUND	\$129,849.79



Realized gains and losses

The estimated realized gains and losses shown below are not intended for tax purposes. Please note that gain or loss recognized on the sale or redemption of certain Structured Products, like Contingent Debt Securities, may be ordinary, and not capital, gain or loss. Please check with your tax advisor. To calculate gains or losses, we liquidate the oldest security lot first. This is known as the first-in, first-out or FIFO accounting method. We use this method unless you specified which tax lot to close when you placed your order. This is known as a versus purchases or VSP order.

See *Important information about your statement* at the end of this document for more information. We may not adjust gains and losses for all capital changes. We automatically adjust cost basis for tax-exempt and AMT coupon municipal securities for estimated amortization of bond premiums and for accreted OID securities issued at a discount. If you requested that UBS adjust cost basis for the bond premium amortization on taxable debt securities then cost basis reflected for these securities has been adjusted. Estimates in the Unclassified section can not be classified as short term or long term because information is missing, or the product is one in which the gain/loss calculation is not provided.

Short-term capital gains and losses

Security description	Method	Quantity or face value	Purchase date	Sale date	Sale amount (\$)	Cost basis (\$)	Wash sale cost basis adjustment(\$)	Loss (\$)	Gain (\$)
TJX COS INC NEW	FIFO	39.000	May 06, 24	Dec 02, 24	4,964.37	3,786.27			1,178.10

Long-term capital gains and losses

Security description	Method	Quantity or face value	Purchase date	Sale date	Sale amount (\$)	Cost basis (\$)	Wash sale cost basis adjustment(\$)	Loss (\$)	Gain (\$)
ABBOTT LABS	FIFO	47.000	Sep 06, 22	Dec 02, 24	5,527.37	4,844.81			682.56
ANALOG DEVICES INC	FIFO	15.000	Dec 06, 21	Dec 02, 24	3,297.50	2,687.83			609.67
	FIFO	3.000	Dec 07, 21	Dec 02, 24	659.50	558.51			100.99
AUTOMATIC DATA PROCESSNG INC	FIFO	15.000	Aug 02, 21	Dec 02, 24	4,589.78	3,150.08			1,439.70
	FIFO	3.000	Aug 03, 21	Dec 02, 24	917.96	636.65			281.31
BLACKROCK INC	FIFO	4.000	Jul 28, 20	Dec 02, 24	4,061.93	2,286.36			1,775.57
BROADCOM INC	FIFO	49.000	Oct 26, 21	Dec 02, 24	8,107.80	2,603.38			5,504.42
CHUBB LTD CHF	FIFO	15.000	Jul 21, 20	Dec 02, 24	4,328.87	2,034.26			2,294.61
COCA COLA CO COM	FIFO	67.000	Jul 31, 18	Dec 02, 24	4,282.04	3,110.81			1,171.23
HOME DEPOT INC	FIFO	17.000	Nov 30, 17	Dec 02, 24	7,262.22	3,047.74			4,214.48
JOHNSON & JOHNSON COM	FIFO	25.000	Feb 05, 19	Dec 02, 24	3,865.77	3,324.24			541.53
JPMORGAN CHASE & CO	FIFO	23.000	Nov 15, 18	Dec 02, 24	5,652.05	2,490.42			3,161.63
MICROSOFT CORP	FIFO	47.000	Sep 26, 17	Dec 02, 24	20,265.61	3,463.40			16,802.21
NEXTERA ENERGY INC COM	FIFO	62.000	Jun 27, 19	Dec 02, 24	4,791.23	3,168.68			1,622.55
PROCTER & GAMBLE CO	FIFO	22.000	Apr 08, 19	Dec 02, 24	3,945.26	2,308.58			1,636.68
PROLOGIS INC COM	FIFO	25.000	Sep 06, 22	Dec 02, 24	2,900.17	3,068.53		-168.36	
	FIFO	9.000	Sep 07, 22	Dec 02, 24	1,044.06	1,130.45		-86.39	
TAIWAN SEMICONDUCTOR MFG CO LTD ADR	FIFO	15.000	Jul 26, 23	Dec 02, 24	2,897.17	1,489.49			1,407.68

continued next page



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December 2024

Account name: LIFESPIRE RET PLN DTD 1/1/99
Friendly account name: Dividend Ruler
Account type: Defined Benefit Plan
Account number: D5 01453 GR

Your Financial Advisor:
GOTTLIEB ROSE WEALTH MANAGEMENT

Realized gains and losses (continued)

Long-term capital gains and losses (continued)

Security description	Method	Quantity or face value	Purchase date	Sale date	Sale amount (\$)	Cost basis (\$)	Wash sale cost basis adjustment(\$)	Loss (\$)	Gain (\$)
	FIFO	28.000	Aug 16, 23	Dec 02, 24	5,408.06	2,579.84			2,828.22
UNION PACIFIC CORP	FIFO	18.000	Mar 17, 20	Dec 02, 24	4,344.90	2,254.86			2,090.04
UNITEDHEALTH GROUP INC	FIFO	11.000	Dec 06, 21	Dec 02, 24	6,664.61	5,049.48			1,615.13
Total					\$104,813.86	\$55,288.40		-\$254.75	\$49,780.21
Net long-term capital gains or losses									\$49,525.46
Net capital gains/losses:									\$50,703.56



Your notes



UBS Financial Services Inc.
Private Wealth Management
299 Park Avenue
8th Floor
New York NY 10171-0002

ENP7010229941 1224 X12 D5 0

Retirement Account

ACCESS

December 2024

Account name: LIFESPIRE RET PLN DTD 1/1/99
DEFINED BENEFIT

Friendly account name: Core Ladder

Account type: Defined Benefit Plan

Account number: D5 41555 GR

Your Financial Advisor:

GOTTLIEB ROSE WEALTH MANAGEMENT
Branch: 212-821-7000/800-308-3140

Visit our website:

www.ubs.com/financialservices

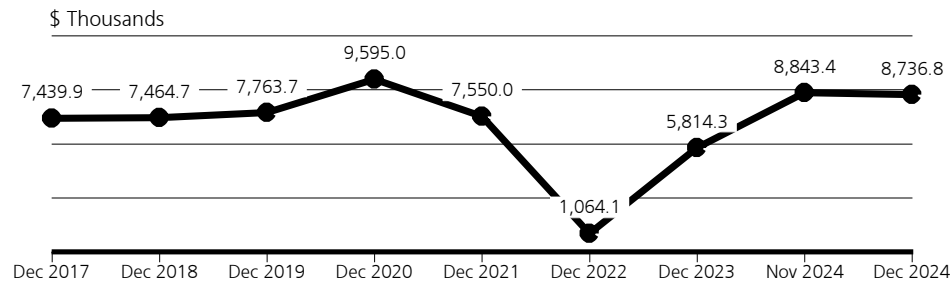
LIFESPIRE RET PLN DTD 1/1/99
DEFINED BENEFIT
ONE WHITEHALL STREET
9TH FLOOR
NEW YORK NY 10004-2109

Value of your account

	on November 29 (\$)	on December 31 (\$)
Your assets	8,843,356.13	8,736,757.72
Your liabilities	0.00	0.00
Value of your account	\$8,843,356.13	\$8,736,757.72
Accrued interest in value above	\$103,590.66	\$96,438.62

As a service to you, your portfolio value of \$8,736,757.72 includes accrued interest.

Tracking the value of your account



Sources of your account growth during 2024

Value of your account at year end 2023	\$5,814,280.12
Net deposits and withdrawals	\$2,731,635.34
Your investment return:	
Dividend and interest income	\$204,726.70
Change in value of accrued interest	\$49,876.23
Change in market value	-\$63,760.67

Value of your account on Dec 31, 2024 **\$8,736,757.72**



Your account balance sheet

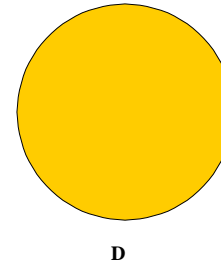
The value of your account includes assets held at UBS and certain assets held away from UBS. See page 1 for more information.

Summary of your assets

	Value on December 31 (\$)	Percentage of your account
A Cash and money balances	0.00	0.00%
B Cash alternatives	0.00	0.00%
C Equities	0.00	0.00%
D Fixed income	8,736,757.72	100.00%
E Non-traditional	0.00	0.00%
F Commodities	0.00	0.00%
G Other	0.00	0.00%
Total assets	\$8,736,757.72	100.00%

Value of your account **\$8,736,757.72**

Your current asset allocation



Eye on the markets

Index	Percentage change	
	December 2024	Year to date
S&P 500	-2.38%	25.02%
Russell 3000	-3.06%	23.81%
MSCI - Europe, Australia & Far East	-2.25%	4.35%
Barclays Capital U.S. Aggregate Bond Index	-1.64%	1.25%

Interest rates on December 31, 2024

3-month Treasury bills: 4.17%
 One-month SOFR: 4.53%



Account name: LIFESPIRE RET PLN DTD 1/1/99
Friendly account name: Core Ladder
Account type: Defined Benefit Plan
Account number: D5 41555 GR

Your Financial Advisor:
GOTTLIEB ROSE WEALTH MANAGEMENT

Change in the value of your account

	December 2024 (\$)	Year to date (\$)
Opening account value	\$8,843,356.13	\$5,814,280.12
Deposits, including investments transferred in	0.00	3,396,271.56
Withdrawals and fees, including investments transferred out	-44,281.23	-664,636.22
Dividend and interest income	40,814.13	204,726.70
Change in value of accrued interest	-7,152.04	49,876.23
Change in market value	-95,979.27	-63,760.67
Closing account value	\$8,736,757.72	\$8,736,757.72

Dividend and interest income earned

For purposes of this statement, taxability of interest and dividend income has been determined from a US tax reporting perspective. Based upon the residence of the account holder, account type, or product type, some interest and/or dividend payments may not be subject to United States (US) and/or Puerto Rico (PR) income taxes. The client monthly statement is not intended to be used and cannot be relied upon for tax purposes. Clients should refer to the applicable tax reporting forms they receive from UBS annually, such as the Forms 1099 and the Forms 480, for tax reporting information. It is the practice of UBS to file the applicable tax reporting forms with the US Internal Revenue Service and PR Treasury Department, and in such forms accurately classify dividends and/or interest as tax exempt or taxable income. Please consult your individual tax preparer.

	December 2024 (\$)	Year to date (\$)
Dividends	351.51	3,521.92
Interest	41,048.83	245,282.69
Accrued interest paid	-586.21	-45,011.52
Accrued interest received	0.00	781.28
Total current year	\$40,814.13	\$204,574.37
Prior year adjustment	0.00	152.33
Total dividend & interest	\$40,814.13	\$204,726.70

Summary of gains and losses

Values reported below exclude products for which gains and losses are not classified.

	Realized gains and losses		Unrealized gains and losses (\$)
	December 2024 (\$)	Year to date (\$)	
Short term	0.00	6,635.53	-114,363.61
Long term	2,161.08	69,836.14	21,371.90
Total	\$2,161.08	\$76,471.67	-\$92,991.71



Account name: LIFESPIRE RET PLN DTD 1/1/99
Friendly account name: Core Ladder
Account type: Defined Benefit Plan
Account number: D5 41555 GR

Your Financial Advisor:
GOTTLIEB ROSE WEALTH MANAGEMENT

Cash activity summary

See *Account activity this month* for details. Balances in your Sweep Options are included in the opening and closing balances value. FDIC insurance applies to deposits at UBS Bank USA and all banks participating in the UBS FDIC-Insured Deposit Program and the UBS Insured Sweep Program. It does not apply to deposits at UBS AG, Stamford Branch. SIPC protection applies to money market sweep fund holdings but not bank deposits. See *Important information about your statement* on the last two pages of this document for details.

	December 2024 (\$)	Year to date (\$)
Opening balances	\$687.24	\$34,878.99
<i>Additions</i>		
Deposits and other funds credited	0.00	3,396,271.56
Dividend and interest income	40,814.13	204,726.70
Proceeds from investment transactions	138,000.00	2,654,469.53
Total additions	\$178,814.13	\$6,255,467.79
<i>Subtractions</i>		
Professional management fees and related services	0.00	-28,479.58
Other funds debited	-44,281.23	-636,156.64
Funds withdrawn for investments bought	-135,220.14	-5,625,710.56
Total subtractions	-\$179,501.37	-\$6,290,346.78
Net cash flow	-\$687.24	-\$34,878.99
Closing balances	\$0.00	\$0.00

Your investment objectives:

You have identified the following investment objectives for this account. Contact your Financial Advisor if you have any questions, if your financial situation, individual needs, risk tolerance or investment objectives for your advisory account(s) have changed, or if you would like to impose or change investment restrictions on your discretionary advisory accounts. You can find a full description of the alternative investment objectives in *Important information about your statement* at the end of this document.

Your return objective:

Current income

Your risk profile:

Primary - Conservative

Investment eligibility consideration - None selected

Your account instructions

- Your ACCESS account is managed by UBS ASSET MANAGEMENT.
- Your account cost basis default closing method is FIFO, First In, First Out.
- Statement copies are sent to 2 interested parties.
 - MR THOMAS LYDON FBO
LIFESPIRE RET PLN DTD 1/1/99
 - BARRY MARKS

Retirement services information

Summary of your contributions

Contribution type shown in this section reflects information you provided to us, and we are not responsible for its accuracy. Note that employer and employee contributions are reported to the IRS for the tax year which they are made.

Contribution type	Current period (\$)	Tax year 2024 (\$)	Tax year 2023 (\$)
Transfers	0.00	3,396,271.56	4,587,680.61

Summary of your distributions

Distribution type	Current period (\$)	Tax year 2024 (\$)	Tax year 2023 (\$)
Transfers	0.00	636,156.64	29,841.85



Your assets

Some prices, income and current values shown may be approximate. As a result, gains and losses may not be accurately reflected. See *Important information about your statement* at the end of this document for more information.

Cash

Cash and money balances

Holding	Opening balance on Dec 1 (\$)	Closing balance on Dec 31 (\$)	Price per share on Dec 31 (\$)	Average rate	Dividend/Interest period	Days in period
Cash	-45,000.00	-4,281.23				
* LIQUID ASSETS GOVT FUND	45,687.24	4,281.23	1.00	4.64%	Nov 1 to Nov 30	30
Total	\$687.24	\$0.00				

Fixed income

Corporate bonds and notes

Prices are obtained from independent quotation bureaus that use computerized valuation formulas to calculate current values. Actual market values may vary and thus gains/losses may not be accurately reflected. Cost basis has been adjusted for accreted original issue discount (OID). Cost basis has been

automatically adjusted for amortization of bond premium using the constant yield method. If you have made a tax election to deduct the premium amortization on taxable debt securities, you may request UBS adjust cost basis for the bond premium amortization.

Holding	Trade date	Total face value at maturity (\$)	Purchase price (\$)	Adjusted cost basis (\$)	Price on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
AMER HONDA FIN CORP CALL@MW+7.50BP RATE 01.500% MATURES 01/13/25 ACCRUED INTEREST \$756.00 CUSIP 02665WEA5 Moody: A3 S&P: A- EAI: \$810 Current yield: 1.50%	Jul 05, 23	108,000.000	94.630	102,200.40	99.897	107,888.76	5,688.36	LT
ROYAL BANK OF CANADA NTS B/E RATE 01.600% MATURES 01/21/25 ACCRUED INTEREST \$767.99 CUSIP 78016EYM3 Moody: A1 S&P: A EAI: \$864 Current yield: 1.60%	Nov 01, 23	108,000.000	95.212	102,828.96	99.839	107,826.12	4,997.16	LT

continued next page



Your assets ▸ **Fixed income** ▸ **Corporate bonds and notes** (continued)

Holding	Trade date	Total face value at maturity (\$)	Purchase price (\$)	Adjusted cost basis (\$)	Price on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
CANADIAN IMPERIAL BANK								
NTS B/E								
RATE 02.250% MATURES 01/28/25								
ACCRUED INTEREST \$1,530.00								
CUSIP 13607GLZ5								
Moody: A2 S&P: A-								
EAI: \$1,800 Current yield: 2.25%	Jun 26, 23	160,000.000	95.077	152,123.20	99.810	159,696.00	7,572.80	LT
GILEAD SCIENCES INC B/E								
CALL@MW+20BP								
RATE 03.500% MATURES 02/01/25								
ACCRUED INTEREST \$1,837.49								
CUSIP 375558AZ6								
Moody: A3 S&P: BBB+								
EAI: \$2,205 Current yield: 3.50%	Nov 17, 23	126,000.000	97.682	123,079.32	99.865	125,829.90	2,750.58	LT
ENTERPRISE PRODUCTS OPER								
CALL@MW+20BP								
RATE 03.750% MATURES 02/15/25								
ACCRUED INTEREST \$255.00								
CUSIP 29379VBE2								
Moody: A3 S&P: A-								
EAI: \$338 Current yield: 3.76%	Oct 27, 23	18,000.000	97.458	17,542.44	99.856	17,974.08	431.64	LT
GENL MOTORS FINL CO INC								
NTS B/E								
RATE 03.800% MATURES 04/07/25								
ACCRUED INTEREST \$1,330.00								
CUSIP 37045XDU7								
Moody: Baa2 S&P: BBB								
EAI: \$2,850 Current yield: 3.81%	Sep 12, 23	26,000.000	96.446	25,075.96	99.685	25,918.10	842.14	LT
	Oct 17, 23	44,000.000	96.339	42,389.16	99.685	43,861.40	1,472.24	LT
	Oct 27, 23	80,000.000	96.648	77,318.40	99.685	79,748.00	2,429.60	LT
Security total		150,000.000		144,783.52		149,527.50	4,743.98	

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December 2024

Account name: LIFESPIRE RET PLN DTD 1/1/99
Friendly account name: Core Ladder
Account type: Defined Benefit Plan
Account number: D5 41555 GR

Your Financial Advisor:
GOTTLIEB ROSE WEALTH MANAGEMENT

Your assets › **Fixed income** › **Corporate bonds and notes** (continued)

Holding	Trade date	Total face value at maturity (\$)	Purchase price (\$)	Adjusted cost basis (\$)	Price on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
CITIGROUP INC B/E RATE 03.300% MATURES 04/27/25 ACCRUED INTEREST \$838.93 CUSIP 172967JP7 Moody: A3 S&P: BBB+ EAI: \$2,360 Current yield: 3.32%								
	Nov 17, 23	143,000.000	96.743	138,342.49	99.518	142,310.74	3,968.25	LT
AMGEN INC CALL@MW+20BP RATE 03.125% MATURES 05/01/25 CALLABLE ACCRUED INTEREST \$651.03 CUSIP 031162BY5 Moody: Baa1 S&P: BBB+ EAI: \$1,953 Current yield: 3.14%								
	Nov 17, 23	125,000.000	96.530	120,662.50	99.446	124,307.50	3,645.00	LT
KINDER MORGAN INC/DELAWA CALL@MW+30BP RATE 04.300% MATURES 06/01/25 CALLABLE ACCRUED INTEREST \$523.16 CUSIP 49456BAF8 Moody: Baa2 S&P: BBB EAI: \$3,139 Current yield: 4.31%								
	Nov 06, 23	146,000.000	97.567	142,447.82	99.769	145,662.74	3,214.92	LT
PACIFIC GAS & ELEC CO B/E RATE 03.450% MATURES 07/01/25 ACCRUED INTEREST \$138.00 CUSIP 694308JL2 Moody: Baa2 S&P: BBB EAI: \$276 Current yield: 3.48%								
	Nov 04, 22	8,000.000	92.802	7,424.16	99.220	7,937.60	513.44	LT
TOYOTA MOTOR CRDT CORP NTS B/E RATE 05.600% MATURES 09/11/25 ACCRUED INTEREST \$1,779.55 CUSIP 89236TKZ7 Moody: A1 S&P: A+ EAI: \$5,824 Current yield: 5.56%								
	Oct 26, 23	104,000.000	100.192	104,199.68	100.699	104,726.96	527.28	LT

continued next page



Your assets › **Fixed income** › **Corporate bonds and notes** (continued)

Holding	Trade date	Total face value at maturity (\$)	Purchase price (\$)	Adjusted cost basis (\$)	Price on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
ASTRAZENECA PLC B/E 3.375% 111625 DTD111615 FC051616 CALL@MW+20BP ACCRUED INTEREST \$253.12 CUSIP 046353AL2 Moody: A2 S&P: A+ EAI: \$2,025 Current yield: 3.41%								
	Feb 22, 21	60,000.000	110.812	66,487.20	99.017	59,410.20	-7,077.00	LT
WARNERMEDIA HOLDINGS INC NTS B/E RATE 06.412% MATURES 03/15/26 ACCRUED INTEREST \$830.71 CUSIP 55903VBG7 Moody: Baa3 S&P: BBB- EAI: \$2,821 Current yield: 6.41%								
	Nov 20, 23	44,000.000	100.064	44,028.16	100.040	44,017.60	-10.56	LT
JOHN DEERE CAPITAL CORP MED TERM NTS RATE 05.150% MATURES 09/08/26 ACCRUED INTEREST \$1,681.19 CUSIP 24422EXD6 Moody: A1 S&P: A EAI: \$5,356 Current yield: 5.09%								
	Oct 26, 23	104,000.000	99.603	103,587.12	101.155	105,201.20	1,614.08	LT
GOLDMAN SACHS GROUP INC CALL@MW+25BP RATE 03.850% MATURES 01/26/27 CALLABLE ACCRUED INTEREST \$1,856.55 CUSIP 38141GWB6 Moody: A2 S&P: BBB+ EAI: \$4,312 Current yield: 3.92%								
	Oct 26, 23	112,000.000	93.266	104,457.92	98.138	109,914.56	5,456.64	LT
AMERICAN EXPRESS CREDIT B/E RATE 03.300% MATURES 05/03/27 CALLABLE ACCRUED INTEREST \$265.83 CUSIP 0258M0EL9 Moody: A2 S&P: A EAI: \$1,650 Current yield: 3.41%								
	Sep 02, 21	50,000.000	111.115	55,557.50	96.916	48,458.00	-7,099.50	LT

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ACCESS
December 2024

Account name: LIFESPIRE RET PLN DTD 1/1/99
Friendly account name: Core Ladder
Account type: Defined Benefit Plan
Account number: D5 41555 GR

Your Financial Advisor:
GOTTLIEB ROSE WEALTH MANAGEMENT

Your assets › **Fixed income** › **Corporate bonds and notes** (continued)

Holding	Trade date	Total face value at maturity (\$)	Purchase price (\$)	Adjusted cost basis (\$)	Price on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
INTEL CORP NTS B/E OID@99.896 RATE 03.750% MATURES 08/05/27 CALLABLE ACCRUED INTEREST \$1,672.91 CUSIP 458140BY5 Moody: Baa1 S&P: BBB EAI: \$4,125 Current yield: 3.87%	Oct 26, 23	110,000.000	94.019	103,420.90	96.983	106,681.30	3,260.40	LT
META PLATFORMS INC NTS CALL@MW+15BP RATE 03.500% MATURES 08/15/27 CALLABLE ACCRUED INTEREST \$1,480.88 CUSIP 30303M8G0 Moody: Aa3 S&P: AA- EAI: \$3,920 Current yield: 3.58%	Oct 26, 23	112,000.000	94.038	105,322.56	97.763	109,494.56	4,172.00	LT
CADENCE DESIGN SYSTEMS CALL@MW+10BP RATE 04.200% MATURES 09/10/27 INTEREST EARNED FROM 09/10/24 1ST INTEREST PAYMENT 03/10/25 ACCRUED INTEREST \$5,775.70 CUSIP 127387AM0 Moody: A3 S&P: BBB+ EAI: \$18,732 Current yield: 4.25%	Sep 20, 24	446,000.000	100.834	449,719.64	98.836	440,808.56	-8,911.08	ST
NATIONAL RURAL UTIL COOP CALL@MW+12.5BP RATE 04.120% MATURES 09/16/27 INTEREST EARNED FROM 09/16/24 1ST INTEREST PAYMENT 03/16/25 CALLABLE ACCRUED INTEREST \$5,383.48 CUSIP 63743HFT4 Moody: A2 S&P: A- EAI: \$18,458 Current yield: 4.18%	Sep 20, 24	448,000.000	100.640	450,867.20	98.642	441,916.16	-8,951.04	ST

continued next page



Your assets › Fixed income › Corporate bonds and notes (continued)

Holding	Trade date	Total face value at maturity (\$)	Purchase price (\$)	Adjusted cost basis (\$)	Price on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
JPMORGAN CHASE & CO NTS								
B/E								
RATE 01.470% MATURES 09/22/27								
CALLABLE								
ACCRUED INTEREST \$485.10								
CUSIP 46647PCP9								
Moody: A1 S&P: A								
EAI: \$1,764 Current yield: 1.55%	Oct 26, 23	120,000.000	87.432	104,918.40	94.605	113,526.00	8,607.60	LT
BAKER HUGHES LLC/CO-OBL								
CALL@MW+15BP								
RATE 03.337% MATURES 12/15/27								
ACCRUED INTEREST \$109.74								
CUSIP 05723KAE0								
Moody: A3 S&P: A-								
EAI: \$2,469 Current yield: 3.46%	Jul 29, 19	5,000.000	101.670	5,083.51	96.409	4,820.45	-263.06	LT
	Mar 25, 20	53,000.000	84.888	44,990.64	96.409	51,096.77	6,106.13	LT
	Apr 01, 20	15,000.000	91.325	13,698.75	96.409	14,461.35	762.60	LT
	Dec 17, 24	1,000.000	96.502	965.02	96.409	964.09	-0.93	ST
Security total		74,000.000		64,737.92		71,342.66	6,604.74	
PFIZER INVT ENTER NTS								
CALL@MW+15BP								
RATE 04.450% MATURES 05/19/28								
ACCRUED INTEREST \$2,269.50								
CUSIP 716973AC6								
Moody: A2 S&P: A								
EAI: \$18,156 Current yield: 4.49%	Sep 19, 24	206,000.000	101.719	209,541.14	99.112	204,170.72	-5,370.42	ST
	Sep 20, 24	202,000.000	101.729	205,492.58	99.112	200,206.24	-5,286.34	ST
Security total		408,000.000		415,033.72		404,376.96	-10,656.76	
PACIFIC GAS & ELEC NTS								
CALL@MW+30BP								
RATE 03.000% MATURES 06/15/28								
CALLABLE								
ACCRUED INTEREST \$189.32								
CUSIP 694308JW8								
Moody: Baa2 S&P: BBB								
EAI: \$4,260 Current yield: 3.20%	Sep 04, 24	142,000.000	94.505	134,197.10	93.683	133,029.86	-1,167.24	ST

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Your assets › **Fixed income** › **Corporate bonds and notes** (continued)

Holding	Trade date	Total face value at maturity (\$)	Purchase price (\$)	Adjusted cost basis (\$)	Price on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
BP CPTL MARK AMER INC								
CALL@MW+15BP								
RATE 03.937% MATURES 09/21/28								
CALLABLE								
ACCRUED INTEREST \$1,367.01								
CUSIP 10373QAC4								
Moody: A1 S&P: A-								
EAI: \$4,921 Current yield: 4.06%	May 06, 19	106,000.000	104.650	110,929.00	96.980	102,798.80	-8,130.20	LT
	Jul 29, 19	5,000.000	108.527	5,426.35	96.980	4,849.00	-577.35	LT
	Apr 01, 20	14,000.000	106.294	14,881.16	96.980	13,577.20	-1,303.96	LT
Security total		125,000.000		131,236.51		121,225.00	-10,011.51	
CHENIERE ENERGY INC NTS								
CALL@MW+50BP								
RATE 04.625% MATURES 10/15/28								
ACCRUED INTEREST \$2,519.08								
CUSIP 16411RAK5								
Moody: Baa3 S&P: BBB-								
EAI: \$11,933 Current yield: 4.72%	Nov 18, 24	258,000.000	98.301	253,616.58	97.921	252,636.18	-980.40	ST
PNC FINL SERV GRP INC WT								
EXP B/E								
RATE 03.450% MATURES 04/23/29								
CALLABLE								
ACCRUED INTEREST \$651.67								
CUSIP 693475AW5								
Moody: A3 S&P: A-								
EAI: \$3,450 Current yield: 3.65%	Nov 26, 19	25,000.000	107.211	26,802.78	94.643	23,660.75	-3,142.03	LT
	Mar 27, 20	61,000.000	101.645	62,003.45	94.643	57,732.23	-4,271.22	LT
	Apr 01, 20	14,000.000	101.922	14,269.08	94.643	13,250.02	-1,019.06	LT
Security total		100,000.000		103,075.31		94,643.00	-8,432.31	

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Your assets ▸ **Fixed income** ▸ **Corporate bonds and notes** (continued)

Holding	Trade date	Total face value at maturity (\$)	Purchase price (\$)	Adjusted cost basis (\$)	Price on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
GLOBAL PAYMENTS INC B/E RATE 03.200% MATURES 08/15/29 CALLABLE ACCRUED INTEREST \$3,433.24 CUSIP 37940XAB8 Moody: Baa3 S&P: BBB- EAI: \$9,088 Current yield: 3.49%	Sep 19, 24	284,000.000	94.112	267,278.08	91.648	260,280.32	-6,997.76	ST
WALT DISNEY COMPANY/THE 2.000% 090129 DTD090619 FC030120 CALL@MW+15BP ACCRUED INTEREST \$800.00 CUSIP 254687FL5 Moody: A2 S&P: A EAI: \$2,400 Current yield: 2.25%	Sep 16, 21	120,000.000	102.062	122,474.40	88.951	106,741.20	-15,733.20	LT
AMERICAN HONDA FIN NTS CALL@MW+15BP RATE 04.400% MATURES 09/05/29 INTEREST EARNED FROM 09/05/24 1ST INTEREST PAYMENT 03/05/25 ACCRUED INTEREST \$6,323.29 CUSIP 02665WFQ9 Moody: A3 S&P: A- EAI: \$19,624 Current yield: 4.53%	Sep 20, 24	446,000.000	100.790	449,523.40	97.227	433,632.42	-15,890.98	ST
PAYPAL HOLDINGS INC NTS CALL@MW+20BP RATE 02.850% MATURES 10/01/29 CALLABLE ACCRUED INTEREST \$313.50 CUSIP 70450YAE3 Moody: A3 S&P: A- EAI: \$1,254 Current yield: 3.12%	Apr 09, 24 Jul 09, 24	2,000.000 42,000.000	90.124 90.968	1,802.48 38,206.56	91.415 91.415	1,828.30 38,394.30	25.82 187.74	ST ST
Security total		44,000.000		40,009.04		40,222.60	213.56	

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Your assets › **Fixed income** › **Corporate bonds and notes** (continued)

Holding	Trade date	Total face value at maturity (\$)	Purchase price (\$)	Adjusted cost basis (\$)	Price on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
UNITEDHEALTH GROUP INC CALL@MW+10BP RATE 04.800% MATURES 01/15/30 INTEREST EARNED FROM 07/25/24 1ST INTEREST PAYMENT 01/15/25 CALLABLE ACCRUED INTEREST \$4,950.40 CUSIP 91324PFG2 Moody: A2 S&P: A+ EAI: \$11,424 Current yield: 4.82%								
	Aug 16, 24	238,000.000	101.919	242,567.22	99.598	237,043.24	-5,523.98	ST
STATE STREET CORP B/E RATE 02.400% MATURES 01/24/30 ACCRUED INTEREST \$2,560.00 CUSIP 857477BG7 Moody: Aa3 S&P: A EAI: \$5,760 Current yield: 2.68%								
	Jul 23, 21	240,000.000	105.840	254,016.00	89.558	214,939.20	-39,076.80	LT
AT&T INC NTS B/E CALL@MW+30BP RATE 04.300% MATURES 02/15/30 CALLABLE ACCRUED INTEREST \$162.44 CUSIP 00206RGQ9 Moody: Baa2 S&P: BBB EAI: \$430 Current yield: 4.44%								
	Nov 04, 22	10,000.000	91.381	9,138.10	96.895	9,689.50	551.40	LT
BROADCOM INC NTS B/E CALL@MW+50BP RATE 04.150% MATURES 11/15/30 CALLABLE ACCRUED INTEREST \$466.64 CUSIP 11135FAQ4 Moody: Baa1 S&P: BBB EAI: \$3,652 Current yield: 4.34%								
	Sep 08, 22	88,000.000	91.151	80,212.88	95.653	84,174.64	3,961.76	LT

continued next page



Your assets ▸ **Fixed income** ▸ **Corporate bonds and notes** (continued)

Holding	Trade date	Total face value at maturity (\$)	Purchase price (\$)	Adjusted cost basis (\$)	Price on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
CISCO SYSTEMS INC NTS CALL@MW+10BP RATE 04.950% MATURES 02/26/31 CALLABLE ACCRUED INTEREST \$3,643.75 CUSIP 17275RBSO Moody: A1 S&P: AA- EAI: \$10,494 Current yield: 4.93%								
	Apr 09, 24	212,000.000	100.051	212,108.12	100.324	212,686.88	578.76	ST
MORGAN STANLEY B/E 3.622% 040131 DTD033120 FC100120 CALL@MW+45BP ACCRUED INTEREST \$1,521.24 CUSIP 6174468P7 Moody: A1 S&P: A- EAI: \$6,085 Current yield: 3.90%								
	Jun 18, 24	168,000.000	92.278	155,027.04	92.887	156,050.16	1,023.12	ST
AT&T INC B/E CALL@MW+35BP RATE 02.750% MATURES 06/01/31 CALLABLE ACCRUED INTEREST \$297.92 CUSIP 00206RJY9 Moody: Baa2 S&P: BBB EAI: \$3,575 Current yield: 3.16%								
	Oct 26, 23	130,000.000	79.122	102,858.60	87.000	113,100.00	10,241.40	LT
SOUTHERN CALIF EDISON CO 5BP B/E RATE 05.450% MATURES 06/01/31 CALLABLE ACCRUED INTEREST \$1,117.25 CUSIP 842400JE4 Moody: A2 S&P: A- EAI: \$13,407 Current yield: 5.36%								
	May 23, 24	134,000.000	100.263	134,352.42	101.606	136,152.04	1,799.62	ST
	Jul 02, 24	112,000.000	100.844	112,945.28	101.606	113,798.72	853.44	ST
Security total		246,000.000		247,297.70		249,950.76	2,653.06	

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Your assets › **Fixed income** › **Corporate bonds and notes** (continued)

Holding	Trade date	Total face value at maturity (\$)	Purchase price (\$)	Adjusted cost basis (\$)	Price on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
PHILLIPS 66 CO NTS B/E CALL@MW+15BP RATE 05.250% MATURES 06/15/31 CALLABLE ACCRUED INTEREST \$1,003.31 CUSIP 718547AU6 Moody: A3 S&P: BBB+ EAI: \$22,575 Current yield: 5.23%	Sep 20, 24	430,000.000	103.551	445,269.30	100.305	431,311.50	-13,957.80	ST
MAGALLANES INC NTS B/E RATE 04.279% MATURES 03/15/32 CALLABLE ACCRUED INTEREST \$680.36 CUSIP 55903VBC6 Moody: Baa3 S&P: BBB- EAI: \$2,311 Current yield: 4.85%	Sep 18, 23	54,000.000	86.620	46,774.80	88.149	47,600.46	825.66	LT
GEORGIA POWER CO B/E OBP RATE 04.700% MATURES 05/15/32 CALLABLE ACCRUED INTEREST \$816.76 CUSIP 373334KQ3 Moody: A3 S&P: A EAI: \$6,392 Current yield: 4.83%	Dec 17, 24	136,000.000	98.717	134,255.12	97.331	132,370.16	-1,884.96	ST
BK OF AMER CORP B/E RATE 02.299% MATURES 07/21/32 CALLABLE ACCRUED INTEREST \$183.92 CUSIP 06051GKA6 Moody: A1 S&P: A- EAI: \$414 Current yield: 2.76%	Sep 18, 23	18,000.000	77.784	14,001.12	83.424	15,016.32	1,015.20	LT

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Your assets › Fixed income › Corporate bonds and notes (continued)

Holding	Trade date	Total face value at maturity (\$)	Purchase price (\$)	Adjusted cost basis (\$)	Price on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
ORACLE CORP B/E 5BP RATE 06.250% MATURES 11/09/32 CALLABLE ACCRUED INTEREST \$920.83 CUSIP 68389XCJ2 Moody: Baa2 S&P: BBB EAI: \$6,375 Current yield: 5.89%	Oct 26, 23	102,000.000	99.814	101,810.28	106.039	108,159.78	6,349.50	LT
GOLDMAN SACHS GROUP INC OATCALL@MW+20BP RATE 03.102% MATURES 02/24/33 CALLABLE ACCRUED INTEREST \$372.06 CUSIP 38141GZM9 Moody: A2 S&P: BBB+ EAI: \$1,055 Current yield: 3.60%	Aug 21, 23	34,000.000	81.507	27,712.38	86.206	29,310.04	1,597.66	LT
ENBRIDGE INC NTS B/E CALL@MW+30BP RATE 05.700% MATURES 03/08/33 CALLABLE ACCRUED INTEREST \$1,968.08 CUSIP 29250NBR5 Moody: Baa2 S&P: BBB+ EAI: \$6,270 Current yield: 5.64%	Oct 26, 23	110,000.000	94.234	103,657.40	101.088	111,196.80	7,539.40	LT
MORGAN STANLEY B/E T CALL@MW+30BP RATE 04.889% MATURES 07/20/33 CALLABLE ACCRUED INTEREST \$2,536.30 CUSIP 61747YEU5 Moody: A1 S&P: A- EAI: \$5,671 Current yield: 5.05%	Oct 26, 23	116,000.000	89.177	103,445.32	96.902	112,406.32	8,961.00	LT

continued next page



Your assets › **Fixed income** › **Corporate bonds and notes** (continued)

Holding	Trade date	Total face value at maturity (\$)	Purchase price (\$)	Adjusted cost basis (\$)	Price on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
WELLS FARGO & CO B/E								
CALL@MW+30BP								
RATE 04.897% MATURES 07/25/33								
CALLABLE								
ACCRUED INTEREST \$6,281.20								
CUSIP 95000U3B7								
Moody: A1 S&P: BBB+								
EAI: \$14,495 Current yield: 5.07%	Apr 09, 24	296,000.000	95.718	283,325.28	96.561	285,820.56	2,495.28	ST
CANADIAN IMPERIAL BK								
CALL@MW+25BP								
RATE 06.092% MATURES 10/03/33								
CALLABLE								
ACCRUED INTEREST \$1,995.47								
CUSIP 13607LWW9								
Moody: A2 S&P: A-								
EAI: \$8,163 Current yield: 5.82%	Jun 13, 24	134,000.000	104.921	140,594.14	104.584	140,142.56	-451.58	ST
DUKE ENERGY FLORIDA LLC								
CALL@MW+20BP								
RATE 05.875% MATURES 11/15/33								
CALLABLE								
ACCRUED INTEREST \$1,005.92								
CUSIP 26444HAQ4								
Moody: A1 S&P: A								
EAI: \$7,873 Current yield: 5.64%	Mar 11, 24	134,000.000	105.870	141,865.80	104.122	139,523.48	-2,342.32	ST
BANK OF AMER CORP B/E								
CALL@MW+30BP								
RATE 05.288% MATURES 04/25/34								
CALLABLE								
ACCRUED INTEREST \$2,636.95								
CUSIP 06051GLH0								
Moody: A1 S&P: A-								
EAI: \$14,383 Current yield: 5.32%	Jul 09, 24	272,000.000	99.738	271,287.36	99.325	270,164.00	-1,123.36	ST

continued next page



Your assets › **Fixed income** › **Corporate bonds and notes** (continued)

Holding	Trade date	Total face value at maturity (\$)	Purchase price (\$)	Adjusted cost basis (\$)	Price on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
JPMORGAN CHASE & CO B/E 5.350% 060134 DTD060123 FC120123 CALL@MW+25BP ACCRUED INTEREST \$1,890.31 CUSIP 46647PDR4 Moody: A1 S&P: A EAI: \$22,684 Current yield: 5.35%								
	Sep 20, 24	424,000.000	104.913	444,831.12	100.044	424,186.56	-20,644.56	ST
EVERSOURCE ENERGY B/E CALL@MW+25BP RATE 05.950% MATURES 07/15/34 CALLABLE ACCRUED INTEREST \$11,358.54 CUSIP 30040WAZ1 Moody: Baa2 S&P: BBB EAI: \$24,633 Current yield: 5.81%								
	Sep 20, 24	414,000.000	107.747	446,072.58	102.471	424,229.94	-21,842.64	ST
Total		\$8,809,000.000		\$8,733,310.81		\$8,640,319.10	-\$92,991.71	
Total accrued interest: \$96,438.62								
Total estimated annual income: \$361,258								

Your total assets

		Value on Dec 31 (\$)	Percentage of your account	Cost basis (\$)	Estimated annual income (\$)	Unrealized gain or loss (\$)
Fixed income	Corporate bonds and notes	8,640,319.10		8,733,310.81	361,258.00	-92,991.71
	Total accrued interest	96,438.62				
	Total fixed income	8,736,757.72	100.00%	8,733,310.81	361,258.00	-92,991.71
Total		\$8,736,757.72	100.00%	\$8,733,310.81	\$361,258.00	-\$92,991.71

Account activity this month

	Date	Activity	Description	Amount (\$)
Dividend and interest income				
<i>Dividends</i>	Dec 2	Dividend	LIQUID ASSETS GOVT FUND AS OF 11/29/24	351.51
	Total dividends			\$351.51



Account activity this month (continued)

	Date	Activity	Description	Amount (\$)
Dividend and interest income (continued)				
<i>Interest</i>	Dec 2	Interest	JPMORGAN CHASE & CO B/E 5.350% 060134 DTD060123FC120123 CALL@MW+25BP PAID ON 424000AS OF 12/01/24 CUSIP: 46647PDR4	11,342.00
	Dec 2	Interest	AT&T INC B/E 02.750% 060131 DTD052820FC120120 CALL@MW+35BP PAID ON 130000AS OF 12/01/24 CUSIP: 00206RJY9	1,787.50
	Dec 2	Interest	SOUTHERN CALIF EDISON CO 05.450% 060131 DTD050924 CALL@MW+15BP B/E PAID ON 246000AS OF 12/01/24 CUSIP: 842400JE4	7,522.82
	Dec 2	Interest	KINDER MORGAN INC/DELAWA 04.300% 060125 DTD112614FC060115 CALL@MW+30BP PAID ON 146000AS OF 12/01/24 CUSIP: 49456BAF8	3,139.00
	Dec 5	Interest	AMAZON.COM INC B/E 03.800% 120524 DTD120514FC060515 CALL@MW+25BP PAID ON 138000 CUSIP: 023135AN6	2,622.00
	Dec 16	Interest	BAKER HUGHES LLC/CO-OBL 03.337% 121527 DTD121117FC061518 CALL@MW+15BP PAID ON 73000AS OF 12/15/24 CUSIP: 05723KAE0	1,218.01
	Dec 16	Interest	PACIFIC GAS & ELEC NTS 03.000% 061528 DTD060321FC121521 CALL@MW+30BP PAID ON 142000AS OF 12/15/24 CUSIP: 694308JW8	2,130.00
	Dec 16	Interest	PHILLIPS 66 CO NTS B/E 05.250% 061531 DTD022824FC061524 CALL@MW+15BP PAID ON 430000AS OF 12/15/24 CUSIP: 718547AU6	11,287.50
			Total accrued interest paid	-\$586.21
			Total interest	\$40,462.62
			Total dividend and interest income	\$40,814.13
	Date	Activity	Description	Amount (\$)
Other funds debited	Dec 23	Transfer Out Current Year	RETIREMENT PLAN TRANSFER	-40,000.00
	Dec 31	Transfer Out Current Year	RETIREMENT PLAN TRANSFER	-4,281.23
			Total other funds debited	-\$44,281.23



Account name: LIFESPIRE RET PLN DTD 1/1/99
Friendly account name: Core Ladder
Account type: Defined Benefit Plan
Account number: D5 41555 GR

Your Financial Advisor:
GOTTLIEB ROSE WEALTH MANAGEMENT

Account activity this month (continued)

Investment transactions

For more information about the price/value shown for restricted securities, see *Important information about your statement* at the end of this document.

Date	Activity	Description	Quantity	Value (\$)	Price (\$)	Proceeds from investment transactions (\$)	Funds withdrawn for investments bought (\$)	Accrued interest (\$)
Dec 5	Call Redemption	AMAZON.COM INC B/E 03.800% 120524 DTD120514 FC060515 CALL@MW+25BP CUSIP: 023135AN6	-138,000.000			138,000.00		
Dec 18	Bought	BAKER HUGHES LLC/CO-OBL 03.337% 121527 DTD121117 FC061518 CALL@MW+15BP YTM = 4.602 UNSOLICITED CUSIP: 05723KAE0	1,000.000		96.5020000		-965.02	-0.28
Dec 18	Bought	GEORGIA POWER CO B/E 04.700% 051532 DTD050422 CALL@MW+30BP YTM = 4.908 UNSOLICITED CUSIP: 373334KQ3	136,000.000		98.7170000		-134,255.12	-585.93
Total						\$138,000.00	-\$135,220.14	-\$586.21

Date	Activity	Description	Amount (\$)
Nov 29	Balance forward		\$45,687.24
Dec 2	Bought	LIQUID ASSETS GOVT FUND AS OF 11/29/24	351.51
Dec 2	Sold	LIQUID ASSETS GOVT FUND	-45,000.00
Dec 3	Bought	LIQUID ASSETS GOVT FUND	23,791.32
Dec 6	Bought	LIQUID ASSETS GOVT FUND	140,622.00
Dec 17	Bought	LIQUID ASSETS GOVT FUND	14,635.51
Dec 18	Sold	LIQUID ASSETS GOVT FUND	-135,806.35
Dec 24	Sold	LIQUID ASSETS GOVT FUND	-40,000.00
Dec 31	Closing LIQUID ASSETS GOVT FUND		\$4,281.23



Realized gains and losses

The estimated realized gains and losses shown below are not intended for tax purposes. Please note that gain or loss recognized on the sale or redemption of certain Structured Products, like Contingent Debt Securities, may be ordinary, and not capital, gain or loss. Please check with your tax advisor. To calculate gains or losses, we liquidate the oldest security lot first. This is known as the first-in, first-out or FIFO accounting method. We use this method unless you specified which tax lot to close when you placed your order. This is known as a versus purchases or VSP order.

See Important information about your statement at the end of this document for more information. We may not adjust gains and losses for all capital changes. We automatically adjust cost basis for tax-exempt and AMT coupon municipal securities for estimated amortization of bond premiums and for accreted OID securities issued at a discount. If you requested that UBS adjust cost basis for the bond premium amortization on taxable debt securities then cost basis reflected for these securities has been adjusted. Estimates in the Unclassified section can not be classified as short term or long term because information is missing, or the product is one in which the gain/loss calculation is not provided.

Long-term capital gains and losses

Security description	Method	Quantity or face value	Purchase date	Sale date	Sale amount (\$)	Cost basis (\$)	Wash sale cost basis adjustment(\$)	Loss (\$)	Gain (\$)
AMAZON.COM INC B/E 03.800% 120524 DTD120514 FC060515 CALL@MW+25BP	FIFO	138,000.000	Nov 01, 23	Dec 05, 24	138,000.00	135,838.92			2,161.08



Your notes



UBS Financial Services Inc.
Private Wealth Management
299 Park Avenue
8th Floor
New York NY 10171-0002

ENP7010229963 1224 X12 D5 0

Retirement Account

ACCESS

December 2024

Account name: LIFESPIRE RET PLN DTD 1/1/99
DEFINED BENEFIT

Friendly account name: Aristotle LgCap

Account type: Defined Benefit Plan

Account number: D5 41654 GR

Your Financial Advisor:

GOTTLIEB ROSE WEALTH MANAGEMENT
Branch: 212-821-7000/800-308-3140

Visit our website:

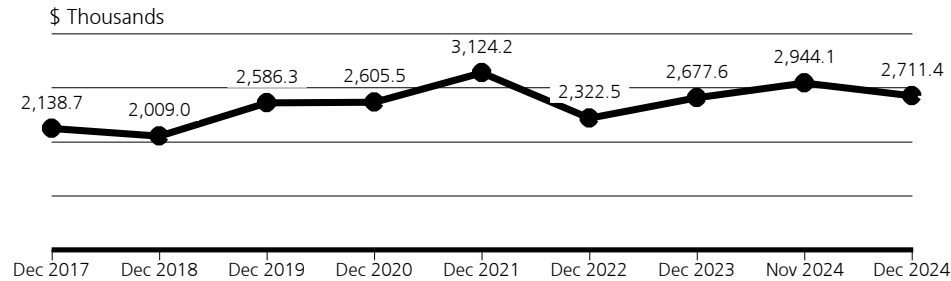
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LIFESPIRE RET PLN DTD 1/1/99
DEFINED BENEFIT
ONE WHITEHALL STREET
9TH FLOOR
NEW YORK NY 10004-2109

Value of your account

	on November 29 (\$)	on December 31 (\$)
Your assets	2,944,055.74	2,711,434.12
Your liabilities	0.00	0.00
Value of your account	\$2,944,055.74	\$2,711,434.12

Tracking the value of your account



Sources of your account growth during 2024

Value of your account at year end 2023	\$2,677,641.52
Net deposits and withdrawals	-\$178,613.54
Your investment return:	
Dividend and interest income	\$53,484.68
Change in market value	\$158,921.46
Value of your account on Dec 31, 2024	\$2,711,434.12



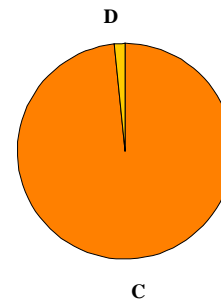
Your account balance sheet

Summary of your assets

	Value on December 31 (\$)	Percentage of your account
A Cash and money balances	0.00	0.00%
B Cash alternatives	0.00	0.00%
C Equities	2,666,359.13	98.34%
D Fixed income	45,074.99	1.66%
E Non-traditional	0.00	0.00%
F Commodities	0.00	0.00%
G Other	0.00	0.00%
Total assets	\$2,711,434.12	100.00%

Value of your account **\$2,711,434.12**

Your current asset allocation



Eye on the markets

Index	Percentage change	
	December 2024	Year to date
S&P 500	-2.38%	25.02%
Russell 3000	-3.06%	23.81%
MSCI - Europe, Australia & Far East	-2.25%	4.35%
Barclays Capital U.S. Aggregate Bond Index	-1.64%	1.25%

Interest rates on December 31, 2024

3-month Treasury bills: 4.17%
 One-month SOFR: 4.53%



Change in the value of your account

	December 2024 (\$)	Year to date (\$)
Opening account value	\$2,944,055.74	\$2,677,641.52
Withdrawals and fees, including investments transferred out	-22,039.49	-178,613.54
Dividend and interest income	5,989.62	53,484.68
Change in market value	-216,571.75	158,921.46
Closing account value	\$2,711,434.12	\$2,711,434.12

Summary of gains and losses

Values reported below exclude products for which gains and losses are not classified.

	Realized gains and losses		Unrealized gains and losses (\$)
	December 2024 (\$)	Year to date (\$)	
Short term	-27.99	3,698.33	-14,114.63
Long term	3,958.01	30,429.40	413,666.95
Total	\$3,930.02	\$34,127.73	\$399,552.32

Dividend and interest income earned

For purposes of this statement, taxability of interest and dividend income has been determined from a US tax reporting perspective. Based upon the residence of the account holder, account type, or product type, some interest and/or dividend payments may not be subject to United States (US) and/or Puerto Rico (PR) income taxes. The client monthly statement is not intended to be used and cannot be relied upon for tax purposes. Clients should refer to the applicable tax reporting forms they receive from UBS annually, such as the Forms 1099 and the Forms 480, for tax reporting information. It is the practice of UBS to file the applicable tax reporting forms with the US Internal Revenue Service and PR Treasury Department, and in such forms accurately classify dividends and/or interest as tax exempt or taxable income. Please consult your individual tax preparer.

	December 2024 (\$)	Year to date (\$)
Dividends	5,989.62	53,003.87
Total current year	\$5,989.62	\$53,003.87
Prior year adjustment	0.00	480.81
Total dividend & interest	\$5,989.62	\$53,484.68



Cash activity summary

See *Account activity this month* for details. Balances in your Sweep Options are included in the opening and closing balances value. FDIC insurance applies to deposits at UBS Bank USA and all banks participating in the UBS FDIC-Insured Deposit Program and the UBS Insured Sweep Program. It does not apply to deposits at UBS AG, Stamford Branch. SIPC protection applies to money market sweep fund holdings but not bank deposits. See *Important information about your statement* on the last two pages of this document for details.

	December 2024 (\$)	Year to date (\$)
Opening balances	\$27,600.03	\$110,107.70
<i>Additions</i>		
Dividend and interest income	5,989.62	53,484.68
Proceeds from investment transactions	0.00	491,628.68
Total additions	\$5,989.62	\$545,113.36
<i>Subtractions</i>		
Professional management fees and related services	0.00	-20,770.42
Other fees	-88.38	-321.64
Other funds debited	-21,951.11	-157,521.48
Funds withdrawn for investments bought	-11,550.16	-476,607.52
Total subtractions	-\$33,589.65	-\$655,221.06
Net cash flow	-\$27,600.03	-\$110,107.70
Closing balances	\$0.00	\$0.00

Withholdings and tax summary

	December 2024 (\$)	Year to date (\$)
Foreign taxes paid	-151.19	-1,729.04

Your investment objectives:

You have identified the following investment objectives for this account. Contact your Financial Advisor if you have any questions, if your financial situation, individual needs, risk tolerance or investment objectives for your advisory account(s) have changed, or if you would like to impose or change investment restrictions on your discretionary advisory accounts. You can find a full description of the alternative investment objectives in *Important information about your statement* at the end of this document.

Your return objective:

Capital appreciation

Your risk profile:

Primary - Moderate

Investment eligibility consideration - None selected

Your account instructions

- Your ACCESS account is managed by ARISTOTLE CAPITAL MGMT.
- Your account cost basis default closing method is FIFO, First In, First Out.
- Statement copies are sent to 2 interested parties.
 - MR THOMAS LYDON FBO
LIFESPIRE RET PLN DTD 1/1/99
 - BARRY MARKS

Retirement services information

Summary of your distributions

Distribution type	Current period (\$)	Tax year 2024 (\$)	Tax year 2023 (\$)
Transfers	0.00	155,792.44	92,326.94



Your assets

Some prices, income and current values shown may be approximate. As a result, gains and losses may not be accurately reflected. See *Important information about your statement* at the end of this document for more information.

Cash

Cash and money balances

Holding	Opening balance on Dec 1 (\$)	Closing balance on Dec 31 (\$)	Price per share on Dec 31 (\$)	Average rate	Dividend/Interest period	Days in period
Cash	0.00	-21,799.92				
* LIQUID ASSETS GOVT FUND	27,600.03	21,799.92	1.00	4.64%	Nov 1 to Nov 30	30
Total	\$27,600.03	\$0.00				

Equities

Common stock

Holding	Trade date	Number of shares	Purchase price/Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
ADOBE INC. (DELAWARE)								
Symbol: ADBE Exchange: OTC	Jul 10, 20	72.000	462.020	33,265.44	444.680	32,016.96	-1,248.48	LT
	May 16, 22	71.000	400.985	28,469.94	444.680	31,572.28	3,102.34	LT
	Jan 8, 24	18.000	574.117	10,334.12	444.680	8,004.24	-2,329.88	ST
Security total		161.000	447.637	72,069.50		71,593.48	-476.02	
ALCON INC CHF								
Symbol: ALC Exchange: NYSE								
EAI: \$176 Current yield: 0.31%								
CHF Exchange rate: 0.90625	Mar 24, 22	350.000	75.811	26,534.06	84.890	29,711.50	3,177.44	LT
	May 16, 22	297.000	71.056	21,103.84	84.890	25,212.33	4,108.49	LT
	Oct 31, 24	19.000	91.925	1,746.58	84.890	1,612.91	-133.67	ST
Security total		666.000	74.151	49,384.48		56,536.74	7,152.26	
AMERICAN WATER WORKS CO INC NEW								
Symbol: AWK Exchange: NYSE								
EAI: \$1,304 Current yield: 2.46%	Jun 3, 24	390.000	130.770	51,000.30	124.490	48,551.10	-2,449.20	ST
	Oct 31, 24	36.000	137.310	4,943.16	124.490	4,481.64	-461.52	ST

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Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
Security total		426.000	131.323	55,943.46		53,032.74	-2,910.72	
AMERICAN INTL GROUP INC COM NEW								
Symbol: AIG Exchange: NYSE								
EAI: \$1,285 Current yield: 2.20%								
	Jun 28, 24	782.000	74.076	57,927.59	72.800	56,929.60	-997.99	ST
	Jun 28, 24	21.000	74.076	1,555.60	72.800	1,528.80	-26.80	ST
Security total		803.000	74.076	59,483.19		58,458.40	-1,024.79	
AMERIPRISE FINANCIAL INC								
Symbol: AMP Exchange: NYSE								
EAI: \$1,137 Current yield: 1.11%								
	Mar 24, 22	79.000	309.382	24,441.18	532.430	42,061.97	17,620.79	LT
	May 16, 22	113.000	261.353	29,532.98	532.430	60,164.59	30,631.61	LT
Security total		192.000	281.115	53,974.16		102,226.56	48,252.40	
AMGEN INC								
Symbol: AMGN Exchange: OTC								
EAI: \$2,180 Current yield: 3.65%								
	Mar 24, 22	107.000	237.263	25,387.16	260.640	27,888.48	2,501.32	LT
	May 16, 22	101.000	244.210	24,665.21	260.640	26,324.64	1,659.43	LT
	Mar 22, 24	2.000	276.630	553.26	260.640	521.28	-31.98	ST
	Oct 31, 24	19.000	320.058	6,081.12	260.640	4,952.16	-1,128.96	ST
Security total		229.000	247.540	56,686.75		59,686.56	2,999.81	
ANSYS INC								
Symbol: ANSS Exchange: OTC								
	Mar 24, 22	42.000	308.150	12,942.30	337.330	14,167.86	1,225.56	LT
	Mar 24, 22	14.000	308.150	4,314.10	337.330	4,722.62	408.52	LT
	May 16, 22	125.000	247.690	30,961.25	337.330	42,166.25	11,205.00	LT
	May 17, 23	32.000	300.242	9,607.75	337.330	10,794.56	1,186.81	LT
	Mar 21, 24	6.000	349.563	2,097.38	337.330	2,023.98	-73.40	ST
	May 14, 24	6.000	326.380	1,958.28	337.330	2,023.98	65.70	ST
Security total		225.000	275.027	61,881.06		75,899.25	14,018.19	
ATMOS ENERGY CORP								
Symbol: ATO Exchange: NYSE								
EAI: \$1,712 Current yield: 2.50%								
	Mar 24, 22	253.000	114.980	29,089.94	139.270	35,235.31	6,145.37	LT
	May 16, 22	239.000	113.066	27,022.97	139.270	33,285.53	6,262.56	LT
Security total		492.000	114.051	56,112.91		68,520.84	12,407.93	

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Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
BLACKSTONE INC CL A								
Symbol: BX Exchange: NYSE								
EAI: \$588 Current yield: 0.87%	Mar 24, 22	104.000	125.620	13,064.48	172.420	17,931.68	4,867.20	LT
	May 16, 22	275.000	104.970	28,866.75	172.420	47,415.50	18,548.75	LT
	May 14, 24	11.000	125.376	1,379.14	172.420	1,896.62	517.48	ST
Security total		390.000	111.052	43,310.37		67,243.80	23,933.43	
CAPITAL ONE FINCL CORP								
Symbol: COF Exchange: NYSE								
EAI: \$1,183 Current yield: 1.35%	Mar 24, 22	207.000	135.347	28,016.83	178.320	36,912.24	8,895.41	LT
	May 16, 22	286.000	114.311	32,693.15	178.320	50,999.52	18,306.37	LT
Security total		493.000	123.144	60,709.98		87,911.76	27,201.78	
COCA COLA CO COM								
Symbol: KO Exchange: NYSE								
EAI: \$1,758 Current yield: 3.12%	Mar 24, 22	527.000	60.737	32,008.66	62.260	32,811.02	802.36	LT
	May 16, 22	340.000	66.075	22,465.50	62.260	21,168.40	-1,297.10	LT
	Nov 22, 22	39.000	62.326	2,430.75	62.260	2,428.14	-2.61	LT
Security total		906.000	62.809	56,904.91		56,407.56	-497.35	
COMMERCE BANCSHARES INC								
Symbol: CBSH Exchange: OTC								
EAI: \$518 Current yield: 1.65%	Mar 24, 22	262.056	61.859	16,210.65	62.310	16,328.73	118.08	LT
	May 16, 22	241.944	57.694	13,958.73	62.310	15,075.51	1,116.78	LT
Security total		504.000	59.860	30,169.38		31,404.24	1,234.86	
CONSTELLATION BRANDS INC CL A								
Symbol: STZ Exchange: NYSE								
EAI: \$776 Current yield: 1.83%	Mar 24, 22	98.000	226.043	22,152.29	221.000	21,658.00	-494.29	LT
	May 16, 22	77.000	249.435	19,206.50	221.000	17,017.00	-2,189.50	LT
	May 14, 24	17.000	253.670	4,312.39	221.000	3,757.00	-555.39	ST
Security total		192.000	237.871	45,671.18		42,432.00	-3,239.18	
CORTEVA INC								
Symbol: CTVA Exchange: NYSE								
EAI: \$964 Current yield: 1.19%	Mar 24, 22	660.000	58.020	38,293.20	56.960	37,593.60	-699.60	LT
	May 16, 22	625.000	56.600	35,375.00	56.960	35,600.00	225.00	LT
	Jan 8, 24	133.000	46.890	6,236.37	56.960	7,575.68	1,339.31	ST

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Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
Security total		1,418.000	56.350	79,904.57		80,769.28	864.71	
COTERRA ENERGY INC								
Symbol: CTRA Exchange: NYSE								
EAI: \$1,860 Current yield: 3.29%								
	Mar 24, 22	816.000	26.809	21,876.31	25.540	20,840.64	-1,035.67	LT
	Mar 24, 22	189.000	26.809	5,066.94	25.540	4,827.06	-239.88	LT
	May 16, 22	687.000	30.675	21,073.73	25.540	17,545.98	-3,527.75	LT
	Nov 22, 22	195.000	27.398	5,342.75	25.540	4,980.30	-362.45	LT
	Jan 8, 24	253.000	25.159	6,365.43	25.540	6,461.62	96.19	ST
	Oct 31, 24	74.000	24.017	1,777.27	25.540	1,889.96	112.69	ST
Security total		2,214.000	27.779	61,502.43		56,545.56	-4,956.87	
CULLEN FROST BANKERS INC								
Symbol: CFR Exchange: NYSE								
EAI: \$1,353 Current yield: 2.83%								
	Mar 24, 22	141.000	142.080	20,033.28	134.250	18,929.25	-1,104.03	LT
	Mar 24, 22	14.000	142.080	1,989.12	134.250	1,879.50	-109.62	LT
	May 16, 22	201.000	122.215	24,565.32	134.250	26,984.25	2,418.93	LT
Security total		356.000	130.864	46,587.72		47,793.00	1,205.28	
DANAHER CORP								
Symbol: DHR Exchange: NYSE								
EAI: \$274 Current yield: 0.47%								
	Mar 24, 22	78.000	250.787	19,561.40	229.550	17,904.90	-1,656.50	LT
	May 16, 22	139.000	217.381	30,215.97	229.550	31,907.45	1,691.48	LT
	Jan 8, 24	35.000	232.190	8,126.65	229.550	8,034.25	-92.40	ST
	Apr 1, 24	2.000	247.030	494.06	229.550	459.10	-34.96	ST
Security total		254.000	229.914	58,398.08		58,305.70	-92.38	
ECOLAB INC								
Symbol: ECL Exchange: NYSE								
EAI: \$731 Current yield: 1.11%								
	Mar 24, 22	144.000	176.595	25,429.68	234.320	33,742.08	8,312.40	LT
	Mar 24, 22	6.000	176.595	1,059.57	234.320	1,405.92	346.35	LT
	May 16, 22	131.000	159.661	20,915.71	234.320	30,695.92	9,780.21	LT
Security total		281.000	168.701	47,404.96		65,843.92	18,438.96	
EQUITY LIFESTYLE PROPERTIES INC REIT								
Symbol: ELS Exchange: NYSE								
EAI: \$1,293 Current yield: 2.87%								
	Mar 24, 22	247.000	72.839	17,991.41	66.600	16,450.20	-1,541.21	LT

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Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
	May 16, 22	146.000	71.868	10,492.83	66.600	9,723.60	-769.23	LT
	Oct 20, 22	63.000	57.947	3,650.71	66.600	4,195.80	545.09	LT
	Oct 25, 22	63.000	60.546	3,814.44	66.600	4,195.80	381.36	LT
	Nov 8, 22	62.000	62.930	3,901.72	66.600	4,129.20	227.48	LT
	Jul 31, 23	95.000	71.655	6,807.26	66.600	6,327.00	-480.26	LT
	May 14, 24	1.000	62.350	62.35	66.600	66.60	4.25	ST
Security total		677.000	69.011	46,720.72		45,088.20	-1,632.52	
GENL DYNAMICS CORP								
Symbol: GD Exchange: NYSE								
EAI: \$1,125 Current yield: 2.16%	Mar 24, 22	111.000	240.179	26,659.88	263.490	29,247.39	2,587.51	LT
	May 16, 22	87.000	227.220	19,768.14	263.490	22,923.63	3,155.49	LT
Security total		198.000	234.485	46,428.02		52,171.02	5,743.00	
HONEYWELL INTL INC								
Symbol: HON Exchange: OTC								
EAI: \$1,229 Current yield: 2.00%	Mar 24, 22	154.000	193.369	29,778.88	225.890	34,787.06	5,008.18	LT
	May 16, 22	101.000	194.095	19,603.60	225.890	22,814.89	3,211.29	LT
	Mar 22, 24	17.000	200.796	3,413.54	225.890	3,840.13	426.59	ST
Security total		272.000	194.103	52,796.02		61,442.08	8,646.06	
LENNAR CORP CL A								
Symbol: LEN Exchange: NYSE								
EAI: \$1,120 Current yield: 1.47%	Mar 24, 22	298.000	83.975	25,024.64	136.370	40,638.26	15,613.62	LT
	May 16, 22	262.000	75.226	19,709.37	136.370	35,728.94	16,019.57	LT
Security total		560.000	79.882	44,734.01		76,367.20	31,633.19	
LOWES COMPANIES INC								
Symbol: LOW Exchange: NYSE								
EAI: \$1,072 Current yield: 1.86%	Sep 27, 23	213.000	207.645	44,228.49	246.800	52,568.40	8,339.91	LT
	Jan 8, 24	19.000	215.563	4,095.70	246.800	4,689.20	593.50	ST
	May 14, 24	1.000	230.780	230.78	246.800	246.80	16.02	ST
Security total		233.000	208.390	48,554.97		57,504.40	8,949.43	
MARTIN MARIETTA MATERIALS INC								
Symbol: MLM Exchange: NYSE								
EAI: \$439 Current yield: 0.61%	Mar 24, 22	55.000	379.090	20,849.95	516.500	28,407.50	7,557.55	LT

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Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
	May 16, 22	84.000	324.080	27,222.72	516.500	43,386.00	16,163.28	LT
Security total		139.000	345.847	48,072.67		71,793.50	23,720.83	
MEDTRONIC PLC								
Symbol: MDT Exchange: NYSE								
EAI: \$1,364 Current yield: 3.51%								
	Mar 24, 22	241.000	105.968	25,538.46	79.880	19,251.08	-6,287.38	LT
	May 16, 22	203.000	103.830	21,077.49	79.880	16,215.64	-4,861.85	LT
	Nov 22, 22	43.000	77.900	3,349.70	79.880	3,434.84	85.14	LT
Security total		487.000	102.599	49,965.65		38,901.56	-11,064.09	
MERCK & CO INC COM								
Symbol: MRK Exchange: NYSE								
EAI: \$1,730 Current yield: 3.26%								
	Nov 3, 22	118.000	98.777	11,655.71	99.480	11,738.64	82.93	LT
	Nov 4, 22	103.000	98.694	10,165.54	99.480	10,246.44	80.90	LT
	Nov 7, 22	150.000	99.858	14,978.72	99.480	14,922.00	-56.72	LT
	Nov 8, 22	160.000	101.585	16,253.65	99.480	15,916.80	-336.85	LT
	May 14, 24	3.000	128.830	386.49	99.480	298.44	-88.05	ST
Security total		534.000	100.075	53,440.11		53,122.32	-317.79	
MICHELIN COMPAGNIE GENERALE								
ADR								
Symbol: MGDDY Exchange: OTC								
EAI: \$1,647 Current yield: 3.44%								
	Mar 24, 22	1,340.200	16.575	22,214.08	16.390	21,965.88	-248.20	LT
	Mar 24, 22	124.000	16.575	2,055.33	16.390	2,032.36	-22.97	LT
	May 16, 22	1,228.800	15.371	18,888.17	16.390	20,140.03	1,251.86	LT
	Oct 31, 24	229.000	16.760	3,838.05	16.390	3,753.31	-84.74	ST
Security total		2,922.000	16.083	46,995.63		47,891.58	895.95	
MICROCHIP TECHNOLOGY INC								
Symbol: MCHP Exchange: OTC								
EAI: \$1,602 Current yield: 3.17%								
	Mar 24, 22	415.000	76.488	31,742.89	57.350	23,800.25	-7,942.64	LT
	Mar 24, 22	34.000	76.488	2,600.62	57.350	1,949.90	-650.72	LT
	May 16, 22	365.000	66.026	24,099.64	57.350	20,932.75	-3,166.89	LT
	Oct 31, 24	66.000	73.908	4,877.95	57.350	3,785.10	-1,092.85	ST
Security total		880.000	71.956	63,321.10		50,468.00	-12,853.10	

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Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
MICROSOFT CORP								
Symbol: MSFT Exchange: OTC								
EAI: \$790 Current yield: 0.79%								
	Jul 10, 20	48.000	213.151	10,231.27	421.500	20,232.00	10,000.73	LT
	Jul 10, 20	16.000	213.151	3,410.42	421.500	6,744.00	3,333.58	LT
	May 16, 22	174.000	262.058	45,598.20	421.500	73,341.00	27,742.80	LT
Security total		238.000	248.907	59,239.89		100,317.00	41,077.11	
MITSUBISHI UFJ FINANCIAL GROUP INC SPON ADR								
Symbol: MUFG Exchange: NYSE								
EAI: \$1,049 Current yield: 2.01%								
	Mar 24, 22	1,014.000	6.608	6,701.02	11.720	11,884.08	5,183.06	LT
	Mar 24, 22	186.000	6.608	1,229.18	11.720	2,179.92	950.74	LT
	May 16, 22	2,284.000	5.770	13,178.68	11.720	26,768.48	13,589.80	LT
	Nov 22, 22	470.000	5.185	2,436.95	11.720	5,508.40	3,071.45	LT
	Jan 8, 24	489.000	8.850	4,327.65	11.720	5,731.08	1,403.43	ST
Security total		4,443.000	6.274	27,873.48		52,071.96	24,198.48	
OSHKOSH CORP								
Symbol: OSK Exchange: NYSE								
EAI: \$701 Current yield: 1.94%								
	Mar 24, 22	164.000	108.052	17,720.68	95.070	15,591.48	-2,129.20	LT
	May 16, 22	194.000	87.460	16,967.24	95.070	18,443.58	1,476.34	LT
	Jan 8, 24	6.000	105.450	632.70	95.070	570.42	-62.28	ST
	May 14, 24	17.000	121.270	2,061.59	95.070	1,616.19	-445.40	ST
Security total		381.000	98.116	37,382.21		36,221.67	-1,160.54	
PARKER HANNIFIN CORP								
Symbol: PH Exchange: NYSE								
EAI: \$1,239 Current yield: 1.03%								
	Mar 24, 22	92.000	287.862	26,483.38	636.030	58,514.76	32,031.38	LT
	May 16, 22	98.000	265.937	26,061.84	636.030	62,330.94	36,269.10	LT
Security total		190.000	276.554	52,545.22		120,845.70	68,300.48	
PNC FINANCIAL SERVICES GROUP								
Symbol: PNC Exchange: NYSE								
EAI: \$1,958 Current yield: 3.32%								
	Mar 24, 22	142.000	194.080	27,559.40	192.850	27,384.70	-174.70	LT
	May 16, 22	164.000	155.045	25,427.38	192.850	31,627.40	6,200.02	LT
Security total		306.000	173.159	52,986.78		59,012.10	6,025.32	

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Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
PROCTER & GAMBLE CO								
Symbol: PG Exchange: NYSE								
EAI: \$1,393 Current yield: 2.40%	Mar 24, 22	206.000	150.799	31,064.63	167.650	34,535.90	3,471.27	LT
	May 16, 22	140.000	155.096	21,713.55	167.650	23,471.00	1,757.45	LT
Security total		346.000	152.538	52,778.18		58,006.90	5,228.72	
QUALCOMM INC								
Symbol: QCOM Exchange: OTC								
EAI: \$1,482 Current yield: 2.21%	Mar 24, 22	197.000	157.672	31,061.50	153.620	30,263.14	-798.36	LT
	May 16, 22	187.000	134.175	25,090.73	153.620	28,726.94	3,636.21	LT
	Nov 22, 22	20.000	122.370	2,447.40	153.620	3,072.40	625.00	LT
	Oct 31, 24	32.000	163.863	5,243.64	153.620	4,915.84	-327.80	ST
Security total		436.000	146.430	63,843.27		66,978.32	3,135.05	
RPM INTL INC (DELA)								
Symbol: RPM Exchange: NYSE								
EAI: \$1,059 Current yield: 1.66%	Mar 24, 22	327.000	79.953	26,144.76	123.060	40,240.62	14,095.86	LT
	May 16, 22	192.000	84.170	16,160.64	123.060	23,627.52	7,466.88	LT
Security total		519.000	81.513	42,305.40		63,868.14	21,562.74	
SONY GROUP CORP SPONSORED ADR								
Symbol: SONY Exchange: NYSE								
EAI: \$188 Current yield: 0.27%	Mar 24, 22	1,376.000	21.379	29,417.67	21.160	29,116.16	-301.51	LT
	Mar 24, 22	205.000	21.379	4,382.72	21.160	4,337.80	-44.92	LT
	May 16, 22	1,360.000	17.292	23,517.75	21.160	28,777.60	5,259.85	LT
	May 14, 24	375.000	16.287	6,107.66	21.160	7,935.00	1,827.34	ST
Security total		3,316.000	19.127	63,425.80		70,166.56	6,740.76	
TELEDYNE TECHNOLOGIES INC								
Symbol: TDY Exchange: NYSE								
	Dec 21, 23	107.000	425.216	45,498.19	464.130	49,661.91	4,163.72	LT
	Mar 22, 24	9.000	424.210	3,817.89	464.130	4,177.17	359.28	ST
	May 14, 24	6.000	394.455	2,366.73	464.130	2,784.78	418.05	ST
Security total		122.000	423.630	51,682.81		56,623.86	4,941.05	
TOTALENERGIES SE SPON ADR								
Symbol: TTE Exchange: NYSE								
EAI: \$2,412 Current yield: 5.12%	Jan 24, 24	824.000	64.398	53,064.14	54.500	44,908.00	-8,156.14	ST
	Feb 16, 24	41.000	64.808	2,657.15	54.500	2,234.50	-422.65	ST

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ACCESS
December 2024

Account name: LIFESPIRE RET PLN DTD 1/1/99
Friendly account name: Aristotle LgCap
Account type: Defined Benefit Plan
Account number: D5 41654 GR

Your Financial Advisor:
GOTTLIEB ROSE WEALTH MANAGEMENT

Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
Security total		865.000	64.418	55,721.29		47,142.50	-8,578.79	
US BANCORP DEL (NEW)								
Symbol: USB Exchange: NYSE								
EAI: \$2,836 Current yield: 4.18%								
	Oct 20, 23	555.000	31.114	17,268.44	47.830	26,545.65	9,277.21	LT
	Oct 23, 23	706.000	31.390	22,161.55	47.830	33,767.98	11,606.43	LT
	Jan 8, 24	157.000	43.608	6,846.47	47.830	7,509.31	662.84	ST
Security total		1,418.000	32.635	46,276.46		67,822.94	21,546.48	
VERIZON COMMUNICATIONS INC								
Symbol: VZ Exchange: NYSE								
EAI: \$3,829 Current yield: 6.78%								
	Sep 9, 24	1,413.000	42.285	59,749.13	39.990	56,505.87	-3,243.26	ST
XCEL ENERGY INC								
Symbol: XEL Exchange: OTC								
EAI: \$1,824 Current yield: 3.24%								
	Mar 24, 22	425.000	69.749	29,643.63	67.520	28,696.00	-947.63	LT
	May 16, 22	307.000	75.006	23,026.90	67.520	20,728.64	-2,298.26	LT
	Nov 22, 22	55.000	68.895	3,789.23	67.520	3,713.60	-75.63	LT
	Mar 22, 24	46.000	52.223	2,402.30	67.520	3,105.92	703.62	ST
Security total		833.000	70.663	58,862.06		56,244.16	-2,617.90	
XYLEM INC								
Symbol: XYL Exchange: NYSE								
EAI: \$734 Current yield: 1.24%								
	Mar 24, 22	219.000	86.540	18,952.26	116.020	25,408.38	6,456.12	LT
	May 16, 22	239.000	82.008	19,599.94	116.020	27,728.78	8,128.84	LT
	Oct 31, 24	52.000	122.235	6,356.26	116.020	6,033.04	-323.22	ST
Security total		510.000	88.056	44,908.46		59,170.20	14,261.74	
Total				\$2,266,708.43		\$2,666,359.13	\$399,650.70	
Total estimated annual income: \$51,914								



Account name: LIFESPIRE RET PLN DTD 1/1/99
Friendly account name: Aristotle LgCap
Account type: Defined Benefit Plan
Account number: D5 41654 GR

Your Financial Advisor:
GOTTLIEB ROSE WEALTH MANAGEMENT

Your assets (continued)

Fixed income

Closed end funds & Exchange traded products

Total reinvested is the total of all reinvested dividends. It does not include any cash dividends. It is not a tax lot for the purposes of determining holding periods or cost basis. The shares you receive each time you reinvest dividends become a separate tax lot.

Cost basis is the total purchase cost of the security, including reinvested dividends. The cost basis may need to be adjusted for return of capital payments in order to determine the adjusted cost basis for tax reporting purposes.

Unrealized (tax) gain or loss is the difference between the current value and the cost basis and would generally be your taxable gain or loss if the security was sold on this date. The unrealized (tax) gain or loss may need to be adjusted for return of capital payments in order to determine the realized gain or loss for tax reporting purposes.

Investment return is the current value minus the amount you invested. It does not include shares that are not reflected on your statement, including shares that have been realized as either a gain or a loss. It also does not include cash dividends that were not reinvested.

Holding	Number of shares	Purchase price/Average price per share (\$)	Client investment (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized (tax) gain or loss (\$)	Investment return (\$)	Holding period
SPDR BLOOMBERG 1-3 MONTH T-BILL ETF									
Symbol: BIL									
Trade date: Aug 16, 24	175.000	91.639	16,036.96	16,036.96	91.430	16,000.25	-36.71		ST
Trade date: Sep 9, 24	117.000	91.535	10,709.60	10,709.60	91.430	10,697.31	-12.29		ST
Trade date: Oct 21, 24	75.000	91.688	6,876.65	6,876.65	91.430	6,857.25	-19.40		ST
Trade date: Dec 18, 24	126.000	91.667	11,550.16	11,550.16	91.430	11,520.18	-29.98		ST
EAI: \$2,266 Current yield: 5.03%									
Security total	493.000	91.630	45,173.37	45,173.37		45,074.99	-98.38	-98.38	

Your total assets

		Value on Dec 31 (\$)	Percentage of your account	Cost basis (\$)	Estimated annual income (\$)	Unrealized gain or loss (\$)
Equities	Common stock	2,666,359.13	98.34%	2,266,708.43	51,914.00	399,650.70
Fixed income	Closed end funds & Exchange traded products	45,074.99	1.66%	45,173.37	2,266.00	-98.38
Total		\$2,711,434.12	100.00%	\$2,311,881.80	\$54,180.00	\$399,552.32

Account activity this month

Date	Activity	Description	Amount (\$)
Dividend and interest income			
<i>Dividends</i>			
Dec 2	Dividend	LIQUID ASSETS GOVT FUND AS OF 11/29/24	73.28
Dec 3	Dividend	AMERICAN WATER WORKS CO INC NEW PAID ON SYMBOL: AWK	325.89

continued next page



Account activity this month (continued)

	Date	Activity	Description	Amount (\$)
Dividend and interest income (continued)				
<i>Dividends (continued)</i>				
	Dec 5	Dividend	SPDR BLOOMBERG 1-3 MONTH T-BILL ETF PAID ON 367 SYMBOL: BIL	122.79
	Dec 6	Dividend	MICROCHIP TECHNOLOGY INC PAID ON 880 SYMBOL: MCHP	400.40
	Dec 6	Dividend	PARKER HANNIFIN CORP PAID ON 190 SYMBOL: PH	309.70
	Dec 9	Dividend	AMGEN INC PAID ON 229 SYMBOL: AMGN	515.25
	Dec 9	Dividend	HONEYWELL INTL INC PAID ON 272 AS OF 12/06/24 SYMBOL: HON	307.36
	Dec 9	Dividend	ATMOS ENERGY CORP PAID ON 492 SYMBOL: ATO	428.04
	Dec 12	Dividend	MICROSOFT CORP PAID ON 238 SYMBOL: MSFT	197.54
	Dec 12	Foreign Dividend	SONY GROUP CORP SPONSORED ADR PAID ON 755 CUSIP: 835699307 / SYMBOL: SONY	250.46
	Dec 13	Dividend	CULLEN FROST BANKERS INC PAID ON 356 SYMBOL: CFR	338.20
	Dec 16	Dividend	COCA COLA CO COM PAID ON 906 SYMBOL: KO	439.41
	Dec 16	Dividend	CORTEVA INC PAID ON 1418 SYMBOL: CTVA	241.06
	Dec 16	Foreign Dividend	MITSUBISHI UFJ FINANCIAL GROUP INC SPON ADR PAID ON 4443 CUSIP: 606822104 / SYMBOL: MUFU	736.71
	Dec 17	Dividend	COMMERCE BANCSHARES INC PAID ON 480 SYMBOL: CBSH	129.60
	Dec 19	Dividend	QUALCOMM INC PAID ON 436 SYMBOL: QCOM	370.60
	Dec 24	Dividend	SPDR BLOOMBERG 1-3 MONTH T-BILL ETF PAID ON 493 SYMBOL: BIL	188.72
	Dec 24	Dividend	XYLEM INC PAID ON 510 SYMBOL: XYL	183.60
	Dec 30	Dividend	AMERICAN INTL GROUP INC COM NEW PAID ON 803 SYMBOL: AIG	321.20

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Account activity this month (continued)

	Date	Activity	Description	Amount (\$)
Dividend and interest income (continued)				
<i>Dividends (continued)</i>				
	Dec 30	Dividend	MARTIN MARIETTA MATERIALS INC PAID ON 139 SYMBOL: MLM	109.81
	Total dividends			\$5,989.62
	Total dividend and interest income			\$5,989.62
Fees				
	Dec 12	Fee	SONY GROUP CORP SPONSORED ADR CUSIP: 835699307 / SYMBOL: SONY	-29.52
	Dec 16	Fee	MITSUBISHI UFJ FINANCIAL GROUP INC SPON ADR CUSIP: 606822104 / SYMBOL: MUFG	-58.86
	Total fees			-\$88.38
Other funds debited				
	Dec 12	Foreign Tax Withheld	SONY GROUP CORP SPONSORED ADR CUSIP: 835699307 / SYMBOL: SONY	-38.36
	Dec 16	Foreign Tax Withheld	MITSUBISHI UFJ FINANCIAL GROUP INC SPON ADR CUSIP: 606822104 / SYMBOL: MUFG	-112.83
	Dec 31	Transfer Out Current Year	RETIREMENT PLAN TRANSFER	-21,799.92
	Total other funds debited			-\$21,951.11

Investment transactions

For more information about the price/value shown for restricted securities, see *Important information about your statement* at the end of this document.

Date	Activity	Description	Quantity	Value (\$)	Price (\$)	Proceeds from investment transactions (\$)	Funds withdrawn for investments bought (\$)	Accrued interest (\$)
Dec 18	Dividend	COMMERCE BANCSHARES INC STOCK DIVIDEND SYMBOL: CBSH RATE: 0.05 PAID ON 480 SYMBOL: CBSH	24.000					
Dec 19	Bought	SPDR BLOOMBERG 1-3 MONTH T-BILL ETF UNSOLICITED SYMBOL: BIL	126.000		91.667900		-11,550.16	
Total							-\$11,550.16	



Account activity this month (continued)

	Date	Activity	Description	Amount (\$)
Money balance activities	Nov 29	Balance forward		\$27,600.03
	Dec 2	Bought	LIQUID ASSETS GOVT FUND AS OF 11/29/24	73.28
	Dec 4	Bought	LIQUID ASSETS GOVT FUND	325.89
	Dec 6	Bought	LIQUID ASSETS GOVT FUND	122.79
	Dec 9	Bought	LIQUID ASSETS GOVT FUND	710.10
	Dec 10	Bought	LIQUID ASSETS GOVT FUND	1,250.65
	Dec 13	Bought	LIQUID ASSETS GOVT FUND	380.12
	Dec 16	Bought	LIQUID ASSETS GOVT FUND	338.20
	Dec 17	Bought	LIQUID ASSETS GOVT FUND	1,245.49
	Dec 18	Bought	LIQUID ASSETS GOVT FUND	129.60
	Dec 19	Sold	LIQUID ASSETS GOVT FUND	-11,550.16
	Dec 20	Bought	LIQUID ASSETS GOVT FUND	370.60
	Dec 26	Bought	LIQUID ASSETS GOVT FUND	372.32
	Dec 31	Bought	LIQUID ASSETS GOVT FUND	431.01
	Dec 31	Closing LIQUID ASSETS GOVT FUND		\$21,799.92

Unsettled transaction activity

The following transaction(s) are pending settlement.

Trade date	Settlement date	Activity	Description	Quantity	Price / Value (\$)	Amount (\$)
Dec 31, 24	Jan 02, 25	Bought	AMERIPRISE FINANCIAL INC UNSOLICITED	3.000	531.75	-1,595.25
Dec 31, 24	Jan 02, 25	Bought	AMGEN INC UNSOLICITED	7.000	260.029000	-1,820.20
Dec 31, 24	Jan 02, 25	Sold	ANSYS INC UNSOLICITED	-14.000	337.243800	4,721.28
Dec 31, 24	Jan 02, 25	Sold	AMERICAN INTL GROUP INC COM NEW UNSOLICITED	-21.000	72.745000	1,527.61
Dec 31, 24	Jan 02, 25	Sold	COTERRA ENERGY INC UNSOLICITED	-189.000	25.545000	4,827.88
Dec 31, 24	Jan 02, 25	Sold	CULLEN FROST BANKERS INC UNSOLICITED	-14.000	134.194500	1,878.67
Dec 31, 24	Jan 02, 25	Sold	ECOLAB INC UNSOLICITED	-6.000	233.532600	1,401.16
Dec 31, 24	Jan 02, 25	Bought	ALCON INC CHF UNSOLICITED	10.000	84.848400	-848.48
Dec 31, 24	Jan 02, 25	Bought	GENL DYNAMICS CORP UNSOLICITED	10.000	262.491200	-2,624.91
Dec 31, 24	Jan 02, 25	Bought	LENNAR CORP CL A UNSOLICITED	25.000	136.405000	-3,410.13
Dec 31, 24	Jan 02, 25	Sold	MICROCHIP TECHNOLOGY INC UNSOLICITED	-34.000	57.015000	1,938.46

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Unsettled transaction activity (continued)

Trade date	Settlement date	Activity	Description	Quantity	Price / Value (\$)	Amount (\$)
Dec 31, 24	Jan 02, 25	Sold	MICROSOFT CORP UNSOLICITED	-16.000	422.161200	6,754.39
Dec 31, 24	Jan 02, 25	Bought	MERCK & CO INC COM UNSOLICITED	10.000	99.119900	-991.20
Dec 31, 24	Jan 02, 25	Sold	MICHELIN COMPAGNIE GENERALE ADR UNSOLICITED	-124.000	16.350100	2,027.35
Dec 31, 24	Jan 02, 25	Sold	MITSUBISHI UFJ FINANCIAL GROUP INC SPON ADR UNSOLICITED	-186.000	11.715000	2,178.93
Dec 31, 24	Jan 02, 25	Sold	SONY GROUP CORP SPONSORED ADR UNSOLICITED	-205.000	21.161000	4,337.89
Dec 31, 24	Jan 02, 25	Bought	TOTALENERGIES SE SPON ADR UNSOLICITED	29.000	54.654200	-1,589.72
Total pending investments purchased						-\$12,879.89
Total pending investments sold						\$31,593.62

Realized gains and losses

The estimated realized gains and losses shown below are not intended for tax purposes. Please note that gain or loss recognized on the sale or redemption of certain Structured Products, like Contingent Debt Securities, may be ordinary, and not capital, gain or loss. Please check with your tax advisor. To calculate gains or losses, we liquidate the oldest security lot first. This is known as the first-in, first-out or FIFO accounting method. We use this method unless you specified which tax lot to close when you placed your order. This is known as a versus purchases or VSP order.

See *Important information about your statement* at the end of this document for more information. We may not adjust gains and losses for all capital changes. We automatically adjust cost basis for tax-exempt and AMT coupon municipal securities for estimated amortization of bond premiums and for accreted OID securities issued at a discount. If you requested that UBS adjust cost basis for the bond premium amortization on taxable debt securities then cost basis reflected for these securities has been adjusted. Estimates in the Unclassified section can not be classified as short term or long term because information is missing, or the product is one in which the gain/loss calculation is not provided.

Short-term capital gains and losses

Security description	Method	Quantity or face value	Purchase date	Sale date	Sale amount (\$)	Cost basis (\$)	Wash sale cost basis adjustment(\$)	Loss (\$)	Gain (\$)
AMERICAN INTL GROUP INC COM NEW	FIFO	21.000	Jun 28, 24	Dec 31, 24	1,527.61	1,555.60		-27.99	

Long-term capital gains and losses

Security description	Method	Quantity or face value	Purchase date	Sale date	Sale amount (\$)	Cost basis (\$)	Wash sale cost basis adjustment(\$)	Loss (\$)	Gain (\$)
ANSYS INC	FIFO	14.000	Mar 24, 22	Dec 31, 24	4,721.28	4,314.10			407.18
COTERRA ENERGY INC	FIFO	189.000	Mar 24, 22	Dec 31, 24	4,827.88	5,066.94		-239.06	
CULLEN FROST BANKERS INC	FIFO	14.000	Mar 24, 22	Dec 31, 24	1,878.67	1,989.12		-110.45	
ECOLAB INC	FIFO	6.000	Mar 24, 22	Dec 31, 24	1,401.16	1,059.57			341.59

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ACCESS
December 2024

Account name: LIFESPIRE RET PLN DTD 1/1/99
Friendly account name: Aristotle LgCap
Account type: Defined Benefit Plan
Account number: D5 41654 GR

Your Financial Advisor:
GOTTLIEB ROSE WEALTH MANAGEMENT

Realized gains and losses (continued)

Long-term capital gains and losses (continued)

Security description	Method	Quantity or face value	Purchase date	Sale date	Sale amount (\$)	Cost basis (\$)	Wash sale cost basis adjustment(\$)	Loss (\$)	Gain (\$)
MICHELIN COMPAGNIE GENERALE ADR	FIFO	124.000	Mar 24, 22	Dec 31, 24	2,027.35	2,055.33		-27.98	
MICROCHIP TECHNOLOGY INC	FIFO	34.000	Mar 24, 22	Dec 31, 24	1,938.46	2,600.62		-662.16	
MICROSOFT CORP	FIFO	16.000	Jul 10, 20	Dec 31, 24	6,754.39	3,410.42			3,343.97
MITSUBISHI UFJ FINANCIAL GROUP INC SPON ADR	FIFO	186.000	Mar 24, 22	Dec 31, 24	2,178.93	1,229.18			949.75
SONY GROUP CORP SPONSORED ADR	FIFO	205.000	Mar 24, 22	Dec 31, 24	4,337.89	4,382.72		-44.83	
Total					\$30,066.01	\$26,108.00		-\$1,084.48	\$5,042.49
Net long-term capital gains or losses									\$3,958.01
Net capital gains/losses:									\$3,930.02



Your notes



UBS Financial Services Inc.
Private Wealth Management
299 Park Avenue
8th Floor
New York NY 10171-0002

ENP7010229983 1224 X12 D5 0

Retirement Account

ACCESS

December 2024

Account name: LIFESPIRE RET PLN DTD 1/1/99
DEFINED BENEFIT

Friendly account name: Hard Loev Intl

Account type: Defined Benefit Plan

Account number: D5 41657 GR

Your Financial Advisor:

GOTTLIEB ROSE WEALTH MANAGEMENT
Branch: 212-821-7000/800-308-3140

Visit our website:

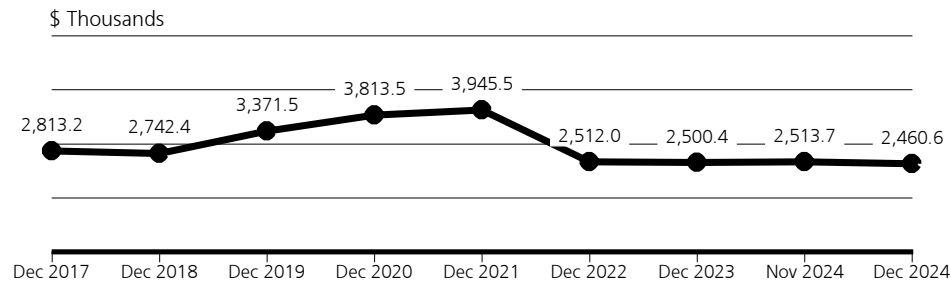
www.ubs.com/financialservices

LIFESPIRE RET PLN DTD 1/1/99
DEFINED BENEFIT
ONE WHITEHALL STREET
9TH FLOOR
NEW YORK NY 10004-2109

Value of your account

	on November 29 (\$)	on December 31 (\$)
Your assets	2,513,673.58	2,460,630.62
Your liabilities	0.00	0.00
Value of your account	\$2,513,673.58	\$2,460,630.62

Tracking the value of your account



Sources of your account growth during 2024

Value of your account at year end 2023	\$2,500,383.95
Net deposits and withdrawals	-\$143,072.65
Your investment return:	
Dividend and interest income	\$70,776.63
Change in market value	\$32,542.69
Value of your account on Dec 31, 2024	\$2,460,630.62



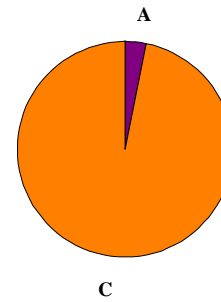
Your account balance sheet

Summary of your assets

	Value on December 31 (\$)	Percentage of your account
A Cash and money balances	77,713.31	3.16%
B Cash alternatives	0.00	0.00%
C Equities	2,382,917.31	96.84%
D Fixed income	0.00	0.00%
E Non-traditional	0.00	0.00%
F Commodities	0.00	0.00%
G Other	0.00	0.00%
Total assets	\$2,460,630.62	100.00%

Value of your account **\$2,460,630.62**

Your current asset allocation



Eye on the markets

Index	Percentage change	
	December 2024	Year to date
S&P 500	-2.38%	25.02%
Russell 3000	-3.06%	23.81%
MSCI - Europe, Australia & Far East	-2.25%	4.35%
Barclays Capital U.S. Aggregate Bond Index	-1.64%	1.25%

Interest rates on December 31, 2024

3-month Treasury bills: 4.17%
 One-month SOFR: 4.53%



Change in the value of your account

	December 2024 (\$)	Year to date (\$)
Opening account value	\$2,513,673.58	\$2,500,383.95
Withdrawals and fees, including investments transferred out	-1,210.44	-143,072.65
Dividend and interest income	6,913.40	70,776.63
Change in market value	-58,745.92	32,542.69
Closing account value	\$2,460,630.62	\$2,460,630.62

Summary of gains and losses

Values reported below exclude products for which gains and losses are not classified.

	Realized gains and losses		Unrealized gains and losses (\$)
	December 2024 (\$)	Year to date (\$)	
Short term	0.00	-2,285.70	-21,571.49
Long term	0.00	32,819.15	395,705.18
Total	\$0.00	\$30,533.45	\$374,133.69

Dividend and interest income earned

For purposes of this statement, taxability of interest and dividend income has been determined from a US tax reporting perspective. Based upon the residence of the account holder, account type, or product type, some interest and/or dividend payments may not be subject to United States (US) and/or Puerto Rico (PR) income taxes. The client monthly statement is not intended to be used and cannot be relied upon for tax purposes. Clients should refer to the applicable tax reporting forms they receive from UBS annually, such as the Forms 1099 and the Forms 480, for tax reporting information. It is the practice of UBS to file the applicable tax reporting forms with the US Internal Revenue Service and PR Treasury Department, and in such forms accurately classify dividends and/or interest as tax exempt or taxable income. Please consult your individual tax preparer.

	December 2024 (\$)	Year to date (\$)
Dividends	6,913.40	70,397.79
Total current year	\$6,913.40	\$70,397.79
Prior year adjustment	0.00	378.84
Total dividend & interest	\$6,913.40	\$70,776.63



Cash activity summary

See *Account activity this month* for details. Balances in your Sweep Options are included in the opening and closing balances value. FDIC insurance applies to deposits at UBS Bank USA and all banks participating in the UBS FDIC-Insured Deposit Program and the UBS Insured Sweep Program. It does not apply to deposits at UBS AG, Stamford Branch. SIPC protection applies to money market sweep fund holdings but not bank deposits. See *Important information about your statement* on the last two pages of this document for details.

	December 2024 (\$)	Year to date (\$)
Opening balances	\$72,010.35	\$83,625.73
<i>Additions</i>		
Dividend and interest income	6,913.40	70,776.63
Proceeds from investment transactions	0.00	489,911.68
Total additions	\$6,913.40	\$560,688.31
<i>Subtractions</i>		
Professional management fees and related services	0.00	-20,006.43
Other fees	-481.76	-3,136.70
Other funds debited	-728.68	-119,929.52
Funds withdrawn for investments bought	0.00	-423,528.08
Total subtractions	-\$1,210.44	-\$566,600.73
Net cash flow	\$5,702.96	-\$5,912.42
Closing balances	\$77,713.31	\$77,713.31

Withholdings and tax summary

	December 2024 (\$)	Year to date (\$)
Foreign taxes paid	-728.68	-9,005.96

Your investment objectives:

You have identified the following investment objectives for this account. Contact your Financial Advisor if you have any questions, if your financial situation, individual needs, risk tolerance or investment objectives for your advisory account(s) have changed, or if you would like to impose or change investment restrictions on your discretionary advisory accounts. You can find a full description of the alternative investment objectives in *Important information about your statement* at the end of this document.

Your return objective:

Capital appreciation

Your risk profile:

Primary - Aggressive

Investment eligibility consideration - None selected

Your account instructions

- Your ACCESS account is managed by HARDING LOEVNER.
- Your account cost basis default closing method is FIFO, First In, First Out.
- Statement copies are sent to 2 interested parties.
 - MR THOMAS LYDON FBO
LIFESPIRE RET PLN DTD 1/1/99
 - BARRY MARKS

Retirement services information

Summary of your distributions

Distribution type	Current period (\$)	Tax year 2024 (\$)	Tax year 2023 (\$)
Transfers	0.00	110,923.56	363,460.32



Your assets

Some prices, income and current values shown may be approximate. As a result, gains and losses may not be accurately reflected. See *Important information about your statement* at the end of this document for more information.

Cash

Cash and money balances

Holding	Opening balance on Dec 1 (\$)	Closing balance on Dec 31 (\$)	Price per share on Dec 31 (\$)	Average rate	Dividend/Interest period	Days in period
Cash	0.00	505.66				
* LIQUID ASSETS GOVT FUND	72,010.35	77,207.65	1.00	4.64%	Nov 1 to Nov 30	30
Total	\$72,010.35	\$77,713.31				

Equities

Common stock

Holding	Trade date	Number of shares	Purchase price/Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
ADYEN N V ADR								
Symbol: ADYEV Exchange: OTC	Jun 5, 20	37.000	13.054	483.03	14.660	542.42	59.39	LT
	Sep 21, 20	1,260.000	17.842	22,481.17	14.660	18,471.60	-4,009.57	LT
	May 4, 22	975.000	16.630	16,214.45	14.660	14,293.50	-1,920.95	LT
Security total		2,272.000	17.244	39,178.65		33,307.52	-5,871.13	
AIA GROUP LTD SPON ADR								
Symbol: AAGIY Exchange: OTC								
EAI: \$962 Current yield: 2.70%	Sep 28, 18	258.000	35.620	9,189.96	28.820	7,435.56	-1,754.40	LT
	Mar 19, 20	519.000	31.916	16,564.66	28.820	14,957.58	-1,607.08	LT
	Nov 3, 21	183.000	44.279	8,103.22	28.820	5,274.06	-2,829.16	LT
	Jun 1, 22	274.000	41.300	11,316.20	28.820	7,896.68	-3,419.52	LT
Security total		1,234.000	36.608	45,174.04		35,563.88	-9,610.16	
AIR LIQUIDE ADR FRANCE ADR								
Symbol: AIQUY Exchange: OTC								
EAI: \$379 Current yield: 1.43%	Nov 29, 17	249.670	18.835	4,702.54	32.250	8,051.86	3,349.32	LT
	Sep 28, 18	572.330	19.747	11,301.95	32.250	18,457.64	7,155.69	LT
Security total		822.000	19.470	16,004.49		26,509.50	10,505.01	

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Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
ALCON INC CHF								
Symbol: ALC Exchange: NYSE EAI: \$115 Current yield: 0.31%								
CHF Exchange rate: 0.90625								
	Jun 5, 20	433.000	63.166	27,351.23	84.890	36,757.37	9,406.14	LT
ALFA LAVAL AB SWEDEN ADR								
Symbol: ALFVY Exchange: OTC EAI: \$487 Current yield: 1.28%								
	Sep 26, 17	381.000	24.045	9,161.15	41.530	15,822.93	6,661.78	LT
	Sep 28, 18	328.000	27.040	8,869.12	41.530	13,621.84	4,752.72	LT
	Sep 27, 21	207.000	38.299	7,928.08	41.530	8,596.71	668.63	LT
Security total		916.000	28.339	25,958.35		38,041.48	12,083.13	
ALLIANZ SE ADR								
Symbol: ALIZY Exchange: OTC EAI: \$3,303 Current yield: 3.36%								
	Dec 18, 17	358.000	23.698	8,484.10	30.540	10,933.32	2,449.22	LT
	Sep 28, 18	671.000	22.172	14,877.88	30.540	20,492.34	5,614.46	LT
	Jun 9, 21	1,354.000	26.465	35,833.61	30.540	41,351.16	5,517.55	LT
	Aug 9, 22	838.000	18.250	15,293.67	30.540	25,592.52	10,298.85	LT
Security total		3,221.000	23.126	74,489.26		98,369.34	23,880.08	
AMBEV SA SPON ADR								
Symbol: ABEV Exchange: NYSE EAI: \$1,336 Current yield: 5.69%								
	Mar 11, 19	3,548.000	4.401	15,615.10	1.850	6,563.80	-9,051.30	LT
	Mar 18, 20	5,703.000	2.091	11,930.11	1.850	10,550.55	-1,379.56	LT
	Jul 17, 24	3,437.000	2.182	7,502.97	1.850	6,358.45	-1,144.52	ST
Security total		12,688.000	2.762	35,048.18		23,472.80	-11,575.38	
ASSA ABLOY AB ADR								
Symbol: ASAZY Exchange: OTC EAI: \$371 Current yield: 1.16%								
	Aug 14, 23	701.000	11.329	7,941.84	14.650	10,269.65	2,327.81	LT
	Aug 15, 23	1,488.000	11.263	16,759.64	14.650	21,799.20	5,039.56	LT
Security total		2,189.000	11.284	24,701.48		32,068.85	7,367.37	
ATLAS COPCO AB NEW REPSTG COM SER A SPON ADR								
Symbol: ATLKY Exchange: OTC EAI: \$521 Current yield: 1.20%								
	Dec 14, 18	2,879.000	5.800	16,701.01	15.130	43,559.27	26,858.26	LT

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Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
BANCO BILBAO VIZCAYA								
ARGENTARIA S.A. SPON ADR								
Symbol: BBVA Exchange: NYSE								
EAI: \$3,305 Current yield: 6.12%								
	Sep 26, 17	777.000	8.678	6,743.26	9.720	7,552.44	809.18	LT
	Oct 20, 17	625.000	8.609	5,381.19	9.720	6,075.00	693.81	LT
	Sep 28, 18	1,342.000	6.336	8,503.31	9.720	13,044.24	4,540.93	LT
	Mar 29, 19	2,814.000	5.715	16,084.82	9.720	27,352.08	11,267.26	LT
Security total		5,558.000	6.605	36,712.58		54,023.76	17,311.18	
BHP GROUP LTD SPON ADR								
Symbol: BHP Exchange: NYSE								
EAI: \$2,110 Current yield: 5.92%								
	Mar 4, 21	730.000	76.925	56,155.83	48.830	35,645.90	-20,509.93	LT
CDN NATL RAILWAY CO CAD								
Symbol: CNR Exchange: NYSE								
EAI: \$503 Current yield: 2.32%								
CAD Exchange rate: 1.43820								
	Sep 26, 17	2.000	82.055	164.11	101.510	203.02	38.91	LT
	Oct 20, 17	66.000	82.082	5,417.46	101.510	6,699.66	1,282.20	LT
	Sep 28, 18	85.000	89.502	7,607.68	101.510	8,628.35	1,020.67	LT
	Nov 3, 21	61.000	132.587	8,087.81	101.510	6,192.11	-1,895.70	LT
Security total		214.000	99.426	21,277.06		21,723.14	446.08	
CHUGAI PHARMACEUTICAL LTD ADR								
Symbol: CHGCY Exchange: OTC								
EAI: \$663 Current yield: 0.86%								
	Feb 6, 19	451.000	10.447	4,712.03	21.970	9,908.47	5,196.44	LT
	Dec 19, 22	1,451.000	13.006	18,872.58	21.970	31,878.47	13,005.89	LT
	Jul 12, 23	1,603.000	13.564	21,743.89	21.970	35,217.91	13,474.02	LT
Security total		3,505.000	12.933	45,328.50		77,004.85	31,676.35	
COLOPLAST AS SPON ADR								
Symbol: CLPBY Exchange: OTC								
EAI: \$406 Current yield: 1.85%								
	May 24, 24	2,019.000	12.407	25,051.55	10.860	21,926.34	-3,125.21	ST
CREDICORP LTD								
Symbol: BAP Exchange: NYSE								
EAI: \$1,566 Current yield: 5.05%								
	Jun 5, 23	55.000	137.696	7,573.30	183.320	10,082.60	2,509.30	LT
	Jun 6, 23	114.000	140.043	15,964.92	183.320	20,898.48	4,933.56	LT
Security total		169.000	139.279	23,538.22		30,981.08	7,442.86	

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Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
DAIFUKU CO LTD ADR								
Symbol: DFKCY Exchange: OTC								
EAI: \$232 Current yield: 1.05%								
	Jul 15, 22	2,149.000	9.693	20,831.69	10.290	22,113.21	1,281.52	LT
DASSAULT SYSTEMS S A SPON ADR								
Symbol: DASTY Exchange: OTC								
EAI: \$348 Current yield: 0.54%								
	Oct 3, 19	255.000	28.351	7,229.56	34.440	8,782.20	1,552.64	LT
	Dec 19, 19	495.000	32.505	16,090.42	34.440	17,047.80	957.38	LT
	Dec 7, 20	600.000	37.428	22,457.01	34.440	20,664.00	-1,793.01	LT
	Jul 6, 23	210.000	42.962	9,022.17	34.440	7,232.40	-1,789.77	LT
	Mar 19, 24	300.000	44.773	13,432.18	34.440	10,332.00	-3,100.18	ST
Security total		1,860.000	36.684	68,231.34		64,058.40	-4,172.94	
DBS GROUP HLDGS LTD. SPON ADR								
Symbol: DBSDY Exchange: OTC								
EAI: \$5,601 Current yield: 4.76%								
	Oct 20, 17	46.700	59.059	2,758.06	128.040	5,979.47	3,221.41	LT
	Sep 28, 18	93.500	69.318	6,481.25	128.040	11,971.74	5,490.49	LT
	Oct 3, 18	205.700	68.600	14,111.08	128.040	26,337.83	12,226.75	LT
	Mar 19, 20	323.400	44.374	14,350.64	128.040	41,408.14	27,057.50	LT
	Dec 27, 23	152.900	88.825	13,581.41	128.040	19,577.32	5,995.91	LT
	Feb 14, 24	96.800	87.420	8,462.28	128.040	12,394.27	3,931.99	ST
Security total		919.000	65.011	59,744.72		117,668.76	57,924.05	
DISCO CORP UNSPONSORED ADR								
Symbol: DSCSY Exchange: OTC								
EAI: \$188 Current yield: 0.61%								
	Oct 21, 24	1,158.000	26.351	30,515.38	26.570	30,768.06	252.68	ST
ENN ENERGY HOLDINGS LTD SPON ADR								
Symbol: XNGSY Exchange: OTC								
EAI: \$1,578 Current yield: 4.40%								
	Apr 13, 21	67.000	64.628	4,330.14	28.446	1,905.88	-2,424.26	LT
	Dec 14, 21	296.000	72.004	21,313.39	28.446	8,420.02	-12,893.37	LT
	Dec 1, 22	96.000	54.300	5,212.80	28.446	2,730.82	-2,481.98	LT
	Apr 5, 24	8.000	30.280	242.24	28.446	227.57	-14.67	ST
	Apr 8, 24	341.000	31.439	10,720.80	28.446	9,700.09	-1,020.71	ST
	Apr 9, 24	454.000	32.630	14,814.02	28.446	12,914.48	-1,899.54	ST
Security total		1,262.000	44.876	56,633.39		35,898.85	-20,734.53	

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Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
EPIROC AKTIEBOLAG ADR								
Symbol: EPOKY Exchange: OTC								
EAI: \$434 Current yield: 1.36%	Mar 11, 19	1,840.000	9.818	18,066.04	17.360	31,942.40	13,876.36	LT
FOMENTO ECONOMICO MEXICANO								
S.A.B. DE CV SPON ADR								
Symbol: FMX Exchange: NYSE								
EAI: \$1,759 Current yield: 3.03%	Jun 5, 20	206.000	72.342	14,902.47	85.490	17,610.94	2,708.47	LT
	May 4, 22	473.000	72.082	34,095.02	85.490	40,436.77	6,341.75	LT
Security total		679.000	72.161	48,997.49		58,047.71	9,050.22	
GENMAB A/S SPON ADR								
Symbol: GMAB Exchange: OTC								
EAI: \$905 Current yield: 2.40%	Jul 6, 23	1,021.000	38.160	38,961.97	20.870	21,308.27	-17,653.70	LT
GRUPO FINANCIERO BANORTE SPON ADR								
Symbol: GBOOY Exchange: OTC								
EAI: \$1,972 Current yield: 9.28%	Jun 10, 24	496.000	38.239	18,966.89	32.100	15,921.60	-3,045.29	ST
	Jul 2, 24	166.000	40.577	6,735.90	32.100	5,328.60	-1,407.30	ST
Security total		662.000	38.826	25,702.79		21,250.20	-4,452.59	
HAIER SMART HOME CO LTD SPON ADR								
Symbol: HSHCY Exchange: OTC								
EAI: \$905 Current yield: 2.40%	Dec 19, 22	765.000	13.581	10,390.08	14.000	10,710.00	319.92	LT
	Jul 6, 23	1,286.000	11.853	15,243.99	14.000	18,004.00	2,760.01	LT
	Dec 28, 23	647.000	11.202	7,248.02	14.000	9,058.00	1,809.98	LT
Security total		2,698.000	12.188	32,882.09		37,772.00	4,889.91	
HALEON PLC SPON ADR								
Symbol: HLN Exchange: NYSE								
EAI: \$1,192 Current yield: 1.66%	Mar 22, 23	3,162.000	8.253	26,097.56	9.540	30,165.48	4,067.92	LT
	Jul 12, 23	2,892.000	8.205	23,731.75	9.540	27,589.68	3,857.93	LT
	May 21, 24	1,492.000	8.556	12,766.60	9.540	14,233.68	1,467.08	ST
Security total		7,546.000	8.295	62,595.91		71,988.84	9,392.93	

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Your assets ▸ **Equities** ▸ **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
HDFC BANK LTD ADR REPSTG 3 ORD								
SHS								
Symbol: HDB Exchange: NYSE								
EAI: \$748 Current yield: 0.93%								
	Sep 26, 17	153.000	47.098	7,206.02	63.860	9,770.58	2,564.56	LT
	Sep 28, 18	138.000	46.934	6,477.02	63.860	8,812.68	2,335.66	LT
	Jan 4, 21	108.000	69.650	7,522.20	63.860	6,896.88	-625.32	LT
	Nov 1, 23	243.000	56.564	13,745.12	63.860	15,517.98	1,772.86	LT
	Sep 17, 24	620.000	62.897	38,996.20	63.860	39,593.20	597.00	ST
Security total		1,262.000	58.595	73,946.56		80,591.32	6,644.76	
INFINEON TECHNOLOGIES ADR								
Symbol: IFNNY Exchange: OTC								
EAI: \$564 Current yield: 0.77%								
	Mar 19, 20	1,254.000	11.699	14,670.92	32.430	40,667.22	25,996.30	LT
	May 4, 22	865.000	29.092	25,164.67	32.430	28,051.95	2,887.28	LT
	May 24, 23	152.000	36.169	5,497.82	32.430	4,929.36	-568.46	LT
Security total		2,271.000	19.962	45,333.41		73,648.53	28,315.12	
KOMATSU LTD SPON ADR NEW								
Symbol: KMTUY Exchange: OTC								
EAI: \$1,168 Current yield: 3.60%								
	Apr 14, 20	959.000	17.592	16,871.11	27.320	26,199.88	9,328.77	LT
	Dec 1, 22	227.000	23.049	5,232.33	27.320	6,201.64	969.31	LT
Security total		1,186.000	18.637	22,103.44		32,401.52	10,298.08	
LINDE PLC NEW EUR								
Symbol: LIN Exchange: OTC								
EAI: \$512 Current yield: 1.33%								
EUR Exchange rate: 0.96571								
	Nov 15, 18	63.000	155.725	9,810.69	418.670	26,376.21	16,565.52	LT
	Jan 4, 21	29.000	257.485	7,467.09	418.670	12,141.43	4,674.34	LT
Security total		92.000	187.802	17,277.78		38,517.64	21,239.86	
LOREAL CO ADR FRANCE ADR								
Symbol: LRLCY Exchange: OTC								
EAI: \$950 Current yield: 1.66%								
	Sep 26, 17	179.000	42.878	7,675.21	70.410	12,603.39	4,928.18	LT
	Oct 20, 17	123.000	43.800	5,387.52	70.410	8,660.43	3,272.91	LT
	Sep 28, 18	159.000	48.269	7,674.84	70.410	11,195.19	3,520.35	LT
	Sep 10, 21	201.000	94.715	19,037.81	70.410	14,152.41	-4,885.40	LT
	Aug 31, 23	152.000	88.878	13,509.49	70.410	10,702.32	-2,807.17	LT

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Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
Security total		814.000	65.461	53,284.87		57,313.74	4,028.87	
MANULIFE FINANCIAL CORP CAD								
Symbol: MFC Exchange: NYSE								
EAI: \$2,755 Current yield: 3.63%								
CAD Exchange rate: 1.43820								
	Jul 14, 22	1,601.000	16.678	26,701.80	30.710	49,166.71	22,464.91	LT
	Dec 1, 22	288.000	18.150	5,227.20	30.710	8,844.48	3,617.28	LT
	May 12, 23	585.000	18.974	11,100.26	30.710	17,965.35	6,865.09	LT
Security total		2,474.000	17.393	43,029.26		75,976.54	32,947.28	
MERCADOLIBRE INC								
Symbol: MELI Exchange: OTC								
	Mar 19, 24	17.000	1,516.220	25,775.74	1,700.440	28,907.48	3,131.74	ST
	Nov 14, 24	6.000	1,863.943	11,183.66	1,700.440	10,202.64	-981.02	ST
Security total		23.000	1,606.930	36,959.40		39,110.12	2,150.72	
NESTLE S A SPONSORED ADR								
REPSTG REG SHS SWITZ ADR								
Symbol: NSRGY Exchange: OTC								
EAI: \$1,675 Current yield: 3.38%								
	Sep 26, 17	37.000	85.198	3,152.33	81.700	3,022.90	-129.43	LT
	Oct 20, 17	63.000	84.895	5,348.39	81.700	5,147.10	-201.29	LT
	Sep 28, 18	154.000	83.280	12,825.12	81.700	12,581.80	-243.32	LT
	Sep 3, 24	353.000	107.410	37,915.73	81.700	28,840.10	-9,075.63	ST
Security total		607.000	97.597	59,241.57		49,591.90	-9,649.67	
NOVONESIS B ADR								
Symbol: NVZMY Exchange: OTC								
EAI: \$236 Current yield: 1.30%								
	Mar 22, 18	216.000	51.819	11,192.97	56.539	12,212.42	1,019.45	LT
	Sep 18, 20	105.000	65.700	6,898.50	56.539	5,936.59	-961.91	LT
Security total		321.000	56.360	18,091.47		18,149.01	57.54	
P.T. TELEKOMUNIKASI INDONESIA								
SPON ADR								
Symbol: TLK Exchange: NYSE								
EAI: \$2,654 Current yield: 10.24%								
	May 18, 21	1,151.000	22.264	25,626.78	16.450	18,933.95	-6,692.83	LT
	Jul 18, 24	424.000	20.068	8,508.87	16.450	6,974.80	-1,534.07	ST
Security total		1,575.000	21.673	34,135.65		25,908.75	-8,226.90	

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Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
PING AN INSURANCE (GROUP) CO OF CHINA LTD REPSTG 20 H SHS SPON ADR								
Symbol: PNGAY Exchange: OTC								
EAI: \$821 Current yield: 4.94%								
	Mar 11, 19	1,110.000	20.724	23,004.53	11.640	12,920.40	-10,084.13	LT
	Dec 23, 20	318.000	23.672	7,527.70	11.640	3,701.52	-3,826.18	LT
Security total		1,428.000	21.381	30,532.23		16,621.92	-13,910.31	
RIO TINTO PLC SPON ADR								
Symbol: RIO Exchange: NYSE								
EAI: \$2,960 Current yield: 7.38%								
	Apr 15, 19	41.000	62.342	2,556.06	58.810	2,411.21	-144.85	LT
	Apr 15, 20	641.000	46.027	29,503.56	58.810	37,697.21	8,193.65	LT
Security total		682.000	47.008	32,059.62		40,108.42	8,048.80	
ROCHE HLDG LTD SPONS ADR SWITZ ADR								
Symbol: RHHBY Exchange: OTC								
EAI: \$1,476 Current yield: 2.43%								
	Sep 28, 18	256.000	30.220	7,736.32	34.880	8,929.28	1,192.96	LT
	Jan 25, 19	618.000	32.286	19,953.24	34.880	21,555.84	1,602.60	LT
	Aug 13, 19	419.000	35.261	14,774.40	34.880	14,614.72	-159.68	LT
	Jun 27, 24	449.000	34.959	15,696.77	34.880	15,661.12	-35.65	ST
Security total		1,742.000	33.387	58,160.73		60,760.96	2,600.23	
SAP SE SPON ADR								
Symbol: SAP Exchange: NYSE								
EAI: \$549 Current yield: 0.70%								
	Apr 15, 19	131.000	112.743	14,769.35	246.210	32,253.51	17,484.16	LT
	Jan 22, 21	88.000	127.637	11,232.07	246.210	21,666.48	10,434.41	LT
	Dec 1, 22	47.000	112.080	5,267.76	246.210	11,571.87	6,304.11	LT
	Jun 30, 23	51.000	136.952	6,984.60	246.210	12,556.71	5,572.11	LT
Security total		317.000	120.674	38,253.78		78,048.57	39,794.79	
SCHNEIDER ELEC SE UNSPONSORED ADR								
Symbol: SBGSY Exchange: OTC								
EAI: \$675 Current yield: 1.00%								
	Apr 15, 20	1,157.000	17.503	20,251.73	49.640	57,433.48	37,181.75	LT
	Jan 6, 22	199.000	38.933	7,747.73	49.640	9,878.36	2,130.63	LT
Security total		1,356.000	20.649	27,999.46		67,311.84	39,312.38	

continued next page



Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
SHELL PLC SPON ADR								
Symbol: SHEL Exchange: NYSE								
EAI: \$3,179 Current yield: 4.39%								
	Oct 20, 17	12.000	62.880	754.56	62.650	751.80	-2.76	LT
	Sep 28, 18	182.000	71.030	12,927.46	62.650	11,402.30	-1,525.16	LT
	Apr 14, 20	597.000	35.889	21,426.21	62.650	37,402.05	15,975.84	LT
	Jun 27, 24	364.000	71.603	26,063.67	62.650	22,804.60	-3,259.07	ST
Security total		1,155.000	52.963	61,171.90		72,360.75	11,188.85	
SHIMANO INC UNSPONSORED ADR								
Symbol: SMNNY Exchange: OTC								
EAI: \$173 Current yield: 1.04%								
	Sep 30, 22	1,245.000	15.761	19,623.44	13.380	16,658.10	-2,965.34	LT
SHIONOGI & CO LTD ADR								
Symbol: SGIOY Exchange: OTC								
EAI: \$472 Current yield: 1.80%								
	Feb 7, 20	1,240.000	10.187	12,632.96	6.959	8,629.16	-4,003.80	LT
	Mar 31, 21	1,909.500	8.976	17,141.58	6.959	13,288.21	-3,853.37	LT
	Dec 1, 22	616.500	8.499	5,240.21	6.959	4,290.22	-949.99	LT
Security total		3,766.000	9.298	35,014.75		26,207.59	-8,807.16	
SONOVA HLDG AG ADR								
Symbol: SONVY Exchange: OTC								
EAI: \$237 Current yield: 0.88%								
	Sep 26, 17	217.707	33.377	7,266.50	65.040	14,159.64	6,893.14	LT
	Sep 28, 18	195.293	39.442	7,702.77	65.040	12,701.88	4,999.11	LT
Security total		413.000	36.245	14,969.27		26,861.52	11,892.25	
SONY GROUP CORP SPONSORED ADR								
Symbol: SONY Exchange: NYSE								
EAI: \$168 Current yield: 0.27%								
	Dec 13, 23	2,950.000	18.046	53,235.76	21.160	62,422.00	9,186.24	LT
SYMRISE AG ADR								
Symbol: SYIEY Exchange: OTC								
EAI: \$211 Current yield: 0.73%								
	Sep 26, 17	738.000	18.860	13,918.68	26.410	19,490.58	5,571.90	LT
	Sep 28, 18	357.000	22.745	8,119.97	26.410	9,428.37	1,308.40	LT
Security total		1,095.000	20.127	22,038.65		28,918.95	6,880.30	
SYSMEX CORP UNSPONSORED ADR								
Symbol: SSMXY Exchange: OTC								
EAI: \$383 Current yield: 0.72%								
	Sep 26, 17	460.000	21.130	9,719.80	18.280	8,408.80	-1,311.00	LT
	Nov 29, 17	219.000	25.570	5,599.83	18.280	4,003.32	-1,596.51	LT

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Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
	Sep 28, 18	225.000	28.606	6,436.50	18.280	4,113.00	-2,323.50	LT
	Dec 23, 20	198.000	38.173	7,558.32	18.280	3,619.44	-3,938.88	LT
	May 13, 24	875.000	16.781	14,684.16	18.280	15,995.00	1,310.84	ST
	Aug 27, 24	615.000	19.137	11,769.44	18.280	11,242.20	-527.24	ST
	Aug 28, 24	323.000	19.292	6,231.35	18.280	5,904.44	-326.91	ST
Security total		2,915.000	21.269	61,999.40		53,286.20	-8,713.20	
TAIWAN SEMICONDUCTOR MFG CO LTD ADR								
Symbol: TSM Exchange: NYSE								
EAI: \$1,015 Current yield: 0.99%								
	Apr 15, 19	157.000	42.581	6,685.30	197.490	31,005.93	24,320.63	LT
	Nov 3, 21	71.000	113.720	8,074.12	197.490	14,021.79	5,947.67	LT
	Dec 1, 22	63.000	82.960	5,226.48	197.490	12,441.87	7,215.39	LT
	Mar 6, 23	228.000	90.583	20,653.11	197.490	45,027.72	24,374.61	LT
Security total		519.000	78.303	40,639.01		102,497.31	61,858.30	
TECHTRONIC INDS SPON ADR HONG KONG								
Symbol: TTNDY Exchange: OTC								
EAI: \$498 Current yield: 1.95%								
	Oct 23, 24	320.000	73.186	23,419.62	65.610	20,995.20	-2,424.42	ST
	Oct 24, 24	70.000	72.742	5,092.00	65.610	4,592.70	-499.30	ST
Security total		390.000	73.107	28,511.62		25,587.90	-2,923.72	
TENCENT HLDGS LTD ADR								
Symbol: TCEHY Exchange: OTC								
EAI: \$354 Current yield: 0.72%								
	Aug 6, 21	631.000	58.290	36,781.11	53.180	33,556.58	-3,224.53	LT
	May 8, 24	290.000	46.674	13,535.66	53.180	15,422.20	1,886.54	ST
Security total		921.000	54.633	50,316.77		48,978.78	-1,337.99	
UNICHARM CORP SPON ADR								
Symbol: UNICY Exchange: OTC								
EAI: \$73 Current yield: 0.46%								
	Dec 19, 19	3,930.000	6.825	26,824.22	4.030	15,837.90	-10,986.32	LT
ZTO EXPRESS CAYMAN INC SPON ADR								
Symbol: ZTO Exchange: NYSE								
EAI: \$1,335 Current yield: 4.86%								
	Apr 22, 24	1,405.000	20.068	28,196.38	19.550	27,467.75	-728.63	ST
Total				\$2,008,783.64		\$2,382,917.31	\$374,133.69	
Total estimated annual income: \$56,077								



Your assets (continued)

Your total assets

		Value on Dec 31 (\$)	Percentage of your account	Cost basis (\$)	Estimated annual income (\$)	Unrealized gain or loss (\$)
Cash	Cash and money balances	77,713.31	3.16%	77,713.31		
Equities	Common stock	2,382,917.31	96.84%	2,008,783.64	56,077.00	374,133.69
Total		\$2,460,630.62	100.00%	\$2,086,496.95	\$56,077.00	\$374,133.69

Account activity this month

	Date	Activity	Description	Amount (\$)
Dividend and interest income				
<i>Dividends</i>				
	Dec 2	Foreign Dividend	ASSA ABLOY AB ADR PAID ON 2189 AS OF 11/29/24 CUSIP: 045387107 / SYMBOL: ASAZY	268.11
	Dec 2	Dividend	LIQUID ASSETS GOVT FUND AS OF 11/29/24	294.26
	Dec 5	Foreign Dividend	DBS GROUP HLDGS LTD. SPON ADR PAID ON 919 CUSIP: 23304Y100 / SYMBOL: DBSDY	1,470.29
	Dec 12	Foreign Dividend	KOMATSU LTD SPON ADR NEW CUSIP: 500458401 / SYMBOL: KMTUY	655.07
	Dec 12	Foreign Dividend	SONY GROUP CORP SPONSORED ADR PAID ON 590 CUSIP: 835699307 / SYMBOL: SONY	195.73
	Dec 13	Foreign Dividend	ENN ENERGY HOLDINGS LTD SPON ADR PAID ON 1262 CUSIP: 26876F102 / SYMBOL: XNGSY	421.61
	Dec 17	Foreign Dividend	LINDE PLC NEW EUR PAID ON 92 SYMBOL: LIN	127.88
	Dec 18	Foreign Dividend	SHIONOGI & CO LTD ADR PAID ON 2511 AS OF 12/17/24 CUSIP: 824667109 / SYMBOL: SGIOY	355.09
	Dec 18	Foreign Dividend	SYSMEX CORP UNSPONSORED ADR PAID ON 2915 CUSIP: 87184P109 / SYMBOL: SSMXY	292.89
	Dec 19	Foreign Dividend	MANULIFE FINANCIAL CORP CAD PAID ON 2474 SYMBOL: MFC	688.75
	Dec 19	Foreign Dividend	SHELL PLC SPON ADR PAID ON 1155 CUSIP: 780259305 / SYMBOL: SHEL	794.64
	Dec 20	Foreign Dividend	DAIFUKU CO LTD ADR PAID ON 2149 CUSIP: 233802107 / SYMBOL: DFKCY	163.91

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Account activity this month (continued)

	Date	Activity	Description	Amount (\$)
Dividend and interest income (continued)				
<i>Dividends (continued)</i>				
	Dec 20	Foreign Dividend	COLOPLAST AS SPON ADR PAID ON 2019 CUSIP: 19624Y200 / SYMBOL: CLPBY	482.80
	Dec 30	Foreign Dividend	CDN NATL RAILWAY CO CAD PAID ON 214 SYMBOL: CNI	125.82
	Dec 31	Foreign Dividend	GRUPO FINANCIERO BANORTE SPON ADR PAID ON 662 CUSIP: 40052P107 / SYMBOL: GBOOY	576.55
	Total dividends			\$6,913.40
	Total dividend and interest income			\$6,913.40
	Date	Activity	Description	Amount (\$)
Fees	Dec 2	Fee	ASSA ABLOY AB ADR AS OF 11/29/24 CUSIP: 045387107 / SYMBOL: ASAZY	-41.83
	Dec 5	Fee	DBS GROUP HLDGS LTD. SPON ADR CUSIP: 23304Y100 / SYMBOL: DBSDY	-45.95
	Dec 12	Fee	KOMATSU LTD SPON ADR NEW CUSIP: 500458401 / SYMBOL: KMTUY	-29.65
	Dec 12	Fee	SONY GROUP CORP SPONSORED ADR CUSIP: 835699307 / SYMBOL: SONY	-23.07
	Dec 13	Fee	ENN ENERGY HOLDINGS LTD SPON ADR CUSIP: 26876F102 / SYMBOL: XNGSY	-56.92
	Dec 18	Fee	SHIONOGI & CO LTD ADR AS OF 12/17/24 CUSIP: 824667109 / SYMBOL: SGIOY	-78.05
	Dec 18	Fee	SYSEMEX CORP UNSPONSORED ADR CUSIP: 87184P109 / SYMBOL: SSMXY	-64.41
	Dec 19	Fee	ROCHE HLDG LTD SPONS ADR SWITZ ADR CUSIP: 771195104 / SYMBOL: RHHBY	-52.26
	Dec 20	Fee	DAIFUKU CO LTD ADR CUSIP: 233802107 / SYMBOL: DFKCY	-36.00
	Dec 20	Fee	COLOPLAST AS SPON ADR CUSIP: 19624Y200 / SYMBOL: CLPBY	-40.38
	Dec 31	Fee	GRUPO FINANCIERO BANORTE SPON ADR CUSIP: 40052P107 / SYMBOL: GBOOY	-13.24
	Total fees			-\$481.76



ACCESS
December 2024

Account name: LIFESPIRE RET PLN DTD 1/1/99
Friendly account name: Hard Loev Intl
Account type: Defined Benefit Plan
Account number: D5 41657 GR

Your Financial Advisor:
GOTTLIEB ROSE WEALTH MANAGEMENT

Account activity this month (continued)

	Date	Activity	Description	Amount (\$)
Other funds debited	Dec 2	Foreign Tax Withheld	ASSA ABLOY AB ADR AS OF 11/29/24 CUSIP: 045387107 / SYMBOL: ASAZY	-40.22
	Dec 12	Foreign Tax Withheld	KOMATSU LTD SPON ADR NEW CUSIP: 500458401 / SYMBOL: KMTUY	-100.32
	Dec 12	Foreign Tax Withheld	SONY GROUP CORP SPONSORED ADR CUSIP: 835699307 / SYMBOL: SONY	-29.98
	Dec 13	Foreign Tax Withheld	ENN ENERGY HOLDINGS LTD SPON ADR CUSIP: 26876F102 / SYMBOL: XNGSY	-42.16
	Dec 18	Foreign Tax Withheld	SHIONOGI & CO LTD ADR AS OF 12/17/24 CUSIP: 824667109 / SYMBOL: SGIOY	-54.38
	Dec 18	Foreign Tax Withheld	SYSMEX CORP UNSPONSORED ADR CUSIP: 87184P109 / SYMBOL: SSMXY	-44.86
	Dec 19	Foreign Tax Withheld	MANULIFE FINANCIAL CORP CAD SYMBOL: MFC	-172.19
	Dec 20	Foreign Tax Withheld	DAIFUKU CO LTD ADR CUSIP: 233802107 / SYMBOL: DFKCY	-25.10
	Dec 20	Foreign Tax Withheld	COLOPLAST AS SPON ADR CUSIP: 19624Y200 / SYMBOL: CLPBY	-130.36
	Dec 30	Foreign Tax Withheld	CDN NATL RAILWAY CO CAD SYMBOL: CNI	-31.46
	Dec 31	Foreign Tax Withheld	GRUPO FINANCIERO BANORTE SPON ADR CUSIP: 40052P107 / SYMBOL: GBOOY	-57.65
	Total other funds debited			

	Date	Activity	Description	Amount (\$)
Money balance activities	Nov 29	Balance forward		\$72,010.35
	Dec 2	Bought	LIQUID ASSETS GOVT FUND AS OF 11/29/24	294.26
	Dec 3	Bought	LIQUID ASSETS GOVT FUND	186.06
	Dec 6	Bought	LIQUID ASSETS GOVT FUND	1,424.34
	Dec 13	Bought	LIQUID ASSETS GOVT FUND	667.78
	Dec 16	Bought	LIQUID ASSETS GOVT FUND	322.53
	Dec 18	Bought	LIQUID ASSETS GOVT FUND	127.88
	Dec 19	Bought	LIQUID ASSETS GOVT FUND	406.28
	Dec 20	Bought	LIQUID ASSETS GOVT FUND	1,258.94

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Account name: LIFESPIRE RET PLN DTD 1/1/99
Friendly account name: Hard Loev Intl
Account type: Defined Benefit Plan
Account number: D5 41657 GR

Your Financial Advisor:
GOTTLIEB ROSE WEALTH MANAGEMENT

Account activity this month (continued)

	Date	Activity	Description	Amount (\$)
Money balance activities (continued)	Dec 23	Bought	LIQUID ASSETS GOVT FUND	414.87
	Dec 31	Bought	LIQUID ASSETS GOVT FUND	94.36
	Dec 31	Closing	LIQUID ASSETS GOVT FUND	\$77,207.65



UBS Financial Services Inc.
Private Wealth Management
299 Park Avenue
8th Floor
New York NY 10171-0002

ENP7010230001 1224 X12 D5 0

Retirement Account

ACCESS

December 2024

Account name: LIFESPIRE RET PLN DTD 1/1/99
DEFINED BENEFIT

Friendly account name: Aristotle Intl

Account type: Defined Benefit Plan

Account number: D5 41655 GR

Your Financial Advisor:

GOTTLIEB ROSE WEALTH MANAGEMENT
Branch: 212-821-7000/800-308-3140

Visit our website:

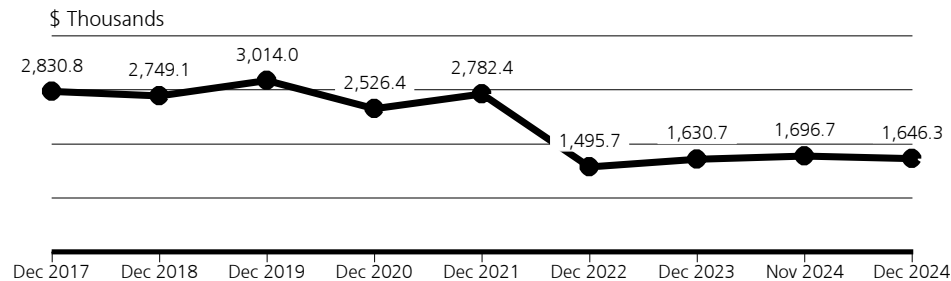
www.ubs.com/financialservices

LIFESPIRE RET PLN DTD 1/1/99
DEFINED BENEFIT
ONE WHITEHALL STREET
9TH FLOOR
NEW YORK NY 10004-2109

Value of your account

	on November 29 (\$)	on December 31 (\$)
Your assets	1,696,701.28	1,646,327.55
Your liabilities	0.00	0.00
Value of your account	\$1,696,701.28	\$1,646,327.55

Tracking the value of your account



Sources of your account growth during 2024

Value of your account at year end 2023	\$1,630,703.11
Net deposits and withdrawals	-\$94,536.95
Your investment return:	
Dividend and interest income	\$43,731.26
Change in market value	\$66,430.13
Value of your account on Dec 31, 2024	\$1,646,327.55



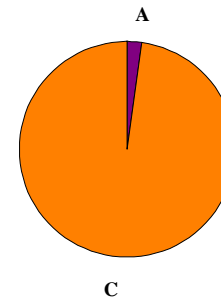
Your account balance sheet

Summary of your assets

	Value on December 31 (\$)	Percentage of your account
A Cash and money balances	35,939.42	2.18%
B Cash alternatives	0.00	0.00%
C Equities	1,610,388.13	97.82%
D Fixed income	0.00	0.00%
E Non-traditional	0.00	0.00%
F Commodities	0.00	0.00%
G Other	0.00	0.00%
Total assets	\$1,646,327.55	100.00%

Value of your account **\$1,646,327.55**

Your current asset allocation



Eye on the markets

Index	Percentage change	
	December 2024	Year to date
S&P 500	-2.38%	25.02%
Russell 3000	-3.06%	23.81%
MSCI - Europe, Australia & Far East	-2.25%	4.35%
Barclays Capital U.S. Aggregate Bond Index	-1.64%	1.25%

Interest rates on December 31, 2024

3-month Treasury bills: 4.17%
 One-month SOFR: 4.53%



Change in the value of your account

	December 2024 (\$)	Year to date (\$)
Opening account value	\$1,696,701.28	\$1,630,703.11
Withdrawals and fees, including investments transferred out	-739.88	-94,536.95
Dividend and interest income	3,858.12	43,731.26
Change in market value	-53,491.97	66,430.13
Closing account value	\$1,646,327.55	\$1,646,327.55

Dividend and interest income earned

For purposes of this statement, taxability of interest and dividend income has been determined from a US tax reporting perspective. Based upon the residence of the account holder, account type, or product type, some interest and/or dividend payments may not be subject to United States (US) and/or Puerto Rico (PR) income taxes. The client monthly statement is not intended to be used and cannot be relied upon for tax purposes. Clients should refer to the applicable tax reporting forms they receive from UBS annually, such as the Forms 1099 and the Forms 480, for tax reporting information. It is the practice of UBS to file the applicable tax reporting forms with the US Internal Revenue Service and PR Treasury Department, and in such forms accurately classify dividends and/or interest as tax exempt or taxable income. Please consult your individual tax preparer.

	December 2024 (\$)	Year to date (\$)
Dividends	3,858.12	43,540.09
Total current year	\$3,858.12	\$43,540.09
Prior year adjustment	0.00	191.17
Total dividend & interest	\$3,858.12	\$43,731.26

Summary of gains and losses

Values reported below exclude products for which gains and losses are not classified.

	Realized gains and losses		Unrealized gains and losses (\$)
	December 2024 (\$)	Year to date (\$)	
Short term	0.00	445.60	6,257.48
Long term	0.00	93,873.95	470,163.93
Total	\$0.00	\$94,319.55	\$476,421.41



Cash activity summary

See *Account activity this month* for details. Balances in your Sweep Options are included in the opening and closing balances value. FDIC insurance applies to deposits at UBS Bank USA and all banks participating in the UBS FDIC-Insured Deposit Program and the UBS Insured Sweep Program. It does not apply to deposits at UBS AG, Stamford Branch. SIPC protection applies to money market sweep fund holdings but not bank deposits. See *Important information about your statement* on the last two pages of this document for details.

	December 2024 (\$)	Year to date (\$)
Opening balances	\$32,821.18	\$43,129.29
<i>Additions</i>		
Dividend and interest income	3,858.12	43,731.26
Proceeds from investment transactions	0.00	266,754.27
Total additions	\$3,858.12	\$310,485.53
<i>Subtractions</i>		
Professional management fees and related services	0.00	-13,230.50
Other fees	-396.90	-2,137.28
Other funds debited	-342.98	-79,169.17
Funds withdrawn for investments bought	0.00	-223,138.45
Total subtractions	-\$739.88	-\$317,675.40
Net cash flow	\$3,118.24	-\$7,189.87
Closing balances	\$35,939.42	\$35,939.42

Withholdings and tax summary

	December 2024 (\$)	Year to date (\$)
Foreign taxes paid	-342.98	-6,161.99

Your investment objectives:

You have identified the following investment objectives for this account. Contact your Financial Advisor if you have any questions, if your financial situation, individual needs, risk tolerance or investment objectives for your advisory account(s) have changed, or if you would like to impose or change investment restrictions on your discretionary advisory accounts. You can find a full description of the alternative investment objectives in *Important information about your statement* at the end of this document.

Your return objective:

Capital appreciation

Your risk profile:

Primary - Aggressive

Investment eligibility consideration - None selected

Your account instructions

- Your ACCESS account is managed by ARISTOTLE CAPITAL MANAGEMENT.
- Your account cost basis default closing method is FIFO, First In, First Out.
- Statement copies are sent to 2 interested parties.
 - MR THOMAS LYDON FBO
LIFESPIRE RET PLN DTD 1/1/99
 - BARRY MARKS

Retirement services information

Summary of your distributions

Distribution type	Current period (\$)	Tax year 2024 (\$)	Tax year 2023 (\$)
Transfers	0.00	73,007.18	114,432.88



Your assets

Some prices, income and current values shown may be approximate. As a result, gains and losses may not be accurately reflected. See *Important information about your statement* at the end of this document for more information.

Cash

Cash and money balances

Holding	Opening balance on Dec 1 (\$)	Closing balance on Dec 31 (\$)	Price per share on Dec 31 (\$)	Average rate	Dividend/Interest period	Days in period
Cash	208.05	74.04				
* LIQUID ASSETS GOVT FUND	32,613.13	35,865.38	1.00	4.64%	Nov 1 to Nov 30	30
Total	\$32,821.18	\$35,939.42				

Equities

Common stock

Holding	Trade date	Number of shares	Purchase price/Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
ACCENTURE PLC IRELAND CL A Symbol: ACN Exchange: NYSE EAI: \$929 Current yield: 1.68%	Apr 2, 20	157.000	156.203	24,523.90	351.790	55,231.03	30,707.13	LT
AIA GROUP LTD SPON ADR Symbol: AAGIY Exchange: OTC EAI: \$655 Current yield: 2.70%	Sep 28, 18	39.000	35.610	1,388.79	28.820	1,123.98	-264.81	LT
	Nov 1, 19	674.000	40.453	27,265.46	28.820	19,424.68	-7,840.78	LT
	Nov 4, 19	128.000	41.801	5,350.60	28.820	3,688.96	-1,661.64	LT
Security total		841.000	40.434	34,004.85		24,237.62	-9,767.23	
AKZO NOBEL NV SPON ADR Symbol: AKZOY Exchange: OTC EAI: \$806 Current yield: 2.83%	Apr 2, 20	606.000	20.886	12,657.52	19.950	12,089.70	-567.82	LT
	Apr 17, 20	543.000	23.310	12,657.33	19.950	10,832.85	-1,824.48	LT
	Mar 7, 24	278.000	24.234	6,737.16	19.950	5,546.10	-1,191.06	ST
Security total		1,427.000	22.461	32,052.01		28,468.65	-3,583.36	

continued next page



Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
ALCON INC CHF								
Symbol: ALC Exchange: NYSE								
EAI: \$139 Current yield: 0.31%								
CHF Exchange rate: 0.90625								
	Apr 2, 20	525.000	49.312	25,889.22	84.890	44,567.25	18,678.03	LT
ASHTAD GROUP PLC ORD								
UNSPONSORED ADR								
Symbol: ASHTY Exchange: OTC								
EAI: \$966 Current yield: 2.00%								
	Apr 2, 20	198.000	79.629	15,766.72	244.500	48,411.00	32,644.28	LT
ASSA ABLOY AB ADR								
Symbol: ASAZY Exchange: OTC								
EAI: \$471 Current yield: 1.16%								
	Apr 2, 20	2,776.000	8.678	24,092.07	14.650	40,668.40	16,576.33	LT
BROOKFIELD CORP CL A CAD								
Symbol: BN Exchange: NYSE								
EAI: \$395 Current yield: 0.56%								
CAD Exchange rate: 1.43820								
	Apr 2, 20	881.000	23.441	20,651.70	57.450	50,613.45	29,961.75	LT
	Feb 17, 23	353.000	35.833	12,649.40	57.450	20,279.85	7,630.45	LT
Security total		1,234.000	26.986	33,301.10		70,893.30	37,592.20	
CAMECO CORP								
Symbol: CCJ Exchange: NYSE								
EAI: \$137 Current yield: 0.22%								
CAD Exchange rate: 1.43820								
	Apr 2, 20	1,217.000	7.995	9,730.04	51.390	62,541.63	52,811.59	LT
COCA COLA EUROPACIFIC PARTNERS								
PLC EUR								
Symbol: CCEP Exchange: OTC								
EAI: \$1,372 Current yield: 2.77%								
EUR Exchange rate: 0.96571								
	Apr 2, 20	644.000	37.035	23,850.54	76.810	49,465.64	25,615.10	LT
CREDICORP LTD								
Symbol: BAP Exchange: NYSE								
EAI: \$2,391 Current yield: 5.06%								
	Oct 27, 20	258.000	119.921	30,939.75	183.320	47,296.56	16,356.81	LT
DAIKIN INDS LTD ADR								
Symbol: DKILY Exchange: OTC								
EAI: \$371 Current yield: 1.24%								
	Oct 17, 23	2,563.000	15.293	39,197.49	11.680	29,935.84	-9,261.65	LT
DBS GROUP HLDGS LTD. SPON ADR								
Symbol: DBSDY Exchange: OTC								
EAI: \$2,627 Current yield: 4.76%								
	Sep 25, 17	51.800	55.445	2,872.07	128.040	6,632.47	3,760.40	LT

continued next page



Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
	Sep 28, 18	203.500	69.281	14,098.85	128.040	26,056.14	11,957.29	LT
	Apr 2, 20	172.700	47.072	8,129.44	128.040	22,112.51	13,983.07	LT
	May 13, 24	3.000	104.493	313.48	128.040	384.12	70.64	ST
Security total		431.000	58.965	25,413.84		55,185.24	29,771.40	
DIAGEO PLC NEW GB SPON ADR								
Symbol: DEO Exchange: NYSE								
EAI: \$1,462 Current yield: 3.24%								
	Sep 13, 24	355.000	131.994	46,858.01	127.130	45,131.15	-1,726.86	ST
DSM FIRMENICH AG SPON ADR								
Symbol: DSFIY Exchange: OTC								
EAI: \$904 Current yield: 2.19%								
	Mar 7, 24	3,728.000	11.057	41,223.48	10.180	37,951.04	-3,272.44	ST
	May 14, 24	336.000	11.490	3,860.81	10.180	3,420.48	-440.33	ST
Security total		4,064.000	11.094	45,084.29		41,371.52	-3,712.77	
ERSTE GROUP BANK AG SPON ADR								
Symbol: EBKDY Exchange: OTC								
EAI: \$2,139 Current yield: 3.29%								
	Apr 2, 20	1,389.000	9.466	13,148.55	30.730	42,683.97	29,535.42	LT
	Nov 19, 21	159.000	21.685	3,447.92	30.730	4,886.07	1,438.15	LT
	Mar 7, 24	570.000	20.708	11,803.90	30.730	17,516.10	5,712.20	ST
Security total		2,118.000	13.409	28,400.37		65,086.14	36,685.77	
EXPERIAN PLC SPON ADR								
Symbol: EXPGY Exchange: OTC								
EAI: \$508 Current yield: 1.31%								
	Apr 2, 20	907.000	27.235	24,702.87	42.730	38,756.11	14,053.24	LT
FANUC CORP ADR								
Symbol: FANUY Exchange: OTC								
EAI: \$470 Current yield: 1.55%								
	Sep 2, 20	1,884.000	18.004	33,920.48	13.040	24,567.36	-9,353.12	LT
	Mar 6, 24	439.000	15.250	6,694.75	13.040	5,724.56	-970.19	ST
Security total		2,323.000	17.484	40,615.23		30,291.92	-10,323.31	
GLAXO WELLCOME PLC SPON ADR								
Symbol: GSK Exchange: NYSE								
EAI: \$1,543 Current yield: 4.56%								
	Jan 21, 21	745.000	38.586	28,746.76	33.820	25,195.90	-3,550.86	LT
	Nov 1, 22	256.000	33.515	8,579.92	33.820	8,657.92	78.00	LT
Security total		1,001.000	37.289	37,326.68		33,853.82	-3,472.86	

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Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
HALEON PLC SPON ADR								
Symbol: HLN Exchange: NYSE								
EAI: \$766 Current yield: 1.66%	Aug 8, 22	4,847.000	7.446	36,094.64	9.540	46,240.38	10,145.74	LT
HEINEKEN NV SPON ADR								
Symbol: HEINY Exchange: OTC								
EAI: \$526 Current yield: 2.06%	Apr 2, 20	722.000	39.291	28,368.18	35.380	25,544.36	-2,823.82	LT
ING GROEP N V NL SPON ADR								
Symbol: ING Exchange: NYSE								
EAI: \$4,053 Current yield: 6.49%	Apr 2, 20	197.000	5.084	1,001.74	15.670	3,086.99	2,085.25	LT
	Aug 7, 20	3,467.000	7.786	26,994.76	15.670	54,327.89	27,333.13	LT
	Nov 19, 21	323.000	14.427	4,660.05	15.670	5,061.41	401.36	LT
Security total		3,987.000	8.191	32,656.55		62,476.29	29,819.74	
KUBOTA CORP ADR JAPAN ADR								
Symbol: KUBTY Exchange: OTC								
EAI: \$578 Current yield: 2.23%	Apr 2, 20	351.000	60.800	21,340.80	57.810	20,291.31	-1,049.49	LT
	Nov 1, 22	97.000	71.819	6,966.51	57.810	5,607.57	-1,358.94	LT
Security total		448.000	63.186	28,307.31		25,898.88	-2,408.43	
LVMH MOET HENNESSY LOUIS ADR								
Symbol: LVMUY Exchange: OTC								
EAI: \$630 Current yield: 1.71%	Apr 2, 20	282.000	71.113	20,054.09	130.690	36,854.58	16,800.49	LT
MAGNA INTL INC CL A SUB VTG CANADA ORD CAD								
Symbol: MGA Exchange: NYSE								
EAI: \$1,110 Current yield: 4.55%								
CAD Exchange rate: 1.43820	Apr 2, 20	584.000	29.455	17,201.72	41.790	24,405.36	7,203.64	LT
MICHELIN COMPAGNIE GENERALE ADR								
Symbol: MGDDY Exchange: OTC								
EAI: \$1,562 Current yield: 3.44%	Nov 18, 20	225.600	16.156	3,644.90	16.390	3,697.58	52.68	LT
	Nov 19, 20	2,086.400	15.860	33,091.48	16.390	34,196.10	1,104.62	LT
	Mar 6, 24	460.000	18.739	8,620.10	16.390	7,539.40	-1,080.70	ST
Security total		2,772.000	16.362	45,356.48		45,433.08	76.60	

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Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
MONOTARO CO LTD UNSPONSORED ADR								
Symbol: MONOY Exchange: OTC								
EAI: \$218 Current yield: 0.41%	Aug 6, 24	3,153.000	15.388	48,520.57	16.830	53,064.99	4,544.42	ST
MUNICH RE GROUP ADR								
Symbol: MURGY Exchange: OTC								
EAI: \$1,017 Current yield: 2.26%	May 13, 22	4,500.000	4.761	21,426.03	10.020	45,090.00	23,663.97	LT
NIDEC CORP ADR								
Symbol: NJDCY Exchange: OTC								
EAI: \$154 Current yield: 0.89%	Apr 2, 20	3,884.000	6.059	23,536.94	4.460	17,322.64	-6,214.30	LT
OTSUKA HLDGS CO LTD UNSPONSORED ADR								
Symbol: OTSKY Exchange: OTC								
EAI: \$549 Current yield: 1.06%	Apr 22, 20	1,137.000	19.633	22,322.95	27.180	30,903.66	8,580.71	LT
	Nov 1, 22	769.000	15.746	12,108.98	27.180	20,901.42	8,792.44	LT
Security total		1,906.000	18.065	34,431.93		51,805.08	17,373.15	
PAN PAC INTL HLDGS CORP ADR								
Symbol: DQJCY Exchange: OTC								
EAI: \$319 Current yield: 0.54%	Sep 1, 21	2,176.000	19.373	42,156.95	27.180	59,143.68	16,986.73	LT
RENTOKIL INITIAL PLC SPON ADR								
Symbol: RTO Exchange: NYSE								
EAI: \$581 Current yield: 2.02%	Apr 2, 20	1,135.000	23.885	27,109.93	25.320	28,738.20	1,628.27	LT
ROCHE HLDG LTD SPONS ADR SWITZ ADR								
Symbol: RHHBY Exchange: OTC								
EAI: \$1,159 Current yield: 2.43%	Apr 2, 24	1,368.000	31.508	43,104.04	34.880	47,715.84	4,611.80	ST
SAFRAN SA ADR								
Symbol: SAFRY Exchange: OTC								
EAI: \$414 Current yield: 0.70%	Apr 2, 20	1,091.000	18.595	20,287.82	54.500	59,459.50	39,171.68	LT
SONY GROUP CORP SPONSORED ADR								
Symbol: SONY Exchange: NYSE								
EAI: \$171 Current yield: 0.27%	Apr 2, 20	3,015.000	11.740	35,398.51	21.160	63,797.40	28,398.89	LT

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Your assets › **Equities** › **Common stock** (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
SYMRISE AG ADR								
Symbol: SYIEY Exchange: OTC EAI: \$276 Current yield: 0.73%								
	Apr 2, 20	986.000	23.423	23,095.57	26.410	26,040.26	2,944.69	LT
	Nov 1, 22	449.000	25.184	11,308.02	26.410	11,858.09	550.07	LT
Security total		1,435.000	23.975	34,403.59		37,898.35	3,494.76	
TOTALENERGIES SE SPON ADR								
Symbol: TTE Exchange: NYSE EAI: \$1,712 Current yield: 5.12%								
	Apr 2, 20	614.000	39.488	24,245.70	54.500	33,463.00	9,217.30	LT
UNILEVER PLC AMER SHS NEW SPON ADR								
Symbol: UL Exchange: NYSE EAI: \$1,128 Current yield: 3.26%								
	Apr 2, 20	611.000	48.374	29,556.76	56.700	34,643.70	5,086.94	LT
Total				\$1,133,966.72		\$1,610,388.13	\$476,421.41	
Total estimated annual income: \$35,208								

Your total assets

		Value on Dec 31 (\$)	Percentage of your account	Cost basis (\$)	Estimated annual income (\$)	Unrealized gain or loss (\$)
Cash	Cash and money balances	35,939.42	2.18%	35,939.42		
Equities	Common stock	1,610,388.13	97.82%	1,133,966.72	35,208.00	476,421.41
Total		\$1,646,327.55	100.00%	\$1,169,906.14	\$35,208.00	\$476,421.41

Account activity this month

	Date	Activity	Description	Amount (\$)
Dividend and interest income				
<i>Dividends</i>				
	Dec 2	Foreign Dividend	ASSA ABLOY AB ADR PAID ON 2776 AS OF 11/29/24 CUSIP: 045387107 / SYMBOL: ASAZY	340.01
	Dec 2	Dividend	LIQUID ASSETS GOVT FUND AS OF 11/29/24	123.65
	Dec 3	Foreign Dividend	COCA COLA EUROPACIFIC PARTNERS PLC EUR PAID ON 644 SYMBOL: CCEP	862.96
	Dec 5	Foreign Dividend	DBS GROUP HLDGS LTD. SPON ADR PAID ON 431 CUSIP: 23304Y100 / SYMBOL: DBSDY	689.55

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Account activity this month (continued)

	Date	Activity	Description	Amount (\$)
Dividend and interest income (continued)				
<i>Dividends (continued)</i>				
	Dec 6	Foreign Dividend	UNILEVER PLC AMER SHS NEW SPON ADR PAID ON 611 CUSIP: 904767704 / SYMBOL: UL	290.53
	Dec 9	Foreign Dividend	NIDEC CORP ADR PAID ON 1942 CUSIP: 654090109 / SYMBOL: NJDCY	128.58
	Dec 12	Foreign Dividend	SONY GROUP CORP SPONSORED ADR PAID ON 603 CUSIP: 835699307 / SYMBOL: SONY	200.04
	Dec 13	Foreign Dividend	CAMECO CORP PAID ON 1217 SYMBOL: CCJ	136.71
	Dec 16	Foreign Dividend	FANUC CORP ADR PAID ON 2323 CUSIP: 307305102 / SYMBOL: FANUY	344.99
	Dec 18	Foreign Dividend	DAIKIN INDS LTD ADR PAID ON 2563 CUSIP: 23381B106 / SYMBOL: DKILY	316.46
	Dec 19	Foreign Dividend	LVMH MOET HENNESSY LOUIS ADR PAID ON 282 CUSIP: 502441306 / SYMBOL: LVMUY	325.92
	Dec 31	Foreign Dividend	BROOKFIELD CORP CL A CAD PAID ON 1234 SYMBOL: BN	98.72
		Total dividends		\$3,858.12
		Total dividend and interest income		\$3,858.12
	Date	Activity	Description	Amount (\$)
Fees	Dec 2	Fee	ASSA ABLOY AB ADR AS OF 11/29/24 CUSIP: 045387107 / SYMBOL: ASAZY	-53.05
	Dec 5	Fee	DBS GROUP HLDGS LTD. SPON ADR CUSIP: 23304Y100 / SYMBOL: DBSDY	-21.55
	Dec 6	Fee	UNILEVER PLC AMER SHS NEW SPON ADR CUSIP: 904767704 / SYMBOL: UL	-3.06
	Dec 9	Fee	NIDEC CORP ADR CUSIP: 654090109 / SYMBOL: NJDCY	-28.34
	Dec 12	Fee	SONY GROUP CORP SPONSORED ADR CUSIP: 835699307 / SYMBOL: SONY	-23.58
	Dec 16	Fee	FANUC CORP ADR CUSIP: 307305102 / SYMBOL: FANUY	-48.28
	Dec 18	Fee	DAIKIN INDS LTD ADR CUSIP: 23381B106 / SYMBOL: DKILY	-44.29

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Account activity this month (continued)

	Date	Activity	Description	Amount (\$)
Fees (continued)	Dec 19	Fee	ING GROEP N V NL SPON ADR CUSIP: 456837103 / SYMBOL: ING	-119.61
	Dec 19	Fee	LVMH MOET HENNESSY LOUIS ADR CUSIP: 502441306 / SYMBOL: LVMUY	-14.10
	Dec 19	Fee	ROCHE HLDG LTD SPONS ADR SWITZ ADR CUSIP: 771195104 / SYMBOL: RHHBY	-41.04
Total fees				-\$396.90

	Date	Activity	Description	Amount (\$)
Other funds debited	Dec 2	Foreign Tax Withheld	ASSA ABLOY AB ADR AS OF 11/29/24 CUSIP: 045387107 / SYMBOL: ASAZY	-51.00
	Dec 9	Foreign Tax Withheld	NIDEC CORP ADR CUSIP: 654090109 / SYMBOL: NJDCY	-19.69
	Dec 12	Foreign Tax Withheld	SONY GROUP CORP SPONSORED ADR CUSIP: 835699307 / SYMBOL: SONY	-30.64
	Dec 13	Foreign Tax Withheld	CAMECO CORP SYMBOL: CCJ	-34.18
	Dec 16	Foreign Tax Withheld	FANUC CORP ADR CUSIP: 307305102 / SYMBOL: FANUY	-52.84
	Dec 18	Foreign Tax Withheld	DAIKIN INDS LTD ADR CUSIP: 23381B106 / SYMBOL: DKILY	-48.47
	Dec 19	Foreign Tax Withheld	LVMH MOET HENNESSY LOUIS ADR CUSIP: 502441306 / SYMBOL: LVMUY	-81.48
	Dec 31	Foreign Tax Withheld	BROOKFIELD CORP CL A CAD SYMBOL: BN	-24.68
	Total other funds debited			

	Date	Activity	Description	Amount (\$)
Money balance activities	Nov 29	Balance forward		\$32,613.13
	Dec 2	Bought	LIQUID ASSETS GOVT FUND AS OF 11/29/24	123.65
	Dec 2	Bought	LIQUID ASSETS GOVT FUND	208.05
	Dec 3	Bought	LIQUID ASSETS GOVT FUND	235.96
	Dec 4	Bought	LIQUID ASSETS GOVT FUND	862.96
	Dec 6	Bought	LIQUID ASSETS GOVT FUND	668.00
	Dec 9	Bought	LIQUID ASSETS GOVT FUND	287.47
	Dec 10	Bought	LIQUID ASSETS GOVT FUND	80.55

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ACCESS
December 2024

Account name: LIFESPIRE RET PLN DTD 1/1/99
Friendly account name: Aristotle Intl
Account type: Defined Benefit Plan
Account number: D5 41655 GR

Your Financial Advisor:
GOTTLIEB ROSE WEALTH MANAGEMENT

Account activity this month (continued)

	Date	Activity	Description	Amount (\$)
Money balance activities (continued)	Dec 13	Bought	LIQUID ASSETS GOVT FUND	145.82
	Dec 16	Bought	LIQUID ASSETS GOVT FUND	102.53
	Dec 17	Bought	LIQUID ASSETS GOVT FUND	243.87
	Dec 19	Bought	LIQUID ASSETS GOVT FUND	223.70
	Dec 20	Bought	LIQUID ASSETS GOVT FUND	69.69
	Dec 31	Closing	LIQUID ASSETS GOVT FUND	\$35,865.38



Your notes



UBS Financial Services Inc.
Private Wealth Management
299 Park Avenue
8th Floor
New York NY 10171-0002

ENP7010230015 1224 X12 D5 0

Retirement Account

December 2024

Account name: LIFESPIRE RET PLN DTD 1/1/99
DEFINED BENEFIT

Friendly account name: Std Pd / Alts

Account type: Defined Benefit Plan

Account number: D5 43558 GR

Your Financial Advisor:

GOTTLIEB ROSE WEALTH MANAGEMENT
Branch: 212-821-7000/800-308-3140

Visit our website:

www.ubs.com/financialservices

Items for your attention

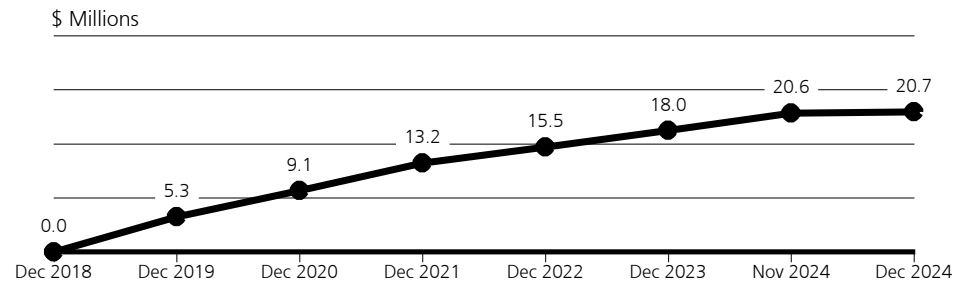
▶ Help protect yourself from fraud and review bank, credit card and brokerage statements regularly. Also, get your free credit report annually from www.annualcreditreport.com.

LIFESPIRE RET PLN DTD 1/1/99
DEFINED BENEFIT
ONE WHITEHALL STREET
9TH FLOOR
NEW YORK NY 10004-2109

Value of your account

	on November 29 (\$)	on December 31 (\$)
Your assets	20,635,504.35	20,739,690.81
Your liabilities	0.00	0.00
Value of your account	\$20,635,504.35	\$20,739,690.81

Tracking the value of your account



Sources of your account growth during 2024

Value of your account at year end 2023	\$17,998,960.54
Net deposits and withdrawals	\$764,367.21
Your investment return:	
Dividend and interest income	\$473,087.08
Change in market value	\$1,503,275.98
Value of your account on Dec 31, 2024	\$20,739,690.81



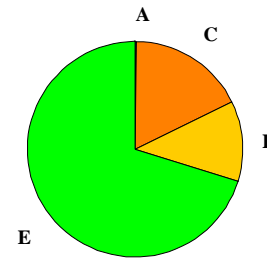
Your account balance sheet

Summary of your assets

	Value on December 31 (\$)	Percentage of your account
A Cash and money balances	57,000.00	0.27%
B Cash alternatives	0.00	0.00%
C Equities	3,628,885.00	17.50%
D Fixed income	2,493,024.90	12.02%
E Non-traditional	14,560,780.91	70.21%
F Commodities	0.00	0.00%
G Other	0.00	0.00%
Total assets	\$20,739,690.81	100.00%

Value of your account **\$20,739,690.81**

Your current asset allocation



Eye on the markets

Index	Percentage change	
	December 2024	Year to date
S&P 500	-2.38%	25.02%
Russell 3000	-3.06%	23.81%
MSCI - Europe, Australia & Far East	-2.25%	4.35%
Barclays Capital U.S. Aggregate Bond Index	-1.64%	1.25%

Interest rates on December 31, 2024

3-month Treasury bills: 4.17%
 One-month SOFR: 4.53%



Retirement Account
December 2024

Account name: LIFESPIRE RET PLN DTD 1/1/99
Friendly account name: Std Pd / Alts
Account type: Defined Benefit Plan
Account number: D5 43558 GR

Your Financial Advisor:
GOTTLIEB ROSE WEALTH MANAGEMENT

Change in the value of your account

	December 2024 (\$)	Year to date (\$)
Opening account value	\$20,635,504.35	\$17,998,960.54
Deposits, including investments transferred in	57,000.00	1,645,000.05
Withdrawals and fees, including investments transferred out	-44,463.42	-880,632.84
Dividend and interest income	47,967.72	473,087.08
Change in market value	43,682.16	1,503,275.98
Closing account value	\$20,739,690.81	\$20,739,690.81

Dividend and interest income earned

For purposes of this statement, taxability of interest and dividend income has been determined from a US tax reporting perspective. Based upon the residence of the account holder, account type, or product type, some interest and/or dividend payments may not be subject to United States (US) and/or Puerto Rico (PR) income taxes. The client monthly statement is not intended to be used and cannot be relied upon for tax purposes. Clients should refer to the applicable tax reporting forms they receive from UBS annually, such as the Forms 1099 and the Forms 480, for tax reporting information. It is the practice of UBS to file the applicable tax reporting forms with the US Internal Revenue Service and PR Treasury Department, and in such forms accurately classify dividends and/or interest as tax exempt or taxable income. Please consult your individual tax preparer.

	December 2024 (\$)	Year to date (\$)
Dividends	29,056.59	358,771.04
Miscellaneous	18,911.13	101,717.60
Total current year	\$47,967.72	\$460,488.64
Prior year adjustment	0.00	12,598.44
Total dividend & interest	\$47,967.72	\$473,087.08

Summary of gains and losses

Values reported below exclude products for which gains and losses are not classified.

	Realized gains and losses		Unrealized gains and losses (\$)
	December 2024 (\$)	Year to date (\$)	
Short term	0.00	0.00	-32,214.65
Long term	119,804.15	815,679.56	779,617.71
Total	\$119,804.15	\$815,679.56	\$747,403.06

Cash activity summary

See *Account activity this month* for details. Balances in your Sweep Options are included in the opening and closing balances value. FDIC insurance applies to deposits at UBS Bank USA and all banks participating in the UBS FDIC-Insured Deposit Program and the UBS Insured Sweep Program. It does not apply to deposits at UBS AG, Stamford Branch. SIPC protection applies to money market sweep fund holdings but not bank deposits. See *Important information about your statement* on the last two pages of this document for details.

	December 2024 (\$)	Year to date (\$)
Opening balances	\$11,691.55	\$17,550.64
<i>Additions</i>		
Deposits and other funds credited	57,000.00	1,645,000.05
Dividend and interest income	47,967.72	473,087.08
Proceeds from investment transactions	1,119,804.15	8,568,995.07
Total additions	\$1,224,771.87	\$10,687,082.20
<i>Subtractions</i>		
Other funds debited	-44,463.42	-880,632.84
Funds withdrawn for investments bought	-1,135,000.00	-9,767,000.00
Total subtractions	-\$1,179,463.42	-\$10,647,632.84
Net cash flow	\$45,308.45	\$39,449.36
Closing balances	\$57,000.00	\$57,000.00



Your investment objectives:

You have identified the following investment objectives for this account. If you have questions about these objectives, disagree with them, or wish to change them, please contact your Financial Advisor or Branch Manager. You can find a full description of the alternative investment objectives in *Important information about your statement* at the end of this document.

Your return objective:

Capital appreciation

Your risk profile:

Primary - Aggressive

Investment eligibility consideration - None selected

Your account instructions

- Your account cost basis default closing method is FIFO, First In, First Out.
- Statement copies are sent to 2 interested parties.
 - MR THOMAS LYDON FBO
LIFESPIRE RET PLN DTD 1/1/99
 - BARRY MARKS

Retirement services information

Summary of your contributions

Contribution type shown in this section reflects information you provided to us, and we are not responsible for its accuracy. Note that employer and employee contributions are reported to the IRS for the tax year which they are made.

Contribution type	Current period (\$)	Tax year 2024 (\$)	Tax year 2023 (\$)
Transfers	0.00	1,645,000.05	2,483,888.49

Summary of your distributions

Distribution type	Current period (\$)	Tax year 2024 (\$)	Tax year 2023 (\$)
Transfers	0.00	880,632.84	1,371,199.98



Your assets

Some prices, income and current values shown may be approximate. As a result, gains and losses may not be accurately reflected. See *Important information about your statement* at the end of this document for more information.

Cash

Cash and money balances

Holding	Opening balance on Dec 1 (\$)	Closing balance on Dec 31 (\$)	Price per share on Dec 31 (\$)	Average rate	Dividend/Interest period	Days in period
Cash	-2,840.66	24,228.13				
* LIQUID ASSETS GOVT FUND	14,532.21	32,771.87	1.00	4.64%	Nov 1 to Nov 30	30
Total	\$11,691.55	\$57,000.00				

Equities

Structured products

There may be little or no secondary market for structured products. Prices are estimated values obtained from third parties or issuers and do not reflect adjustments taken by such third parties or issuers for financial reporting purposes arising from changes in the market value of such transactions. The value at which you

would be able to purchase, sell, enter into, assign or terminate any instrument will be impacted by other factors, such as hedging and transaction costs, credit considerations, bid-ask spreads and market liquidity.

Holding	Trade date	Quantity	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
JPMORGAN CHASE FINANCIAL BA-GEARS SPX 06/17/2027								
Exchange: OTC	Jun 12, 24	70,000.000	10.000	700,000.00	10.250	717,500.00	17,500.00	ST
JPMORGAN CHASE FINANCIAL BA-GEARS RTY 06/17/2027								
Exchange: OTC	Jun 12, 24	30,000.000	10.000	300,000.00	10.330	309,900.00	9,900.00	ST
GS FINANCE CORP BA-GEARS SPX 07/20/2027								
Exchange: OTC	Jul 16, 24	50,000.000	10.000	500,000.00	10.110	505,500.00	5,500.00	ST

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Your assets › **Equities** › **Structured products** (continued)

Holding	Trade date	Quantity	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
MORGAN STANLEY FINANCE BA-GEARS SPX 09/30/2027 Exchange: OTC	Sep 25, 24	50,000.000	10.000	500,000.00	10.025	501,250.00	1,250.00	ST
MORGAN STANLEY FINANCE BA-GEARS MID 12/31/2027 Exchange: OTC	Dec 27, 24	30,000.000	10.000	300,000.00	10.000	300,000.00		ST
BNP PARIBAS T-GEARS SPX 06/15/2029 Exchange: OTC	Jun 12, 24	70,000.000	10.000	700,000.00	10.340	723,800.00	23,800.00	ST
BNP PARIBAS T-GEARS SPX 12/31/2029 Exchange: OTC	Dec 27, 24	28,000.000	10.000	280,000.00	9.790	274,120.00	-5,880.00	ST
MORGAN STANLEY FINANCE T-GEARS SPX 07/18/2034 Exchange: OTC	Jul 17, 24	29,000.000	10.000	290,000.00	10.235	296,815.00	6,815.00	ST
Total				\$3,570,000.00		\$3,628,885.00	\$58,885.00	

Fixed income

Structured products

There may be little or no secondary market for structured products. Prices are estimated values obtained from third parties or issuers and do not reflect adjustments taken by such third parties or issuers for financial reporting purposes arising from changes in the market value of such transactions. The value at which you

would be able to purchase, sell, enter into, assign or terminate any instrument will be impacted by other factors, such as hedging and transaction costs, credit considerations, bid-ask spreads and market liquidity.

Holding	Trade date	Quantity	Purchase price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
HSBC BANK USA NA MLCD RSP 08/31/2029 CUSIP 44330U3L4	Aug 27, 24	550,000.000	100.000	550,000.00	92.930	511,115.00	-38,885.00	ST

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Retirement Account
December 2024

Account name: LIFESPIRE RET PLN DTD 1/1/99
Friendly account name: Std Pd / Alts
Account type: Defined Benefit Plan
Account number: D5 43558 GR

Your Financial Advisor:
GOTTLIEB ROSE WEALTH MANAGEMENT

Your assets › **Fixed income** › **Structured products** (continued)

Holding	Trade date	Quantity	Purchase price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
HSBC BANK USA NA MLCD INDU 10/31/2029 CUSIP 44330UA93	Oct 28, 24	579,000.000	100.000	579,000.00	97.160	562,556.40	-16,443.60	ST
HSBC BANK USA NA MLCD RSP 12/18/2029 CUSIP 44330UDD1	Dec 13, 24	555,000.000	100.000	555,000.00	96.850	537,517.50	-17,482.50	ST
JPMORGAN CHASE BANK NA MLCD INDU 05/18/2029 CUSIP 46655WYV6	May 15, 24	500,000.000	100.000	500,000.00	98.090	490,450.00	-9,550.00	ST
JPMORGAN CHASE BANK NA MLCD INDU 11/30/2029 CUSIP 46655W5Y2	Nov 25, 24	410,000.000	100.000	410,000.00	95.460	391,386.00	-18,614.00	ST
Total				\$2,594,000.00		\$2,493,024.90	-\$100,975.10	

Non-traditional

Private equity funds, Hedge funds, and Other investments are held in your UBS Financial Services Inc. (UBS FS) brokerage account. The positions reported below reflect the records of the issuers, and UBS FS does not guarantee the accuracy of the information. The value shown is not necessarily the value you would receive from the issuer if you sold the assets. Funds actively sold by UBS FS are subject to ongoing due diligence, although the level performed may vary. A closed fund may be subject to no ongoing diligence. A fund that you purchased elsewhere may never have been subject to UBS FS diligence, although UBS FS may receive a fee from the fund's manager, which may constitute a majority of the management/incentive fee. Please contact your Financial Advisor with questions. "Est. value per unit" is an estimate of value supplied by an independent valuation firm and reflects adjustments for factors such as the liquidity of the units.

Estimates of value supplied by issuers of certain programs (which are generally "net asset value" estimates) are shown as "issuer est. value per unit". For Private equity funds, "Est. value per unit" is a value updated quarterly, based on the Net Asset Value ("NAV") in the fund as of the date specified, adjusted by adding capital calls and subtracting distributions since the NAV date. The NAV is primarily based on estimated portfolio values provided by the underlying fund sponsor. These two values may vary because of differences in the way they were estimated and because the "Third party est. value per unit" may have been prepared on the basis of financial information other than year-end. Reported estimates may not reflect resale, liquidation or repurchase value, if any, and may not reflect distributions of capital until the next valuation is reported, generally on an annual or semi-annual basis. See *Important information about your statement* at the end of this statement.

Private equity funds

Holding	Units	Est. Value per unit (\$)	Est. value total (\$)	Issuer est. value per unit (\$)	Issuer est. value total (\$)	Distributions to date (\$)	Original unit size (\$)
CLOVER PCO II LP FEEDER COMBINED COMMITMENT	1,000,000.000	----- Not Priced -----		----- Not Priced -----		N/A	

continued next page



Your assets › **Non-traditional** › **Private equity funds** (continued)

Holding	Units	Est. Value per unit (\$)	Est. value total (\$)	Issuer est. value per unit (\$)	Issuer est. value total (\$)	Distributions to date (\$)	Original unit size (\$)
CLOVER PCO II SECONDARY FEEDER LP A/O 09/30/24 ADJ CALLS/DIST	265,287.000	1.000	265,287.00			N/A	
CLOVER PCO II ORIGINATION FEEDER LPA/O 09/30/24 ADJ CALLS/DIST	525,895.000	1.000	525,895.00			N/A	
INFRASTRUCTURE INVSTMNT FD (ICAP) LTD. CL A ACC A/O 9/30/2024	1,162,481.000	1.000	1,162,481.00			N/A	
RREF IV DEBT DOMESTIC INVESTORS, LP A/O 09/30/24 ADJ CALLS/DIST	381,359.000	1.000	381,359.00			N/A	
RREF IV DEBT DOMESTIC INVESTORS, LP COMMITMENT AMOUNT	500,000.000	----- Not Priced -----		----- Not Priced -----		N/A	
Total			\$2,335,022.00				

Hedge funds

Holding	Number of shares	Purchase price/Average price per share (\$)	Client investment (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized (tax) gain or loss (\$)	Investment return (\$)	Holding period
BREXAN HOWARD ALPHA STRATEGIES FD LTD. A/O 10/31/2024			806,846.09	806,846.09	1.000	1,002,103.00	195,256.91		LT
NINETEEN77 GLOBAL MULTI- STRATEGY ALPHA II LTD WMQA A/O 11/30/2024			505,000.00	505,000.00	1.000	525,538.87	20,538.87		LT
Trade date: Nov 25, 22			505,000.00	505,000.00	1.000	524,495.13	19,495.13		LT
Security total			1,010,000.00	1,010,000.00		1,050,034.00	40,034.00		
SAMLYN OFFSHORE, LTD. A/O 11/30/2024			505,000.00	505,000.00	1.000	546,541.61	41,541.61		LT
Trade date: Apr 26, 23			505,000.00	505,000.00	1.000	572,466.32	67,466.32		LT
Trade date: Aug 29, 23			505,000.00	505,000.00	1.000	522,558.07	17,558.07		ST

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Retirement Account
December 2024

Account name: LIFESPIRE RET PLN DTD 1/1/99
Friendly account name: Std Pd / Alts
Account type: Defined Benefit Plan
Account number: D5 43558 GR

Your Financial Advisor:
GOTTLIEB ROSE WEALTH MANAGEMENT

Your assets › **Non-traditional** › **Hedge funds** (continued)

Holding	Number of shares	Purchase price/Average price per share (\$)	Client investment (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized (tax) gain or loss (\$)	Investment return (\$)	Holding period
Security total			1,515,000.00	1,515,000.00		1,641,566.00	126,566.00		
SCHONFELD FUNDAMENTAL EQUITY OFFSHORE FD LTD CL E WM01-UNR A/O 10/31/24									
Trade date: Apr 29, 22	1,807,008.000	0.838	1,515,000.00	1,515,000.00	1.000	1,807,008.00	292,008.00	292,008.00	LT
STARBOARD VALUE AND OPPORTUNITY FUND LTD. CL U A/O 11/30/2024									
Trade date: Nov 24, 21			1,010,000.00	1,010,000.00	1.000	1,194,957.00	184,957.00		LT
Total			\$5,856,846.09	\$5,856,846.09		\$6,695,668.00	\$838,821.91	\$292,008.00	

Other investments

Holding	Trade date	Number of shares	Purchase price per share (\$)	Cost basis (\$)	Price per share (\$)	Value (\$)	Unrealized gain or loss (\$)	Holding period
ARES PRIVATE MARKETS FUND CLASS A A/O 11/30/2024	May 29, 24	30,378.055	33.247	1,010,000.00	33.166	1,007,518.56	-2,481.44	ST
BLACKSTONE PRIVATE CREDIT FUND CLASS S A/O 11/30/24	Oct 01, 21	38,610.039	26.158	1,010,000.00	25.460	983,011.59	-26,988.41	LT
	Nov 24, 21	19,297.569	26.169	505,000.00	25.460	491,316.11	-13,683.89	LT
Security Total		57,907.608		1,515,000.00		1,474,327.69	-40,672.30	
BLACKSTONE REAL ESTATE INCOME TRUST INC CL S A/O 11/30/2024	Dec 21, 22	13.395	14.873	199.23	13.910	186.32	-12.91	LT
BLUE OWL TECHNOLOGY INCOME CORP CLASS S A/O 11/30/2024	Feb 23, 23	49,261.084	10.251	505,000.00	10.450	514,778.33	9,778.33	LT
	Aug 25, 23	48,732.943	10.362	505,000.00	10.450	509,259.25	4,259.25	LT
Security Total		97,994.027		1,010,000.00		1,024,037.58	14,037.58	

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Your assets › **Non-traditional** › **Other investments** (continued)

Holding	Trade date	Number of shares	Purchase price per share (\$)	Cost basis (\$)	Price per share (\$)	Value (\$)	Unrealized gain or loss (\$)	Holding period
BLUE OWL REAL ESTATE NET LEASE TRUST CLASS S A/O 11/30/2024								
	Jan 26, 24	49,592.351	10.183	505,000.00	10.129	502,320.92	-2,679.08	ST
	Feb 26, 24	41,499.955	10.173	422,180.00	10.129	420,353.04	-1,826.96	ST
	Mar 25, 24	8,107.894	10.214	82,820.00	10.129	82,124.86	-695.14	ST
Security Total		99,200.200		1,010,000.00		1,004,798.82	-5,201.18	
FS CREDIT REAL ESTATE INCOME TRUST, INC. CLASS S A/O 11/30/2024								
	Aug 26, 22	39,736.941	25.417	1,010,000.00	25.042	995,092.48	-14,907.52	LT
	Oct 03, 22	185.189	25.169	4,661.14	25.042	4,637.50	-23.64	LT
	Nov 01, 22	186.002	25.176	4,682.87	25.042	4,657.86	-25.01	LT
	Dec 01, 22	187.126	25.141	4,704.68	25.042	4,686.01	-18.67	LT
	Jan 03, 23	201.829	25.135	5,073.17	25.042	5,054.20	-18.97	LT
	Jan 31, 23	203.414	25.065	5,098.58	25.042	5,093.89	-4.69	LT
Security Total		40,700.501		1,034,220.44		1,019,221.94	-14,998.50	
Total				\$5,579,419.67		\$5,530,090.91	-\$49,328.75	

Your total assets

		Value on Dec 31 (\$)	Percentage of your account	Cost basis (\$)	Estimated annual income (\$)	Unrealized gain or loss (\$)
Cash	Cash and money balances	57,000.00	0.27%	57,000.00		
Equities	Structured products	3,628,885.00	17.50%	3,570,000.00		58,885.00
Fixed income	Structured products	2,493,024.90	12.02%	2,594,000.00		-100,975.10
Non-traditional	Private equity funds	2,335,022.00				
	Hedge funds	6,695,668.00		5,856,846.09		838,821.91
	Other investments	5,530,090.91		5,579,419.67		-49,328.75
	Total non-traditional	14,560,780.91	70.21%	11,436,265.76		789,493.16
Total		\$20,739,690.81	100.00%	\$17,657,265.76		\$747,403.06



Retirement Account
December 2024

Account name: LIFESPIRE RET PLN DTD 1/1/99
Friendly account name: Std Pd / Alts
Account type: Defined Benefit Plan
Account number: D5 43558 GR

Your Financial Advisor:
GOTTLIEB ROSE WEALTH MANAGEMENT

Account activity this month

	Date	Activity	Description	Amount (\$)
Deposits and other funds credited	Dec 31	Transfer In	RETIREMENT PLAN TRANSFER	57,000.00
		Current Year		
	Total deposits and other funds credited			\$57,000.00
The activity descriptions for contribution transactions included in this section are provided by the plan administrator or plan trustee. UBS Financial Services Inc. does not independently verify or guarantee the accuracy or validity of this information.				
	Date	Activity	Description	Amount (\$)
Dividend and interest income				
	<i>Dividends</i>			
	Dec 2	Dividend	LIQUID ASSETS GOVT FUND AS OF 11/29/24	129.98
	Dec 3	Dividend	FS CREDIT REAL ESTATE INCOME TRUST, INC. CLASS S A/O 10/31/2024AS OF 12/02/24 CUSIP: 3379929G8	5,543.41
	Dec 18	Dividend	BLUE OWL REAL ESTATE NET LEASE TRUST CLASS S A/O 10/31/2024AS OF 12/17/24 CUSIP: 67190C9Q7	5,076.93
	Dec 24	Dividend	BLUE OWL TECHNOLOGY INCOME CORP CLASS S A/O 11/30/2024AS OF 12/23/24 CUSIP: 69120R100	6,614.72
	Dec 30	Dividend	BLACKSTONE PRIVATE CREDIT FUND CLASS S A/O 11/30/24 AS OF 12/27/24 CUSIP: 189997J83	11,691.55
	Total dividends			\$29,056.59
<i>Miscellaneous</i>	Dec 17	Distribution	CLOVER PCO II SECONDARY FEEDER LP DISTRIBUTIONS AS OF 12/16/24 CUSIP: 189997AE9	4,832.99
	Dec 17	Distribution	CLOVER PCO II ORIGINATION FEEDER LP DISTRIBUTIONS AS OF 12/16/24 CUSIP: 189997AF6	6,862.14
	Dec 27	Distribution	RREF IV DEBT DOMESTIC INVESTORS, LP DISTRIBUTION CUSIP: 24999Z931	7,216.00
	Total miscellaneous			\$18,911.13
	Total dividend and interest income			\$47,967.72
	Date	Activity	Description	Amount (\$)
Other funds debited	Dec 2	Transfer Out	RETIREMENT PLAN TRANSFER	-11,691.55
		Current Year		

continued next page



Account activity this month (continued)

	Date	Activity	Description	Amount (\$)
Other funds debited (continued)	Dec 31	Transfer Out	RETIREMENT PLAN TRANSFER	-32,771.87
		Current Year		
		Total other funds debited		-\$44,463.42

Investment transactions

For more information about the price/value shown for restricted securities, see *Important information about your statement* at the end of this document.

Date	Activity	Description	Quantity	Value (\$)	Price (\$)	Proceeds from investment transactions (\$)	Funds withdrawn for investments bought (\$)	Accrued interest (\$)
Dec 11	Sold	HSBC BANK USA NA MLCD INDU 10/31/2028 CUSIP: 44329MLL5	-500,000.000		114.9618800	574,804.15		
Dec 18	Bought	HSBC BANK USA NA MLCD RSP 12/18/2029 RETURN VARIES WITH UNDERLYING CUSIP: 44330UDD1	555,000.000		100.0000000		-555,000.00	
Dec 26	Call Redemption	BNP PARIBAS BA-GEARS SPX 12/17/2026	-50,000.000			545,000.00		
Dec 31	Bought	MORGAN STANLEY FINANCE BA-GEARS MID 12/31/2027 RETURN VARIES WITH UNDERLYING	30,000.000		10.0000000		-300,000.00	
Dec 31	Bought	BNP PARIBAS T-GEARS SPX 12/31/2029 RETURN VARIES WITH UNDERLYING	28,000.000		10.0000000		-280,000.00	
Total						\$1,119,804.15	-\$1,135,000.00	

	Date	Activity	Description	Amount (\$)
Money balance activities	Nov 29	Balance forward		\$14,532.21
	Dec 2	Bought	LIQUID ASSETS GOVT FUND AS OF 11/29/24	129.98
	Dec 2	Sold	LIQUID ASSETS GOVT FUND	-2,840.66
	Dec 3	Sold	LIQUID ASSETS GOVT FUND	-11,691.55
	Dec 4	Bought	LIQUID ASSETS GOVT FUND	5,543.41
	Dec 12	Bought	LIQUID ASSETS GOVT FUND	574,804.15
	Dec 18	Sold	LIQUID ASSETS GOVT FUND	-543,304.87
	Dec 19	Bought	LIQUID ASSETS GOVT FUND	5,076.93
	Dec 26	Bought	LIQUID ASSETS GOVT FUND	6,614.72
	Dec 27	Bought	LIQUID ASSETS GOVT FUND	545,000.00
	Dec 30	Bought	LIQUID ASSETS GOVT FUND	7,216.00
	Dec 31	Sold	LIQUID ASSETS GOVT FUND	-568,308.45
	Dec 31	Closing LIQUID ASSETS GOVT FUND		\$32,771.87



Retirement Account
December 2024

Account name: LIFESPIRE RET PLN DTD 1/1/99
Friendly account name: Std Pd / Alts
Account type: Defined Benefit Plan
Account number: D5 43558 GR

Your Financial Advisor:
GOTTLIEB ROSE WEALTH MANAGEMENT

Realized gains and losses

The estimated realized gains and losses shown below are not intended for tax purposes. Please note that gain or loss recognized on the sale or redemption of certain Structured Products, like Contingent Debt Securities, may be ordinary, and not capital, gain or loss. Please check with your tax advisor. To calculate gains or losses, we liquidate the oldest security lot first. This is known as the first-in, first-out or FIFO accounting method. We use this method unless you specified which tax lot to close when you placed your order. This is known as a versus purchases or VSP order.

See *Important information about your statement* at the end of this document for more information. We may not adjust gains and losses for all capital changes. We automatically adjust cost basis for tax-exempt and AMT coupon municipal securities for estimated amortization of bond premiums and for accreted OID securities issued at a discount. If you requested that UBS adjust cost basis for the bond premium amortization on taxable debt securities then cost basis reflected for these securities has been adjusted. Estimates in the Unclassified section can not be classified as short term or long term because information is missing, or the product is one in which the gain/loss calculation is not provided.

Long-term capital gains and losses

Security description	Method	Quantity or face value	Purchase date	Sale date	Sale amount (\$)	Cost basis (\$)	Wash sale cost basis adjustment(\$)	Loss (\$)	Gain (\$)
BNP PARIBAS BA-GEARS SPX 12/17/2026	FIFO	50,000.000	Dec 14, 23	Dec 26, 24	545,000.00	500,000.00			45,000.00
HSBC BANK USA NA MLCD INDU 10/31/2028	FIFO	500,000.000	Oct 26, 23	Dec 10, 24	574,804.15	500,000.00			74,804.15
Total					\$1,119,804.15	\$1,000,000.00			\$119,804.15
Net long-term capital gains or losses									\$119,804.15
Net capital gains/losses:									\$119,804.15

Summary of approved payees and recurring payments

Based on your instructions, the following payees and recurring payments are considered "approved payees". As a result, (1) you may authorize additional transfers to these payees verbally and (2) you are no longer receiving individual confirmations for payments to these payees.

The payees and recurring payments listed below do not include Bill Payments, Electronic Funds Transfers and certain other transfers between accounts at UBS. If you have additional payees and/or recurring instructions on file, you will receive separate confirmations from your Financial Advisor.

To update or cancel any of these instructions, please contact your Financial Advisor.

Payee description	Disbursement		Type/Event	Frequency	Start date	End date	Last used date
	Amount (\$)	method					
D541555	varied	Transfer	Payee on file	Upon request	n/a	n/a	Sep 18, 24



Your notes

SCHEDULE SB (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

▶ **Round off amounts to nearest dollar.**
 ▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan Lifespire Retirement Plan	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF Lifespire, Inc.	D Employer Identification Number (EIN) 13-2526022	
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F Prior year plan size: <input type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input checked="" type="checkbox"/> More than 500	

Part I Basic Information

1	Enter the valuation date: Month <u>1</u> Day <u>1</u> Year <u>2024</u>		
2	Assets:		
	a Market value	2a	52,158,652
	b Actuarial value	2b	53,413,439
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	a For retired participants and beneficiaries receiving payment	388	17,557,641
	b For terminated vested participants	655	12,902,139
	c For active participants	838	8,777,094
	d Total	1,881	39,236,874
4	If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>		
	a Funding target disregarding prescribed at-risk assumptions	4a	
	b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b	
5	Effective interest rate	5	5.14 %
6	Target normal cost		
	a Present value of current plan year accruals	6a	1,097,274
	b Expected plan-related expenses	6b	282,219
	c Target normal cost	6c	1,379,493

Statement by Enrolled Actuary
 To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE	 Signature of actuary Barry N. Marks, E.A., M.A.A.A. Type or print name of actuary Milliman, Inc. Firm name One Pennsylvania Plaza New York NY 10119-2605 Address of the firm	<u>10/07/2025</u> Date <u>23-05401</u> Most recent enrollment number <u>(646) 473-3000</u> Telephone number (including area code)
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If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions

Part II Beginning of Year Carryover and Prefunding Balances		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	2,423,535	15,485,277
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	2,423,535	15,485,277
10	Interest on line 9 using prior year's actual return of <u>13.12</u> %	317,968	2,031,668
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		741,424
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.29</u> %		39,221
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
	c Total available at beginning of current plan year to add to prefunding balance		780,645
	d Portion of (c) to be added to prefunding balance		780,645
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	2,741,503	18,297,590

Part III Funding Percentages			
14	Funding target attainment percentage	14	82.50%
15	Adjusted funding target attainment percentage	15	136.12%
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	92.52%
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls							
18 Contributions made to the plan for the plan year by employer(s) and employees:							
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees		
Totals ▶			18(b)			18(c)	

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

a Contributions allocated toward unpaid minimum required contributions from prior years	19a	
b Contributions made to avoid restrictions adjusted to valuation date	19b	
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? Yes No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? Yes No

c If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:

a Segment rates:	1st segment: 4.75 %	2nd segment: 4.87 %	3rd segment: 5.59 %	<input type="checkbox"/> N/A, full yield curve used
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b Applicable month (enter code) **21b** 4

22 Weighted average retirement age **22** 67

23 Mortality table(s) (see instructions) Prescribed - combined Prescribed - separate Substitute

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment..... Yes No

25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment..... Yes No

26 Demographic and benefit information

a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment..... Yes No

b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment... Yes No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment..... **27**

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years **28**

29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)..... **29**

30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29) **30** 0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):

a Target normal cost (line 6c)	31a	1,379,493
b Excess assets, if applicable, but not greater than line 31a	31b	0

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment		
b Waiver amortization installment		

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount **33**

34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....	34	1,379,493
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	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	1,379,493	0	1,379,493

36 Additional cash requirement (line 34 minus line 35) **36** 0

37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c) **37**

38 Present value of excess contributions for current year (see instructions)

a Total (excess, if any, of line 37 over line 36)	38a	0
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances.....	38b	0

39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37) **39** 0

40 Unpaid minimum required contributions for all years **40** 0

Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. 2019 2020 2021