

Account Statement

OHIO OSTEOPATHIC FOUNDATION
GENERAL FUND
PO BOX 8130
COLUMBUS OH 43201-0130

December 1, 2020 - December 31, 2020
Account Number: A40-615584

Portfolio at a Glance

| | This Period |
|--|---------------------|
| BEGINNING ACCOUNT VALUE | \$292,038.40 |
| Dividends, Interest and Other Income | 759.88 |
| Net Change in Portfolio¹ | 7,637.13 |
| ENDING ACCOUNT VALUE | \$300,435.41 |

¹ Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.

Your Financial Representative:

Shawn W Phelps
(614) 279-8267

Risk Tolerance:

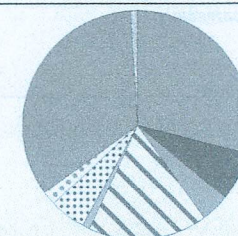
BALANCED

The Bank Deposits in your account are FDIC insured bank deposits.

FDIC insured bank deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). These bank deposits are covered by the Federal Deposit Insurance Corporation (FDIC), up to allowable limits.

Asset Classification

| | This Period | % Allocation |
|----------------------------------|---------------------|--------------|
| US Equity - Large Cap | 87,281.83 | 29% |
| US Equity - Mid Cap | 20,791.56 | 7% |
| US Equity - Small Cap | 11,671.30 | 4% |
| Int'l Developed Mkts | 49,745.91 | 17% |
| Int'l Emerging Mkts | 3,568.63 | 1% |
| Real Estate Securities | 15,631.00 | 5% |
| Commodities | 6,016.75 | 2% |
| Fixed Income | 101,285.62 | 34% |
| Cash/Cash Alternatives | 4,442.81 | 1% |
| Account Total (Pie Chart) | \$300,435.41 | 100% |



Asset Classification (continued)

Account holdings are classified into certain asset classes based on their characteristics. The asset classes shown may vary based on whether the account is solely brokerage or is used with an investment advisory program. Asset classes are shown as a courtesy for information purposes and are not specific investment advice. Some holdings may not be classified. All asset classifications are subject to change. For a description of asset class characteristics, or should you have any related questions, contact your financial representative.

Asset classification information contained in this section is supplied by Morningstar, Inc. ©2020. All Rights Reserved. Information on asset classification (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Certain assets may be classified by NMIS and/or WMC instead of Morningstar.

Summary of Gains and Losses

| | This Period | Realized | Year-to-Date | Unrealized |
|----------------------|-----------------|----------|-----------------|------------------|
| Short-Term Gain/Loss | 545.25 | | 545.25 | 5,698.92 |
| Long-Term Gain/Loss | 923.85 | | 1,674.92 | 46,673.30 |
| Net Gain/Loss | 1,469.10 | | 2,220.17 | 52,372.22 |

This summary excludes transactions where cost basis information is not available.

Client Service Information

Your Financial Representative:

Shawn W Phelps
7700 Rivers Edge Dr
Ste 200
Columbus OH 43235-1331

Contact Information

Telephone Number: (614) 279-8267
Fax Number: (614) 433-9105

Client Service Information

Web Site: WWW.NORTHWESTERNMUTUAL.COM

Your Account Information

INVESTMENT OBJECTIVE

Investment Objective: INCOME WITH GROWTH

Please review your investment objective. If you wish to make a change or have any questions please contact your Financial Representative.



Northwestern Mutual
Northwestern Mutual Investment Services, LLC
Northwestern Mutual Wealth Management Company
720 E. Wisconsin Avenue, Milwaukee, WI 53202-4797
1-866-950-4644

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Your Account Information (continued)

TAX LOT DEFAULT DISPOSITION METHOD

Default Method for Mutual Funds: Average Cost (Using First In First Out)
Default Method for Stocks in a Dividend Reinvestment Plan: First In First Out
Default Method for all Other Securities: First In First Out

BOND AMORTIZATION ELECTIONS

Amortize premium on taxable bonds based on Constant Yield Method: Yes
Accrual market discount method for all other bond types: Constant Yield Method
Include market discount in income annually: No

ELECTRONIC DELIVERY

Your electronic delivery selections for account communications are listed below:

Electronic Delivery

| Enrollment | Communication |
|------------|-----------------------------------|
| X | Statements and Reports |
| X | Trade Confirmations |
| X | Tax Documents |
| X | Notifications |
| ✓ | Prospectus* |
| ✓ | Proxy/Shareholder Communications* |

E-mail notifications are delivered to the following e-mail address(es):

j#####@ooanet.org

*j#####@ooanet.org is on file for these documents

The above e-mail address is partially masked for your security.
Please log in to your account to review the full e-mail address.

Please log in to your account or contact your Financial Representative to make any changes to your electronic delivery preferences.

Portfolio Holdings

| Opening Date | Quantity | Account Number | Activity Ending | Opening Balance | Closing Balance | Accrued Income | Income This Year | 30-Day Yield | Current Yield |
|---|-----------|----------------|-----------------|-------------------|-------------------|----------------|------------------|--------------|---------------|
| CASH, MONEY FUNDS AND BANK DEPOSITS 1.00% of Portfolio | | | | | | | | | |
| FDIC Insured Bank Deposits | | | | | | | | | |
| NM FDIC INSURED DEPOSIT PROGRM | | | | | | | | | |
| 12/01/20 | 4,442.810 | N/A | 12/31/20 | 4,347.79 | 4,442.81 | 0.18 | 10.35 | N/A | N/A |
| Total FDIC Insured Bank Deposits | | | | \$4,347.79 | \$4,442.81 | \$0.18 | \$10.35 | | |
| TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS | | | | \$4,347.79 | \$4,442.81 | \$0.18 | \$10.35 | | |



Portfolio Holdings (continued)

| Date Acquired | Quantity | Unit Cost | Current Cost Basis | Market Price | Market Value | Unrealized Gain/Loss | Estimated Annual Income | Estimated Yield |
|---|-----------|-----------|-----------------------|--|--------------|-------------------------|----------------------------|--------------------|
| MUTUAL FUNDS 84.00% of Portfolio | | | | | | | | |
| INVESCO GLOBAL FUND CLASS Y | | | | Security Identifier: OGLYX CUSIP: 00900W506 | | | | |
| Open End Fund | | | | | | | | |
| Dividend Option: Reinvest; Capital Gains Option: Reinvest | | | | | | | | |
| Average | 154.653 | 79.4290 | 12,283.95 | 116.1700 | 17,966.04 | 5,682.09 | 78.56 | 0.43% |
| AB GLOBAL BOND FUND ADVISOR CLASS | | | | Security Identifier: ANAYX CUSIP: 01853W709 | | | | |
| Open End Fund | | | | | | | | |
| Dividend Option: Reinvest; Capital Gains Option: Reinvest | | | | | | | | |
| Average | 1,760.183 | 8.3300 | 14,661.76 | 8.6900 | 15,295.99 | 634.23 | 298.52 | 1.95% |
| BARON ASSET FUND INSTITUTIONAL CLASS | | | | Security Identifier: BARIX CUSIP: 068278605 | | | | |
| Open End Fund | | | | | | | | |
| Dividend Option: Reinvest; Capital Gains Option: Reinvest | | | | | | | | |
| Average | 88.382 | 69.2420 | 6,119.74 | 116.3000 | 10,278.83 | 4,159.09 | | |
| THE BOND FUND OF AMERICA CLASS F-2 | | | | Security Identifier: ABNFX CUSIP: 097873822 | | | | |
| Open End Fund | | | | | | | | |
| Dividend Option: Reinvest; Capital Gains Option: Reinvest | | | | | | | | |
| Average | 3,563.037 | 12.7410 | 45,397.67 | 13.7900 | 49,134.28 | 3,736.61 | 1,061.30 | 2.16% |
| AMERICAN INTERNATIONAL VANTAGE FUND CLASS F2 | | | | Security Identifier: AIVFX CUSIP: 14019V507 | | | | |
| Open End Fund | | | | | | | | |
| Dividend Option: Reinvest; Capital Gains Option: Reinvest | | | | | | | | |
| Average | 569.407 | 16.2100 | 9,230.08 | 16.3500 | 9,309.80 | 79.72 | 54.89 | 0.58% |
| DWS ENHANCED COMMODITY STRATEGY FUND INSTL CLASS | | | | Security Identifier: SKIRX CUSIP: 25159L836 | | | | |
| Open End Fund | | | | | | | | |
| Dividend Option: Reinvest; Capital Gains Option: Reinvest | | | | | | | | |
| Average | 651.163 | 10.3800 | 6,759.30 | 9.2400 | 6,016.75 | -742.55 | 92.07 | 1.53% |
| EUROPACIFIC GROWTH FUND CLASS F-2 | | | | Security Identifier: AEPFX CUSIP: 29875E100 | | | | |
| Open End Fund | | | | | | | | |
| Dividend Option: Reinvest; Capital Gains Option: Reinvest | | | | | | | | |
| Average | 208.275 | 49.7850 | 10,368.94 | 69.1500 | 14,402.22 | 4,033.28 | 48.52 | 0.33% |
| THE GROWTH FUND OF AMERICA CLASS F-2 | | | | Security Identifier: GFFFX CUSIP: 399874825 | | | | |
| Open End Fund | | | | | | | | |
| Dividend Option: Reinvest; Capital Gains Option: Reinvest | | | | | | | | |
| Average | 453.150 | 45.8400 | 20,772.33 | 67.3400 | 30,515.12 | 9,742.79 | 135.49 | 0.44% |
| JOHN HANCOCK DISCIPLINED VALUE MID CAP FUND CLASS I | | | | Security Identifier: JVMIX CUSIP: 47803W406 | | | | |
| Open End Fund | | | | | | | | |
| Dividend Option: Reinvest; Capital Gains Option: Reinvest | | | | | | | | |
| Average | 450.803 | 19.9790 | 9,006.52 | 23.3200 | 10,512.73 | 1,506.21 | 84.01 | 0.79% |
| NEW WORLD FUND CLASS F-2 | | | | Security Identifier: NFFFX CUSIP: 649280823 | | | | |
| Open End Fund | | | | | | | | |
| Dividend Option: Reinvest; Capital Gains Option: Reinvest | | | | | | | | |
| Average | 40.696 | 51.6540 | 2,102.10 | 87.6900 | 3,568.63 | 1,466.53 | 12.52 | 0.35% |

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Portfolio Holdings (continued)

| Date Acquired | Quantity | Unit Cost | Current Cost Basis | Market Price | Market Value | Unrealized Gain/Loss | Estimated Annual Income | Estimated Yield |
|---|-----------|-----------|---------------------|--|---------------------|----------------------|-------------------------|-----------------|
| MUTUAL FUNDS (continued) | | | | | | | | |
| PIMCO HIGH YIELD FUND CLASS I-2 | | | | Security Identifier: PHLPX CUSIP: 72201M735 | | | | |
| Open End Fund | | | | | | | | |
| Dividend Option: Reinvest; Capital Gains Option: Reinvest | | | | | | | | |
| Average | 1,812.275 | 8.5070 | 15,416.39 | 9.0800 | 16,455.46 | 1,039.07 | 731.47 | 4.44% |
| PRINCIPAL GLOBAL REAL ESTATE SEC FUND INSTL CLASS | | | | Security Identifier: POSIX CUSIP: 74254V273 | | | | |
| Open End Fund | | | | | | | | |
| Dividend Option: Reinvest; Capital Gains Option: Reinvest | | | | | | | | |
| Average | 1,586.904 | 9.1360 | 14,498.12 | 9.8500 | 15,631.00 | 1,132.88 | 176.30 | 1.12% |
| SMALL-CAP WORLD FUND CLASS F-2 | | | | Security Identifier: SMCFX CUSIP: 831681820 | | | | |
| Open End Fund | | | | | | | | |
| Dividend Option: Reinvest; Capital Gains Option: Reinvest | | | | | | | | |
| Average | 99.138 | 56.2370 | 5,575.21 | 81.3800 | 8,067.85 | 2,492.64 | | |
| TRANSAMERICA SHORT- TERM BOND FUND FUND CLASS I | | | | Security Identifier: TSTIX CUSIP: 893962134 | | | | |
| Open End Fund | | | | | | | | |
| Dividend Option: Reinvest; Capital Gains Option: Reinvest | | | | | | | | |
| Average | 1,994.124 | 9.8680 | 19,678.72 | 10.2300 | 20,399.89 | 721.17 | 449.99 | 2.20% |
| WASHINGTON MUTUAL INVESTORS FUND CLASS F-2 | | | | Security Identifier: WMFFX CUSIP: 939330825 | | | | |
| Open End Fund | | | | | | | | |
| Dividend Option: Reinvest; Capital Gains Option: Reinvest | | | | | | | | |
| Average | 491.278 | 40.4210 | 19,858.07 | 50.1000 | 24,613.03 | 4,754.96 | 449.66 | 1.82% |
| TOTAL MUTUAL FUNDS | | | \$211,728.90 | | \$252,167.62 | \$40,438.72 | \$3,673.30 | |

| Date Acquired | Quantity | Unit Cost | Current Cost Basis | Market Price | Market Value | Unrealized Gain/Loss | Estimated Annual Income | Estimated Yield |
|---|----------------|-----------|--------------------|--|--------------------|----------------------|-------------------------|-----------------|
| EXCHANGE-TRADED PRODUCTS 15.00% of Portfolio | | | | | | | | |
| ISHARES TR CORE S&P SMALL-CAP ETF | | | | Security Identifier: IJR CUSIP: 464287804 | | | | |
| Dividend Option: Cash; Capital Gains Option: Cash | | | | | | | | |
| 06/27/17 | 90.000 | 69.8940 | 6,290.47 | 91.9000 | 8,271.00 | 1,980.53 | 92.11 | 1.11% |
| 05/14/20 | 37.000 | 56.9410 | 2,106.80 | 91.9000 | 3,400.30 | 1,293.50 | 37.87 | 1.11% |
| Total Covered | 127.000 | | 8,397.27 | | 11,671.30 | 3,274.03 | 129.98 | |
| Total | 127.000 | | \$8,397.27 | | \$11,671.30 | \$3,274.03 | \$129.98 | |
| SPDR S&P 500 ETF TR TR UNIT | | | | Security Identifier: SPY CUSIP: 78462F103 | | | | |
| Dividend Option: Cash; Capital Gains Option: Cash | | | | | | | | |
| 11/17/17 | 51.000 | 258.3050 | 13,173.54 | 373.8800 | 19,067.88 | 5,894.34 | 290.24 | 1.52% |
| 10/15/19 | 25.000 | 299.9800 | 7,499.50 | 373.8800 | 9,347.00 | 1,847.50 | 142.27 | 1.52% |



Portfolio Holdings (continued)

| Date Acquired | Quantity | Unit Cost | Current Cost Basis | Market Price | Market Value | Unrealized Gain/Loss | Estimated Annual Income | Estimated Yield |
|---|----------|-----------|-----------------------|--------------|---------------------|-------------------------|----------------------------|----------------------------|
| EXCHANGE-TRADED PRODUCTS (continued) | | | | | | | | |
| SPDR S&P 500 ETF TR UNIT (continued) | | | | | | | | |
| 05/14/20 | 10.000 | 282.1170 | 2,821.17 | 373.8800 | 3,738.80 | 917.63 | 56.91 | 1.52% |
| Total Covered | 86.000 | | 23,494.21 | | 32,153.68 | 8,659.47 | 489.42 | |
| Total | 86.000 | | \$23,494.21 | | \$32,153.68 | \$8,659.47 | \$489.42 | |
| TOTAL EXCHANGE-TRADED PRODUCTS | | | \$31,891.48 | | \$43,824.98 | \$11,933.50 | \$619.40 | |
| | | | Current Cost Basis | | Market Value | Unrealized Gain/Loss | Accrued Interest | Estimated Annual Income |
| Total Portfolio Holdings | | | \$248,063.19 | | \$300,435.41 | \$52,372.22 | \$0.00 | \$4,303.05 |

Generally, securities acquired before 2011, in retirement accounts or held by Non-U.S. entities are not subject to the cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended by the Emergency Economic Stabilization Act of 2008, and are marked as "noncovered". Securities marked as "covered", were identified as securities potentially subject to the cost basis reporting rules and may be reported to the IRS on form 1099-B for the applicable tax year in which the securities are disposed.

Note: In the event where we cannot easily determine the taxability of an account, we may mark the account as noncovered. However, if the account does not receive a 1099B, the cost basis will not be reported to the IRS.

Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices, unless otherwise noted, have been obtained from independent vendor services, which we believe to be reliable. Market prices do not constitute a bid or an offer, and may differ from the actual sale price. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

Estimated Annual Figures

The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/disclosures for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased, may be obtained. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished

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OHIO OSTEOPATHIC FOUNDATION

Portfolio Holdings Disclosures (continued)

Option Disclosure (continued)

to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing will execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Messages

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Shares of a money market mutual fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money market mutual fund's prospectus or the bank deposit product's disclosure document or contact your Investment Professional for additional information. Pursuant to SEC Rule 10b-10(b)(1) confirmations are not sent for purchases into money market mutual funds processed on the sweep platform. Pursuant to applicable regulation, account statements will be produced monthly or quarterly.

IMPORTANT NOTICE OF UPDATES TO CASH SWEEP PROGRAM PRODUCTS AND AMENDMENT TO THE ACCOUNT AGREEMENT TERMS APPLICABLE TO YOUR ACCOUNT:

Effective February 1, 2021, Northwestern Mutual Investment Services, LLC (NMIS) is making changes to the products available in its Cash Sweep Program. The NM FDIC Insured Deposit Program is an FDIC insured bank deposit program and continues to be the Default Sweep Product for accounts.

The additional money market funds available as sweep product options for clients to select from in the Cash Sweep Program are changing as described below.

NMIS is adding the following money market funds as Cash Sweep Program products: the Dreyfus Government Cash Management Wealth Shares and the Federated Treasury Obligations Fund Automated Shares.

The following existing money market fund products in the Cash Sweep Program (at the initiative of the funds) are being renamed and having their share classes re-designated from Class A shares to Wealth Shares: Dreyfus General New York AMT-Free Municipal Money Market Fund Class A is becoming the Dreyfus NY Municipal Money Market Fund Wealth



Messages (continued)

Shares, and the Dreyfus General Municipal Money Market Fund Class A is becoming Dreyfus National Municipal Money Market Fund Wealth Shares.

NMIS is removing the following money market fund product from the Cash Sweep Program due to its upcoming liquidation (at the initiative of the fund): Dreyfus General California Municipal Money Market Fund Class A.

Please speak with your financial representative if you would like more information about the Cash Sweep Program product options.

Upon timely notice to you, NMIS has the right to make modifications to the Client General Account Agreement (the "Account Agreement" or "CGAA") for your NMIS brokerage account pursuant to Paragraph 41 of the Account Agreement. This includes modifying the Cash Sweep Program terms and conditions and changing the products in the Cash Sweep Program. Accordingly, NMIS is providing you notice that NMIS is updating the terms of its Cash Sweep Program and amending **Paragraph 22 Cash Sweep Program for Uninvested Cash** to reflect the changes described above.

These amended Account Agreement terms are effective February 1, 2021. By keeping your account open after that date, you agree to the Account Agreement terms including the amended terms of the Cash Sweep Program. If there is a conflict between the amended Account Agreement and any previous version of the Account Agreement or any earlier amendment to the Account Agreement, the terms of the amended Account Agreement effective February 1, 2021 will prevail.

You can review the Account Agreement online by visiting Northwestern Mutual's website at NorthwesternMutual.com. To request that an Account Agreement be mailed to you, contact NMIS's Home Office by telephone at 1-866-950-4644 or in writing at 720 East Wisconsin Avenue, Milwaukee, WI 53202.

Northwestern Mutual Investment Services has a contingency plan to ensure service to our customers in the event of a significant business disruption or catastrophic occurrence. To learn more about our continuity plan, go to www.northwesternmutual.com or contact our home office at 866-950-4644.

Make the switch to eDelivery! Enroll in eDelivery and access current and past investment statements and tax information online. Enrolling is fast, easy and completely secure. Log in at NorthwesternMutual.com/gopaperless.

Your Signature Advisory Account

Annually, your advisor and the Northwestern Mutual Wealth Management Company review your Signature advisory account to ensure it continues to align with your financial goals, and investment objectives, time horizon and risk tolerance. Please contact your advisor if there have been any changes to this information during the past year as your advisor and Northwestern Mutual Wealth Management Company use this information to review your account. It's your future – make sure your advisor has the information needed to help you succeed.

Quarterly Request for Updated Client Information: Please inform your financial advisor of any changes in your financial situation or investment objectives, or if you wish to modify or impose a reasonable restriction on your account. Your financial advisor can be reached at the telephone number on the first page of this statement.

Beginning July 1, 2020, clients utilizing the NM FDIC Insured Deposit (Cash Sweep) Program are now eligible for a maximum of \$4M of FDIC Insurance per category of legal ownership. Please refer to <https://www.northwesternmutual.com/cash-sweeps> for more information and a link to the program disclosure brochure.



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OHIO OSTEOPATHIC FOUNDATION

Schedule of Realized Gains and Losses Year-to-Date

| Description | Date Disposed | Date Acquired | Designation | Disposition Method / Transaction | Quantity | Proceeds | Cost Basis | Realized Gain/Loss | Term |
|--|---------------|---------------|-------------|---|----------|----------|------------|--------------------|------|
| AB GLOBAL BOND FUND ASS Security Identifier: 01853W709 | 05/14/20 | Multiple | Covered | Average Cost (Using First In First Out) / SELL | 94.405 | 793.00 | 785.86 | 7.14 | LT |
| BARON ASSET FUND INS CLASS Security Identifier: 068278605 | 05/14/20 | Multiple | Covered | Average Cost (Using First In First Out) / SELL | 12.028 | 1,033.00 | 817.90 | 215.10 | LT |
| THE BOND FUND OF AME F-2 Security Identifier: 097873822 | 05/14/20 | Multiple | Covered | Average Cost (Using First In First Out) / SELL | 395.058 | 5,436.00 | 5,027.78 | 408.22 | LT |
| EUROPACIFIC GROWTH F F-2 Security Identifier: 29875E100 | 05/14/20 | Multiple | Covered | Average Cost (Using First In First Out) / SELL | 41.401 | 1,921.00 | 2,058.53 | -137.53 | LT |
| INTERNATIONAL GROWTH E FUND CLASS F-2 Security Identifier: 45956T501 | 12/17/20 | Multiple | Covered | Average Cost (Using First In First Out) / SELL | 0.957 | 36.55 | 30.78 | 5.77 | ST |
| | 12/17/20 | Multiple | Covered | Average Cost (Using First In First Out) / SELL | 1.045 | 39.91 | 33.60 | 6.31 | ST |
| | 12/17/20 | Multiple | Covered | Average Cost (Using First In First Out) / SELL | 86.076 | 3,287.24 | 2,767.58 | 519.66 | ST |
| | 12/17/20 | Multiple | Covered | Average Cost (Using First In First Out) / SELL | 0.892 | 34.07 | 28.69 | 5.38 | ST |
| | 12/17/20 | Multiple | Covered | Average Cost (Using First In First Out) / SELL | 1.347 | 51.44 | 43.31 | 8.13 | ST |
| | 12/17/20 | Multiple | Covered | Average Cost (Using First In First Out) / SELL | 142.406 | 5,438.49 | 4,578.74 | 859.75 | LT |
| | 12/17/20 | Multiple | Covered | Average Cost (Using First In First Out) / SELL | 0.946 | 36.13 | 30.42 | 5.71 | LT |
| | 12/17/20 | Multiple | Covered | Average Cost (Using First In First Out) / SELL | 2.624 | 100.21 | 84.37 | 15.84 | LT |
| | 12/17/20 | Multiple | Covered | Average Cost (Using First In First Out) / SELL | 1.615 | 61.67 | 51.93 | 9.74 | LT |
| | 12/17/20 | Multiple | Covered | Average Cost (Using First In First Out) / SELL | 0.593 | 22.65 | 19.07 | 3.58 | LT |
| | 12/17/20 | Multiple | Covered | Average Cost (Using First In First Out) / SELL | 1.329 | 50.75 | 42.74 | 8.01 | LT |

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Schedule of Realized Gains and Losses Year-to-Date (continued)

| Description | Date Disposed | Date Acquired | Designation | Disposition Method / Transaction | Quantity | Proceeds | Cost Basis | Realized Gain/Loss | Term |
|--|---------------|---------------|-------------|--|----------|-----------|------------|--------------------|------|
| INTERNATIONAL GROWTH (continued) | 12/17/20 | Multiple | Covered | Average Cost (Using First In First Out) / SELL | 2.155 | 82.30 | 69.29 | 13.01 | LT |
| | 12/17/20 | Multiple | Covered | Average Cost (Using First In First Out) / SELL Your lot has been adjusted due to a wash sale for more than one year. | 1.360 | 51.94 | 43.73 | 8.21 | LT |
| Total | | | | | 243.345 | 9,293.35 | 7,824.25 | 1,469.10 | |
| NEW WORLD FUND CLASS Security Identifier: 649280823 | 05/14/20 | Multiple | Covered | Average Cost (Using First In First Out) / SELL | 38.283 | 2,279.00 | 1,972.70 | 306.30 | LT |
| PIMCO HIGH YIELD FUN 2 Security Identifier: 72201M735 | 05/14/20 | Multiple | Covered | Average Cost (Using First In First Out) / SELL Adjustment: -4.83 Adjustment Type: W | 101.711 | 832.00 | 864.39 | -27.56 | LT |
| TRANSAMERICA SHORT- FUND FUND CLASS I Security Identifier: 893962134 | 05/14/20 | Multiple | Covered | Average Cost (Using First In First Out) / SELL Adjustment: -0.26 Adjustment Type: W | 824.187 | 8,110.00 | 8,130.86 | -20.60 | LT |
| Total Short Term | | | | | | 3,449.21 | 2,903.96 | 545.25 | |
| Total Long Term | | | | | | 26,248.14 | 24,578.31 | 1,674.92 | |
| Total Short and Long Term | | | | | | 29,697.35 | 27,482.27 | 2,220.17 | |

Generally, securities acquired before 2011, in retirement accounts or held by Non-U.S. entities are not subject to the cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended by the Emergency Economic Stabilization Act of 2008, and are marked as "noncovered". Securities marked as "covered", were identified as securities potentially subject to the cost basis reporting rules and may be reported to the IRS on form 1099-B for the applicable tax year in which the securities are disposed.

Note: In the event where we cannot easily determine the taxability of an account, we may mark the account as noncovered. However, if the account does not receive a 1099B, the cost basis will not be reported to the IRS.

This Schedule may not reflect all cost basis adjustments necessary for tax reporting purposes, especially for noncovered securities. Adjustments to cost basis may have been made for prior income received and subsequently reclassified by the issuer as a return of capital. In addition, corporate action events may require adjustments to your original cost basis. Return of capital information and cost basis information, as it relates to corporate actions, has been obtained from sources we believe to be reliable.

Adjustments to cost basis can be made after year-end, in particular, for return of capital adjustments, but may also include adjustments for corporate action events. Therefore there may be differences in cost basis reflected on your monthly client brokerage statement at year end versus any subsequent reports, including your 1099-B or online displays you may have available to you.

When you report your cost basis on your tax return, it should be verified using all of your own records. In particular, there may be other adjustments which you need to make, but are not required to be made by Pershing as it relates to H.R. 1424. You should consult with your tax advisor in order to properly report your gain or loss for tax purposes. Pershing shall not be responsible for and makes no representations or warranties with respect to the accuracy of any information that you report to the IRS or other taxing authorities, and, accordingly, disclaims any and all liability that may arise with respect to your use and reliance on the information provided herein for such reporting.

W Wash Sales Loss - This adjustment is the amount for a disallowed wash sale loss.

Please refer to the Your Account Information Section in your brokerage account statement for your account's existing tax-lot disposition method. The disposition method is the method which you have selected to use in the disposal of each tax lot of the securities held in your account. If you do not select a method, your account will be defaulted to First In, First Out (FIFO). Your account's selected tax lot method will be used to determine the cost basis for calculating gain and/or loss, unless another method was selected at the time of the security disposal, and this may be reported on the IRS Form 1099-B.

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OHIO OSTEOPATHIC FOUNDATION

Cash Not Yet Received

| Security | Record Date | Payable Date | Quantity Held | Rate | Dividend Option | Amount of Payment |
|--------------------------|-------------|--------------|---------------|----------|-----------------|-------------------|
| Dividends | | | | | | |
| SPDR S&P 500 ETF TR UNIT | 12/21/20 | 01/29/21 | 86.000 | 1.580000 | Cash | 135.88 |

Total Cash Not Yet Received **\$135.88**

Assets shown here are not reflected in your account. This information has been received from sources we believe to be reliable. Pershing does not guarantee the accuracy of the information.

Income and Expense Summary

| | Current Period | | Year-to-Date | |
|---|-------------------|---------------|-------------------|---------------|
| | Taxable | Non Taxable | Taxable | Non Taxable |
| Dividend Income | | | | |
| Other Dividends | 759.59 | 0.00 | 4,344.77 | 0.00 |
| Interest Income | | | | |
| FDIC Insured Bank Deposits | 0.29 | 0.00 | 10.35 | 0.00 |
| Total Income | \$759.88 | \$0.00 | \$4,355.12 | \$0.00 |
| Distributions | | | | |
| Long - Term Capital Gain Distributions | 2,734.75 | 0.00 | 3,393.28 | 0.00 |
| Short - Term Capital Gain Distributions | 0.00 | 0.00 | 309.45 | 0.00 |
| Total Distributions | \$2,734.75 | \$0.00 | \$3,702.73 | \$0.00 |

FDIC Insured Bank Deposits

| Date | Activity Type | Description | Amount | Balance |
|---|-----------------|-------------------|----------|----------|
| Sweep FDIC Insured Bank Deposits | | | | |
| NM FDIC INSURED DEPOSIT PROGRAM | | | | |
| Activity Ending: 12/31/20 | | | | |
| 12/01/20 | Opening Balance | | 4,347.79 | 4,347.79 |
| 12/15/20 | Deposit | INTEREST CREDITED | 0.29 | 4,348.08 |
| | | APY 0.08% | | |
| 12/16/20 | | Citibank N.A. | | 4,348.08 |



FDIC Insured Bank Deposits (continued)

| Date | Activity Type | Description | Amount | Balance |
|---|-----------------|--------------------------------|--------|-------------------|
| Sweep FDIC Insured Bank Deposits (continued) | | | | |
| NM FDIC INSURED DEPOSIT PROGRM (continued) | | | | |
| 12/21/20 | Deposit | A/O 12/16 \$4348.08 DEPOSIT | 94.73 | 4,442.81 |
| 12/31/20 | Closing Balance | | | \$4,442.81 |
| Total FDIC Insured Bank Deposits | | | | \$4,442.81 |

The FDIC Insured Bank Deposits are not securities and are not covered by the Securities Investor Protection Corporation (SIPC). The Bank Deposits at each bank are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 for each category of legal ownership including individual retirement accounts and certain other self directed retirement accounts. Please review this in connection with other deposits you may have at each respective bank.

Activity Summary (All amounts shown are in base currency)

| | Credits This Period | Debits This Period | Net This Period | Credits Year-to-Date | Debits Year-to-Date | Net Year-to-Date |
|-----------------------------------|---------------------|---------------------|--------------------|----------------------|---------------------|--------------------|
| Securities | | | | | | |
| Securities Bought | 0.00 | -12,692.96 | -12,692.96 | 0.00 | -34,447.07 | -34,447.07 |
| Securities Sold | 9,293.35 | 0.00 | 9,293.35 | 29,697.35 | 0.00 | 29,697.35 |
| Total Securities | \$9,293.35 | -\$12,692.96 | -\$3,399.61 | \$29,697.35 | -\$34,447.07 | -\$4,749.72 |
| Dividends and Interest | \$759.88 | \$0.00 | \$759.88 | \$4,355.12 | \$0.00 | \$4,355.12 |
| Distributions | \$2,734.75 | \$0.00 | \$2,734.75 | \$3,702.73 | \$0.00 | \$3,702.73 |
| Fees | \$0.00 | \$0.00 | \$0.00 | \$0.00 | -\$2,491.15 | -\$2,491.15 |
| FDIC Insured Bank Deposits | \$0.00 | -\$95.02 | -\$95.02 | \$2,491.15 | -\$3,308.13 | -\$816.98 |
| Totals | \$12,787.98 | -\$12,787.98 | \$0.00 | \$40,246.35 | -\$40,246.35 | \$0.00 |

Transactions in Date Sequence

| Process/ Settlement Date | Trade/ Transaction Date | Activity Type | Description | Quantity | Price | Accrued Interest | Amount | Currency |
|--------------------------------|-------------------------------|---------------------------------|---|----------|-------|------------------|--------|----------|
| 12/01/20 | | CASH DIVIDEND RECEIVED ANAYX | AB GLOBAL BOND FUND ADVISOR CLASS FOR ACCRUAL PERIOD ENDING 11/30/20 | | | | 22.31 | USD |
| 12/01/20 | | REINVEST CASH INCOME ANAYX | AB GLOBAL BOND FUND ADVISOR CLASS SHRS PURCH. AT \$8.70000 FOR ACCRUAL PERIOD ENDING 11/30/20 | 2.564 | | | -22.31 | USD |
| 12/01/20 | | CASH DIVIDEND RECEIVED ABNFX | THE BOND FUND OF AMERICA CLASS F-2 FOR ACCRUAL PERIOD ENDING 11/30/20 | | | | 67.51 | USD |
| 12/01/20 | | REINVEST CASH INCOME ABNFX | THE BOND FUND OF AMERICA CLASS F-2 SHRS PURCH. AT \$14.19000 FOR ACCRUAL PERIOD ENDING 11/30/20 | 4.758 | | | -67.51 | USD |

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Transactions in Date Sequence (continued)

| Process/ Settlement Date | Trade/ Transaction Date | Activity Type | Description | Quantity | Price | Accrued Interest | Amount | Currency |
|--------------------------------|-------------------------------|---|--|----------|-------|------------------|---------|----------|
| 12/01/20 | | CASH DIVIDEND RECEIVED PHLPX | PIMCO HIGH YIELD FUND CLASS I-2 FOR ACCRUAL PERIOD ENDING 11/30/20 | | | | 55.85 | USD |
| 12/01/20 | | REINVEST CASH INCOME PHLPX | PIMCO HIGH YIELD FUND CLASS I-2 SHRS PURCH. AT \$8.98000 FOR ACCRUAL PERIOD ENDING 11/30/20 | 6.219 | | | -55.85 | USD |
| 12/01/20 | | CASH DIVIDEND RECEIVED TSTIX | TRANSAMERICA SHORT- TERM BOND FUND FUND CLASS I FOR ACCRUAL PERIOD ENDING 11/30/20 | | | | 30.49 | USD |
| 12/01/20 | | REINVEST CASH INCOME TSTIX | TRANSAMERICA SHORT- TERM BOND FUND FUND CLASS I SHRS PURCH. AT \$10.19000 FOR ACCRUAL PERIOD ENDING 11/30/20 | 2.992 | | | -30.49 | USD |
| 12/07/20 | | LONG TERM CAPITAL GAIN DISTRIBUTION ANAYX | AB GLOBAL BOND FUND ADVISOR CLASS 1748.0500 SHRS RD 12/03 PD 12/08/20 | | | | 104.71 | USD |
| 12/07/20 | | REINVEST CASH INCOME ANAYX | AB GLOBAL BOND FUND ADVISOR CLASS 1748.0500 SHRS SHRS PURCH. AT \$8.63000 RD 12/03 PD 12/08/20 | 12.133 | | | -104.71 | USD |
| 12/14/20 | | LONG TERM CAPITAL GAIN DISTRIBUTION OGLYX | INVESCO GLOBAL FUND CLASS Y 146.0580 SHRS RD 12/10 PD 12/11/20 | | | | 965.30 | USD |
| 12/14/20 | | REINVEST CASH INCOME OGLYX | INVESCO GLOBAL FUND CLASS Y 146.0580 SHRS SHRS PURCH. AT \$112.31000 RD 12/10 PD 12/11/20 | 8.595 | | | -965.30 | USD |
| 12/15/20 | | FDIC INSURED BANK DEPOSITS INTEREST REINVESTED PER667117 | NORTHWESTERN MUTUAL INTEREST REINVESTED | | | | -0.29 | USD |
| 12/15/20 | | FDIC INSURED BANK DEPOSITS INTEREST RECEIVED PER667117 | NORTHWESTERN MUTUAL INTEREST CREDITED | | | | 0.29 | USD |
| 12/16/20 | | CASH DIVIDEND RECEIVED SKIRX | DWS ENHANCED COMMODITY STRATEGY FUND INSTL CLASS 648.9570 SHRS RD 12/14 PD 12/16/20 | | | | 19.92 | USD |
| 12/16/20 | | REINVEST CASH INCOME SKIRX | DWS ENHANCED COMMODITY STRATEGY FUND INSTL CLASS 648.9570 SHRS SHRS PURCH. AT \$9.03000 RD 12/14 PD 12/16/20 | 2.206 | | | -19.92 | USD |



Transactions in Date Sequence (continued)

| Process/ Settlement Date | Trade/ Transaction Date | Activity Type | Description | Quantity | Price | Accrued Interest | Amount | Currency |
|--------------------------------|-------------------------------|---|---|----------|---------|------------------|-----------|----------|
| 12/18/20 | 12/17/20 | PURCHASED AIVFX | AMERICAN INTERNATIONAL VANTAGE FUND CLASS F2 SALES LOAD=0.00% SOLICITED ORDER DISCRETION EXERCISED HOLD PERS REV \$ | 569.407 | 16.2100 | | -9,230.08 | USD |
| 12/18/20 | 12/17/20 | SOLD IGFFX | INTERNATIONAL GROWTH AND INCOME FUND CLASS F-2 SOLICITED ORDER DISCRETION EXERCISED | -243.345 | 38.1900 | | 9,293.35 | USD |
| 12/18/20 | | CASH DIVIDEND RECEIVED AEPFX | EUROPACIFIC GROWTH FUND CLASS F-2 207.5660 SHRS RD 12/16 PD 12/18/20 | | | | 48.36 | USD |
| 12/18/20 | | REINVEST CASH INCOME AEPFX | EUROPACIFIC GROWTH FUND CLASS F-2 207.5660 SHRS SHRS PURCH. AT \$68.24000 RD 12/16 PD 12/18/20 | 0.709 | | | -48.36 | USD |
| 12/18/20 | | CASH DIVIDEND RECEIVED IJR | 127 SHRS ISHARES TR CORE S&P SMALL-CAP ETF RD 12/15 PD 12/18/20 | | | | 31.46 | USD |
| 12/18/20 | | CASH DIVIDEND RECEIVED NFFFX | NEW WORLD FUND CLASS F-2 40.5520 SHRS RD 12/16 PD 12/18/20 | | | | 12.48 | USD |
| 12/18/20 | | REINVEST CASH INCOME NFFFX | NEW WORLD FUND CLASS F-2 40.5520 SHRS SHRS PURCH. AT \$86.71000 RD 12/16 PD 12/18/20 | 0.144 | | | -12.48 | USD |
| 12/18/20 | | LONG TERM CAPITAL GAIN DISTRIBUTION SMCFX | SMALL-CAP WORLD FUND CLASS F-2 97.5870 SHRS RD 12/16 PD 12/18/20 | | | | 124.33 | USD |
| 12/18/20 | | REINVEST CASH INCOME SMCFX | SMALL-CAP WORLD FUND CLASS F-2 97.5870 SHRS SHRS PURCH. AT \$80.16000 RD 12/16 PD 12/18/20 | 1.551 | | | -124.33 | USD |
| 12/21/20 | | FDIC INSURED BANK DEPOSIT USD999997 | NORTHWESTERN MUTUAL FDIC INSURED PROGRAM | | | | -94.73 | USD |
| 12/21/20 | | LONG TERM CAPITAL GAIN DISTRIBUTION GFFFX | THE GROWTH FUND OF AMERICA CLASS F-2 433.5020 SHRS RD 12/17 PD 12/21/20 | | | | 1,185.63 | USD |
| 12/21/20 | | CASH DIVIDEND RECEIVED GFFFX | THE GROWTH FUND OF AMERICA CLASS F-2 433.5020 SHRS RD 12/17 PD 12/21/20 | | | | 129.62 | USD |
| 12/21/20 | | REINVEST CASH INCOME GFFFX | THE GROWTH FUND OF AMERICA CLASS F-2 433.5020 SHRS SHRS PURCH. AT \$66.94000 RD 12/17 PD 12/21/20 | 1.936 | | | -129.62 | USD |
| 12/21/20 | | REINVEST CASH INCOME GFFFX | THE GROWTH FUND OF AMERICA CLASS F-2 433.5020 SHRS SHRS PURCH. AT \$66.94000 RD 12/17 PD 12/21/20 | 17.712 | | | -1,185.63 | USD |
| 12/21/20 | | LONG TERM CAPITAL GAIN DISTRIBUTION JVMIX | JOHN HANCOCK DISCIPLINED VALUE MID CAP FUND CLASS I 445.7080 SHRS RD 12/17 PD 12/21/20 | | | | 34.01 | USD |
| 12/21/20 | | CASH DIVIDEND RECEIVED JVMIX | JOHN HANCOCK DISCIPLINED VALUE MID CAP FUND CLASS I 445.7080 SHRS RD 12/17 PD 12/21/20 | | | | 83.07 | USD |



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 OHIO OSTEOPATHIC FOUNDATION

Transactions in Date Sequence (continued)

| Process/ Settlement Date | Trade/ Transaction Date | Activity Type | Description | Quantity | Price | Accrued Interest | Amount | Currency |
|------------------------------------|-------------------------------|---|--|----------|-------|------------------|---------------|------------|
| 12/21/20 | | REINVEST CASH INCOME JVMIX | JOHN HANCOCK DISCIPLINED VALUE MID CAP FUND CLASS I 445.7080 SHRS SHRS PURCH. AT \$22.98000 RD 12/17 PD 12/21/20 | 1.480 | | | -34.01 | USD |
| 12/21/20 | | REINVEST CASH INCOME JVMIX | JOHN HANCOCK DISCIPLINED VALUE MID CAP FUND CLASS I 445.7080 SHRS SHRS PURCH. AT \$22.98000 RD 12/17 PD 12/21/20 | 3.615 | | | -83.07 | USD |
| 12/21/20 | | LONG TERM CAPITAL GAIN DISTRIBUTION WMFFX | WASHINGTON MUTUAL INVESTORS FUND CLASS F-2 482.0720 SHRS RD 12/17 PD 12/21/20 | | | | 320.77 | USD |
| 12/21/20 | | CASH DIVIDEND RECEIVED WMFFX | WASHINGTON MUTUAL INVESTORS FUND CLASS F-2 482.0720 SHRS RD 12/17 PD 12/21/20 | | | | 134.79 | USD |
| 12/21/20 | | REINVEST CASH INCOME WMFFX | WASHINGTON MUTUAL INVESTORS FUND CLASS F-2 482.0720 SHRS SHRS PURCH. AT \$49.49000 RD 12/17 PD 12/21/20 | 2.724 | | | -134.79 | USD |
| 12/21/20 | | REINVEST CASH INCOME WMFFX | WASHINGTON MUTUAL INVESTORS FUND CLASS F-2 482.0720 SHRS SHRS PURCH. AT \$49.49000 RD 12/17 PD 12/21/20 | 6.482 | | | -320.77 | USD |
| 12/30/20 | | CASH DIVIDEND RECEIVED POSIX | PRINCIPAL GLOBAL REAL ESTATE SEC FUND INSTL CLASS 1574.2140 SHRS RD 12/28 PD 12/29/20 | | | | 123.73 | USD |
| 12/30/20 | | REINVEST CASH INCOME POSIX | PRINCIPAL GLOBAL REAL ESTATE SEC FUND INSTL CLASS 1574.2140 SHRS SHRS PURCH. AT \$9.75000 RD 12/28 PD 12/29/20 | 12.690 | | | -123.73 | USD |
| Total Value of Transactions | | | | | | \$0.00 | \$0.00 | USD |

The price and quantity displayed may have been rounded.



The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: www.pershing.com/about/strength-and-stability.
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330**. Errors and Omissions excepted.

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330**.

TERMS AND CONDITIONS

TRANSACTIONS

- ALL ORDERS AND TRANSACTIONS SHALL BE SOLELY FOR YOUR ACCOUNT AND RISK SHALL BE SUBJECT TO THE CONSTITUTION, RULES, REGULATIONS, CUSTOMS, USAGES, RULINGS AND INTERPRETATIONS OF THE EXCHANGE OR MARKET AND THE CLEARING FACILITY, IF ANY, WHERE THE TRANSACTIONS ARE EXECUTED AND/OR SETTLED, OR IF APPLICABLE, OF THE FINANCIAL INDUSTRY REGULATORY AUTHORITY AND TO ALL APPLICABLE LAWS AND REGULATIONS.
- TITLE TO SECURITIES SOLD TO YOU, WHERE PERSHING HAS ACTED AS PRINCIPAL, SHALL REMAIN WITH PERSHING UNTIL THE ENTIRE PURCHASE PRICE IS RECEIVED OR UNTIL THE SETTLEMENT DATE, WHICHEVER IS LATER.
- YOU MAY HAVE RECEIVED CONFIRMATIONS FOR TRANSACTIONS WHICH DO NOT APPEAR ON YOUR STATEMENT. IF SO, THE TRANSACTIONS WILL APPEAR ON YOUR NEXT PERIODIC STATEMENT. SUCH TRANSACTIONS MUST BE CONSIDERED BY YOU WHEN COMPUTING THE VALUE OF YOUR ACCOUNT. THIS IS ESPECIALLY TRUE IF YOU HAVE WRITTEN OPTIONS WHICH HAVE BEEN EXERCISED.

FREE CREDIT BALANCES: ANY FREE CREDIT BALANCE CARRIED FOR YOUR ACCOUNT REPRESENTS FUNDS PAYABLE UPON DEMAND WHICH, ALTHOUGH PROPERLY ACCOUNTED FOR ON PERSHING'S BOOKS OF RECORD, ARE NOT SEGREGATED AND MAY BE USED IN THE CONDUCT OF ITS BUSINESS.

DEBIT BALANCES: INTEREST CHARGED ON DEBIT BALANCES IN YOUR ACCOUNT APPEARS ON THE STATEMENT. THE RATE OF INTEREST AND PERIOD COVERED ARE INDICATED. THE RATE MAY CHANGE FROM TIME TO TIME DUE TO FLUCTUATIONS IN MONEY RATES OR OTHER REASONS. INTEREST IS COMPUTED AS DESCRIBED IN MATERIAL PREVIOUSLY FURNISHED TO YOU. PLEASE CONTACT YOUR FINANCIAL INSTITUTION IF YOU DESIRE ADDITIONAL COPIES.

MARGIN INFORMATION: IF YOU MAINTAIN A MARGIN ACCOUNT, THIS IS A COMBINED STATEMENT OF YOUR GENERAL ACCOUNT AND A SPECIAL MEMORANDUM ACCOUNT MAINTAINED FOR YOU UNDER REGULATION T OF THE BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM. THE PERMANENT RECORD OF THE SEPARATE ACCOUNT AS REQUIRED BY REGULATION T IS AVAILABLE FOR YOUR INSPECTION UPON REQUEST.

TAX INFORMATION

- AFTER YEAR END, PERSHING IS REQUIRED TO PROVIDE TAX INFORMATION TO THE INTERNAL REVENUE SERVICE AND OTHER GOVERNMENTAL AUTHORITIES. AT THAT TIME PERSHING WILL PROVIDE THAT INFORMATION ON THE ANNUAL TAX INFORMATION STATEMENT TO YOU; USE THAT STATEMENT TO PREPARE YOUR TAX FILINGS. THE TAX STATEMENT ALSO INCLUDES OTHER USEFUL INFORMATION TO ASSIST IN ACCUMULATING THE DATA TO PREPARE YOUR TAX RETURNS.
- DIVIDENDS, INTEREST AND OTHER DISTRIBUTIONS SHOWN ON THIS STATEMENT WERE CLASSIFIED AS TAXABLE OR NONTAXABLE BASED ON CERTAIN INFORMATION KNOWN AS OF THE DISTRIBUTION DATE. THIS CLASSIFICATION IS SUBJECT TO CHANGE AND IS SOLELY INTENDED FOR USE AS GENERAL INFORMATION.
- PERSHING DOES NOT PROVIDE TAX, INVESTMENT OR LEGAL ADVISORY SERVICES AND NO ONE ASSOCIATED WITH PERSHING IS AUTHORIZED TO RENDER SUCH ADVICE. DO NOT RELY UPON ANY SUCH ADVICE, IF GIVEN. INVESTORS ARE ENCOURAGED TO CONSULT THEIR TAX ADVISORS TO DETERMINE THE APPROPRIATE TAX TREATMENT OF THEIR BUSINESS.

GENERAL INFORMATION

- WHENEVER YOU ARE INDEBTED TO PERSHING LLC ("PERSHING") FOR ANY AMOUNT, ALL SECURITIES HELD BY IT FOR YOU IN ANY ACCOUNT IN WHICH YOU HAVE ANY INTEREST SHALL SECURE ALL YOUR LIABILITIES TO PERSHING, AND PERSHING MAY IN ITS DISCRETION AT ANY TIME, WITHOUT TENDER, DEMAND OR NOTICE TO YOU, CLOSE OR REDUCE ANY OR ALL OF YOUR ACCOUNTS BY PUBLIC OR PRIVATE SALE OR PURCHASE OR BOTH OF ALL OR ANY SECURITIES CARRIED IN SUCH ACCOUNTS; ANY BALANCE REMAINING DUE PERSHING TO BE PROMPTLY PAID BY YOU.
- WHENEVER YOU ARE INDEBTED TO PERSHING FOR ANY AMOUNT, ALL SECURITIES CARRIED FOR YOUR ACCOUNT ARE OR MAY BE, WITHOUT FURTHER NOTICE TO YOU, LOANED OR PLEDGED BY PERSHING, EITHER SEPARATELY OR UNDER CIRCUMSTANCES WHICH WILL PERMIT THE COMMINGLING THEREOF,

WITH OTHER SECURITIES FOR ANY AMOUNT LESS THAN, EQUAL TO OR GREATER THAN YOUR LIABILITIES TO PERSHING, BUT NOT UNDER CIRCUMSTANCES FOR AN AMOUNT PROHIBITED BY LAW.

- PERSHING MAY TRADE FOR ITS OWN ACCOUNT AS A MARKET MAKER, SPECIALIST, ODD LOT DEALER, BLOCK POSITIONER, ARBITRAGEUR OR INVESTOR. CONSEQUENTLY, AT THE TIME OF ANY TRANSACTION YOU MAY MAKE, PERSHING MAY HAVE A POSITION IN SUCH SECURITIES, WHICH POSITION MAY BE PARTIALLY OR COMPLETELY HEDGED.
- IF AVERAGE PRICE TRANSACTION IS INDICATED ON THE FRONT OF THIS STATEMENT YOUR FINANCIAL INSTITUTION OR PERSHING MAY HAVE ACTED AS PRINCIPAL, AGENT OR BOTH. DETAILS AVAILABLE UPON REQUEST.
- A FINANCIAL STATEMENT OF PERSHING IS AVAILABLE FOR YOUR PERSONAL INSPECTION AT PERSHING'S OFFICES. A COPY OF IT WILL BE MAILED UPON YOUR WRITTEN REQUEST OR YOU CAN VIEW IT ONLINE AT WWW.PERSHING.COM.
- FOR BUSINESS CONTINUITY AND ADDITIONAL DISCLOSURES: WWW.PERSHING.COM/DISCLOSURES.
- THIS STATEMENT SHOULD BE RETAINED FOR YOUR RECORDS.

PAYMENT FOR ORDER FLOW AND ORDER ROUTING POLICY DISCLOSURES (REGULATION NMS - RULE 607 (A) (1) - (2))

PERSHING SENDS EQUITY AND OPTION ORDERS TO EXCHANGES, OR BROKER-DEALERS AS MARKET MAKERS OR AUTOMATED TRADING SYSTEMS (ATSS). CERTAIN OF THESE VENUES PROVIDE PAYMENTS TO PERSHING OR CHARGE ACCESS FEES TO PERSHING DEPENDING UPON THE CHARACTERISTICS OF THE ORDER AND ANY SUBSEQUENT EXECUTION. THE DETAILS OF THESE PAYMENTS AND FEES ARE AVAILABLE UPON WRITTEN REQUEST. COMPENSATION IS GENERALLY IN THE FORM OF A PER SHARE OR PER OPTION CONTRACT CASH PAYMENT. IN ADDITION, PERSHING ROUTES CERTAIN EQUITY TO ITS AFFILIATE, BNY MELLON CAPITAL MARKETS, LLC, FOR EXECUTION AS PRINCIPAL.

BEST EXECUTION: NOTWITHSTANDING THE PREVIOUS PARAGRAPH REGARDING PAYMENT FOR ORDER FLOW, PERSHING SELECTS CERTAIN MARKET CENTERS TO PROVIDE EXECUTION OF OVER-THE-COUNTER AND EXCHANGE-LISTED SECURITIES TRANSACTIONS WHICH AGREE TO ACCEPT ORDERS, TRANSMITTED ELECTRONICALLY UP TO A SPECIFIED SIZE, AND TO EXECUTE THEM AT OR BETTER THAN THE NATIONAL BEST BID OR OFFER (NBBO). IN CERTAIN SECURITIES THAT ARE NOT ELECTRONICALLY QUOTED, PERSHING DIRECTLY CONTACTS MARKET CENTERS TO OBTAIN AN EXECUTION. THE DESIGNATED MARKET CENTERS TO WHICH ORDERS ARE AUTOMATICALLY ROUTED ARE SELECTED BASED ON THE CONSISTENT HIGH QUALITY OF THEIR EXECUTIONS AND THEIR ABILITY TO PROVIDE OPPORTUNITIES FOR EXECUTIONS AT PRICES SUPERIOR TO THE NBBO. PERSHING ALSO REGULARLY REVIEWS REPORTS FOR QUALITY OF EXECUTION PURPOSES.

IF ANY OF THE ABOVE TERMS AND CONDITIONS ARE UNACCEPTABLE TO YOU, PLEASE NOTIFY PERSHING IMMEDIATELY IN WRITING BY CERTIFIED MAIL TO ONE PERSHING PLAZA, JERSEY CITY, NJ 07399, ATTN: LEGAL DEPT



