

Account Description Program Description		Beginning Balance	Total Debits	Total Credits	Ending Balance
ASSETS					
101100 - Cash		533,514.47	159,193.16	-222,717.56	469,990.07
101200 - Imprest Cash		0.00	0.00	0.00	0.00
105300 - Fair Market Value-GASB31(ACFR)		8,612.60	0.00	0.00	8,612.60
110100 - Taxes Receivable		8,190.64	0.00	-8,190.64	0.00
116100 - Interest Receivable		0.00	0.00	0.00	0.00
191100 - Buildings & Improvements		15,000.00	0.00	0.00	15,000.00
198100 - Accum Depreciation-Bldgs		-389.91	0.00	0.00	-389.91
198200 - Accum Depreciation-Equip		14,902.84	0.00	0.00	14,902.84
ASSETS Total:		579,830.64	159,193.16	-230,908.20	508,115.60
LIABILITIES					
201100 - Accounts Payable		0.00	111,341.66	-111,341.66	0.00
208100 - Due To Other Governments		-12.94	0.00	0.00	-12.94
LIABILITIES Total:		-12.94	111,341.66	-111,341.66	-12.94
FUND EQUITY					
305100 - Reserve For Imprest Cash		0.00	0.00	0.00	0.00
308100 - General Reserve		0.00	0.00	0.00	0.00
313500 - Net Assets, Pool Participants		-837,194.65	0.00	0.00	-837,194.65
325100 - Unreserved Fund Balance		0.00	0.00	0.00	0.00
FUND EQUITY Total:		-837,194.65	0.00	0.00	-837,194.65
EXPENDITURES - EXPENDED					
510040 - Regular Salaries		116,843.32	18,602.92	0.00	135,446.24
513000 - Retirement-Misc.		8,231.11	1,435.00	0.00	9,666.11
513120 - Social Security		148.80	64.10	0.00	212.90
513140 - Medicare Tax		1,192.58	278.02	0.00	1,470.60
515080 - Health Insurance		22,896.88	2,769.24	0.00	25,666.12
515260 - Unemployment Insurance		100.66	69.26	0.00	169.92
517000 - Workers Comp Insurance		134,461.00	0.00	0.00	134,461.00
523270 - Special Events		556.02	689.28	0.00	1,245.30
524500 - Administrative Support-Direct		45,249.57	10,804.31	0.00	56,053.88
524520 - Administrative Support-Indir		12,542.80	3,516.20	0.00	16,059.00

Account Description Program Description	Beginning Balance	Total Debits	Total Credits	Ending Balance
524560 - ACO Payroll Service Fees	1,925.00	5,034.24	0.00	6,959.24
525020 - Legal Services	2,680.00	2,014.00	0.00	4,694.00
525300 - ESD Processing-Financials	638.00	108.46	0.00	746.46
527880 - Training-Other	2,443.27	445.00	0.00	2,888.27
529540 - Utilities	6,356.93	7,770.87	0.00	14,127.80
540060 - Improvements-Land	0.00	50,000.00	0.00	50,000.00
542060 - Improvements-Building	0.00	7,775.00	0.00	7,775.00
EXPENDITURES - EXPENDED Total:	356,265.94	111,375.90	0.00	467,641.84
EXPENDITURES Total	356,265.94	111,375.90	0.00	467,641.84
<u>REVENUES</u>				
700020 - Prop Tax Current Secured	-8,827.15	8,190.64	-8,190.64	-8,827.15
700060 - Misc. Property Taxes	-4.36	0.00	0.00	-4.36
701020 - Prop Tax Current Unsecured	-677.57	0.00	-20,268.08	-20,945.65
703000 - Prop Tax Prior Unsecured	-588.62	0.00	0.00	-588.62
704000 - Prop Tax Current Supplemental	-3,005.56	0.00	0.00	-3,005.56
705000 - Prop Tax Prior Supplemental	-638.13	0.00	0.00	-638.13
740020 - Interest-Invested Funds	0.00	0.00	-657.78	-657.78
740200 - GASB 31 FMV - ACFR Only	-8,612.60	0.00	0.00	-8,612.60
781640 - Special District Income	-76,535.00	0.00	-18,735.00	-95,270.00
REVENUES Total:	-98,888.99	8,190.64	-47,851.50	-138,549.85
<u>** Not Found **</u>				
800005 - Cash Beg Balance Offset	0.00	0.00	0.00	0.00
** Not Found ** Total:	0.00	0.00	0.00	0.00
Fund 51235 Total:	0.00	390,101.36	-390,101.36	0.00

Account Description Program Description	Beginning Balance	Total Debits	Total Credits	Ending Balance
ASSETS				
101100 - Cash	16,562.00	17.01	0.00	16,579.01
105300 - Fair Market Value-GASB31(ACFR)	178.53	0.00	0.00	178.53
116100 - Interest Receivable	0.00	0.00	0.00	0.00
191100 - Buildings & Improvements	19,837.05	0.00	0.00	19,837.05
198100 - Accum Depreciation-Bldgs	-515.65	0.00	0.00	-515.65
ASSETS Total:	36,061.93	17.01	0.00	36,078.94
FUND EQUITY				
308100 - General Reserve	0.00	0.00	0.00	0.00
313500 - Net Assets, Pool Participants	-35,883.40	0.00	0.00	-35,883.40
325100 - Unreserved Fund Balance	0.00	0.00	0.00	0.00
FUND EQUITY Total:	-35,883.40	0.00	0.00	-35,883.40
REVENUES				
740020 - Interest-Invested Funds	0.00	0.00	-17.01	-17.01
740200 - GASB 31 FMV - ACFR Only	-178.53	0.00	0.00	-178.53
REVENUES Total:	-178.53	0.00	-17.01	-195.54
** Not Found **				
800005 - Cash Beg Balance Offset	0.00	0.00	0.00	0.00
** Not Found ** Total:	0.00	0.00	0.00	0.00
Fund 51240 Total:	0.00	17.01	-17.01	0.00

Account Description Program Description		Beginning Balance	Total Debits	Total Credits	Ending Balance
<u>ASSETS</u>					
101100 - Cash		1,041,542.61	5,901.95	0.00	1,047,444.56
105300 - Fair Market Value-GASB31(ACFR)		11,020.41	0.00	0.00	11,020.41
116100 - Interest Receivable		0.00	0.00	0.00	0.00
ASSETS	Total:	1,052,563.02	5,901.95	0.00	1,058,464.97
<u>FUND EQUITY</u>					
308100 - General Reserve		-1,155,938.00	0.00	-4,840.00	-1,160,778.00
313500 - Net Assets, Pool Participants		82,602.39	0.00	0.00	82,602.39
325100 - Unreserved Fund Balance		31,793.00	0.00	0.00	31,793.00
FUND EQUITY	Total:	-1,041,542.61	0.00	-4,840.00	-1,046,382.61
<u>REVENUES</u>					
740020 - Interest-Invested Funds		0.00	0.00	-1,061.95	-1,061.95
740200 - GASB 31 FMV - ACFR Only		-11,020.41	0.00	0.00	-11,020.41
REVENUES	Total:	-11,020.41	0.00	-1,061.95	-12,082.36
<u>** Not Found **</u>					
800005 - Cash Beg Balance Offset		0.00	0.00	0.00	0.00
** Not Found **	Total:	0.00	0.00	0.00	0.00
Fund 51245	Total:	0.00	5,901.95	-5,901.95	0.00

Deposit Accounts Activity Summary

Report Created: 11/15/2024 05:09:36 PM (ET)

Account: COUNTY EXCHANGE - Checking - 122238200 - *1789 - Available \$45,436.80

Date range: 10/01/2024 to 10/31/2024

Transaction types: All transactions

Detail option: Includes transaction detail

Total by day: Includes totals by day within the selected date range

COUNTY EXCHANGE - Checking - 122238200 - *1789 - Available \$45,436.80

Post Date	Reference	Additional Reference	Description	Debit	Credit	Calculated Balance
10/31/2024	BANKCARD SE		PREAUTHORIZED ACH CREDIT BANKCARD SETTLEMENT 241030 62811500076236762811500 0762367		\$945.00	\$22,062.38
10/31/2024	Total Calculated Credits (1 Item)				\$945.00	
10/30/2024	BANKCARD SE		PREAUTHORIZED ACH CREDIT BANKCARD SETTLEMENT 241029 62811500076236762811500 0762367		\$4,730.00	\$21,117.38
10/30/2024	Total Calculated Credits (1 Item)				\$4,730.00	
10/21/2024	GOE E-CHECK SE		PREAUTHORIZED ACH CREDIT GOE E-CHECK SETTLEMENT 241021 000000009681276000000000 9681276		\$5,915.00	\$16,387.38
10/21/2024	Total Calculated Credits (1 Item)				\$5,915.00	
10/16/2024	0000000525960 87	00000001007	CHECK PAID	\$4,840.00		\$10,472.38
10/16/2024	0000000525960 86	00000001006	CHECK PAID	\$18,735.00		
10/16/2024	Total Calculated Debits (2 Items)			\$23,575.00		
10/16/2024	GOE E-CHECK SE		PREAUTHORIZED ACH CREDIT GOE E-CHECK SETTLEMENT 241016 000000009651626000000000 9651626		\$945.00	
10/16/2024	Total Calculated Credits (1 Item)				\$945.00	
10/09/2024	GOE E-CHECK SE		PREAUTHORIZED ACH CREDIT GOE E-CHECK SETTLEMENT 241009 000000009583261000000000 9583261		\$5,580.00	\$33,102.38
10/09/2024	Total Calculated Credits (1 Item)				\$5,580.00	
10/07/2024	BANKCARD SE		PREAUTHORIZED ACH CREDIT BANKCARD SETTLEMENT 241004 62811500076236762811500 0762367		\$3,565.00	\$27,522.38
10/07/2024	Total Calculated Credits (1 Item)				\$3,565.00	
10/02/2024	FIRSTFUND ACH FI		PREAUTHORIZED ACH DEBIT FIRSTFUND ACH FIRSTFUND 241002 000000009484927000000000 9484927	\$27.05		\$23,957.38
10/02/2024	FIRSTFUND ACH FI		PREAUTHORIZED ACH DEBIT FIRSTFUND ACH FIRSTFUND 241002 000000009483602000000000 9483602	\$1.15		

10/01/2024	Total Calculated Debits (2 Items)		\$28.20		
10/01/2024	BANKCARD MT	PREAUTHORIZED ACH DEBIT BANKCARD MTHLY FEES 240930 62811500076236762811500 0762367	\$339.30		\$23,985.58
10/01/2024	BANKCARD MT	PREAUTHORIZED ACH DEBIT BANKCARD MTHLY FEES 240930 62811500075153962811500 0751539	\$52.61		
10/01/2024	Total Calculated Debits (2 Items)		\$391.91		
10/31/2024	Totals		\$23,995.11	\$21,680.00	

Deposit Accounts Activity Summary

Report Created:11/15/2024 05:19:44 PM (ET)

Account:IMPREST ACCOUNT - Checking - 122238200 - *1763 - Available \$228,985.15

Date range:10/01/2024 to 10/31/2024

Transaction types:All transactions

Detail option:Includes transaction detail

Total by day:Includes totals by day within the selected date range

IMPREST ACCOUNT - Checking - 122238200 - *1763 - Available \$228,985.15

Post Date	Reference	Additional Reference	Description	Debit	Credit	Calculated Balance
10/30/2024	000000052538411	00000001084	CHECK PAID	\$991.50		\$217,071.68
10/30/2024	000000052535961	00000001077	CHECK PAID	\$410.14		
10/28/2024	Total Calculated Debits (2 Items)			\$1,401.64		
10/28/2024	000000052507455	00000001079	CHECK PAID	\$2,450.00		\$218,473.32
10/28/2024	CINTASCORPORATIO 67		PREAUTHORIZED ACH DEBIT CINTASCORPORATIO 67EAA77A3D 24102610013341131001334113	\$605.81		
10/24/2024	Total Calculated Debits (2 Items)			\$3,055.81		
10/24/2024	000000052524422	00000001080	CHECK PAID	\$118.41		\$221,529.13
10/22/2024	Total Calculated Debits (1 Item)			\$118.41		
10/22/2024	000000052501463	00000001078	CHECK PAID	\$4,313.17		\$221,647.54
10/18/2024	Total Calculated Debits (1 Item)			\$4,313.17		
10/18/2024	000000052523796	00000001074	CHECK PAID	\$293.65		\$225,960.71
10/17/2024	Total Calculated Debits (1 Item)			\$293.65		
10/17/2024	000000052552625	00000001075	CHECK PAID	\$255.13		\$226,254.36
10/17/2024	000000052564533	00000001072	CHECK PAID	\$2,710.82		
10/17/2024	Total Calculated Debits (2 Items)			\$2,965.95		
10/17/2024	000000074675981		CHECK POSTED AND RETURNED		\$80.00	
10/17/2024	Total Calculated Credits (1 Item)				\$80.00	
10/16/2024	0000000000000000		MISCELLANEOUS FEES ANALYSIS ACTIVITY FOR 09/24	\$21.04		\$229,140.31
10/16/2024	000000052596300	00000001076	CHECK PAID	\$204.16		

10/16/2024	0000000525961 48	00000001071	CHECK PAID	\$1,178.36	
10/16/2024	Total Calculated Debits (3 Items)			\$1,403.56	
10/16/2024	RIVERSIDE CNTY PA		PREAUTHORIZED ACH CREDIT RIVERSIDE CNTY PAYMENT RMR*IV*09-24- 03**111341.66\0000031769	\$111,341.66	
10/16/2024	Total Calculated Credits (1 Item)			\$111,341.66	
10/15/2024	0000000525178 00	00000001073	CHECK PAID	\$230.17	\$119,202.21
10/15/2024	0000000525130 47	00000001069	CHECK PAID	\$3,231.47	
10/15/2024	BOC BUS ONLINE SE		PREAUTHORIZED ACH DEBIT BOC BUS ONLINE SERV FEE 241015	\$80.00	
10/08/2024	Total Calculated Debits (3 Items)			\$3,541.64	
10/08/2024	9970010081432 27		BOOK TRANSFER DEBIT REF 2821432L FUNDS TRANSFER TO DEP XXXXXX5726 FROM PAYRO LL	\$20,000.00	\$122,743.85
10/07/2024	Total Calculated Debits (1 Item)			\$20,000.00	
10/07/2024	0000000746743 11		CHECK POSTED AND RETURNED	\$80.00	\$142,743.85
10/07/2024	Total Calculated Credits (1 Item)			\$80.00	
10/04/2024	0000000525334 01	00000001066	CHECK PAID	\$5,000.00	\$142,663.85
10/04/2024	CINTASCORPO RATIO 67		PREAUTHORIZED ACH DEBIT CINTASCORPORATIO 67EAA77A3D 241004 10013248191001324819	\$619.98	
10/04/2024	CULTURE WORKS LL SA		PREAUTHORIZED ACH DEBIT CULTURE WORKS LL SALE 241004	\$400.00	
10/03/2024	Total Calculated Debits (3 Items)			\$6,019.98	
10/03/2024	0000000525728 36	00000001063	CHECK PAID	\$154.98	\$148,683.83
10/03/2024	Total Calculated Debits (1 Item)			\$154.98	
10/03/2024	0000000746738 09		DEPOSIT	\$91.78	
10/03/2024	Total Calculated Credits (1 Item)			\$91.78	
10/02/2024	0000000525085 05	00000001067	CHECK PAID	\$564.13	\$148,747.03
10/01/2024	Total Calculated Debits (1 Item)			\$564.13	
10/01/2024	0000000525729 99	00000001070	CHECK PAID	\$300.00	\$149,311.16
10/01/2024	WMWD-WATER UT		PREAUTHORIZED ACH DEBIT WMWD- WATER UTIL-PMNTS 2410012818249	\$6,573.65	
10/01/2024	WMWD-WATER UT		PREAUTHORIZED ACH DEBIT WMWD- WATER UTIL-PMNTS 2410012818249	\$648.24	
10/01/2024	Total Calculated Debits (3 Items)			\$7,521.89	
10/31/2024	Totals			\$51,354.81	\$111,593.44



Deposit Account Reporting

Deposit Accounts Activity Summary

Report Created: 11/15/2024 05:22:15 PM (ET)

Account: PAYROLL - Checking - 122238200 - *5726 - Available \$12,332.94

Date Range: 11/14/2024 to 11/15/2024

Transaction Types: All Transactions

Detail Option: Includes transaction detail

Total By Day: Includes total by day within the selected date range

PAYROLL - Checking - 122238200 - *5726 - Available \$12,332.94

Post Date	Reference	Additional Reference	Description	Debit	Credit	Calculated Ending Balance
11/15/2024 05:22 PM (ET)	CALPERS 31		PREAUTHORIZED ACH DEBIT CALPERS 3100 100000017668794	\$1,306.94		\$12,332.94
11/15/2024 05:22 PM (ET)	EMPLOYMENT DEVEL ED		PREAUTHORIZED ACH DEBIT EMPLOYMENT D EVEL EDD EFTP MT TXP*49907942 *01300*241231*T* 9599*T*030*T*962 9*OTP*\	\$96.29		

11/15/2024 05:22 PM (ET)	EMPLOYMENT DEVEL ED		PREAUTHORIZED ACH DEBIT EMPLOYMENT D EVEL EDD EFTP MT TXP*49907942 *01101*241031*T* 21731*T*51792*T* 73523*OTP*\	\$735.23		
11/15/2024 05:22 PM (ET)	IRS US		PREAUTHORIZED ACH DEBIT IRS USATAXPYMT 241115 270472005185502	\$1,745.19		
11/15/2024	Total Calculated Debits (4 items)			\$3,883.65		
11/15/2024	Totals			\$3,883.65	\$0.00	

Showing 1 - 1 of 1



Deposit Account Reporting

Deposit Accounts Activity Summary

Report Created: 11/15/2024 05:25:35 PM (ET)

Account: SAVINGS II - Savings - 122238200 - *6143 - Available \$488,133.10

Date Range: 10/01/2024 to 10/31/2024

Transaction Types: All Transactions

Detail Option: Includes transaction detail

Total By Day: Includes total by day within the selected date range

SAVINGS II - Savings - 122238200 - *6143 - Available \$488,133.10

Post Date	Reference	Additional Reference	Description	Debit	Credit	Calculated Ending Balance
10/31/2024			INTEREST CREDIT		\$1,611.52	\$488,133.10
10/31/2024	Total Calculated Credits (1 item)				\$1,611.52	
10/31/2024	Totals			\$0.00	\$1,611.52	

Showing 1 - 1 of 1



0000179-0000702 PDF 708953

Murrieta Valley Cemetery District
42800 Ivy St
Murrieta, CA 92562

California CLASS

California CLASS		Average Monthly Yield: 5.0039%						
		Beginning Balance	Contributions	Withdrawals	Income Earned	Income Earned YTD	Average Daily Balance	Month End Balance
CA-01-0191-0001	General Fund	50,082.97	0.00	0.00	212.27	295.24	50,089.82	50,295.24
TOTAL		50,082.97	0.00	0.00	212.27	295.24	50,089.82	50,295.24



General Fund

Account Summary

Average Monthly Yield: 5.0039%

	Beginning Balance	Contributions	Withdrawals	Income Earned	Income Earned YTD	Average Daily Balance	Month End Balance
California CLASS	50,082.97	0.00	0.00	212.27	295.24	50,089.82	50,295.24

Transaction Activity

Transaction Date	Transaction Description	Contributions	Withdrawals	Balance	Transaction Number
10/01/2024	Beginning Balance			50,082.97	
10/31/2024	Income Dividend Reinvestment	212.27			
10/31/2024	Ending Balance			50,295.24	



California CLASS

California CLASS

Date	Dividend Rate	Daily Yield
10/01/2024	0.000138678	5.0756%
10/02/2024	0.000139380	5.1013%
10/03/2024	0.000138137	5.0558%
10/04/2024	0.000411603	5.0216%
10/05/2024	0.000000000	5.0216%
10/06/2024	0.000000000	5.0216%
10/07/2024	0.000136858	5.0090%
10/08/2024	0.000136838	5.0083%
10/09/2024	0.000136889	5.0101%
10/10/2024	0.000136658	5.0017%
10/11/2024	0.000545556	4.9919%
10/12/2024	0.000000000	4.9919%
10/13/2024	0.000000000	4.9919%
10/14/2024	0.000000000	4.9919%
10/15/2024	0.000136312	4.9890%
10/16/2024	0.000136701	5.0033%
10/17/2024	0.000136971	5.0131%
10/18/2024	0.000410037	5.0025%
10/19/2024	0.000000000	5.0025%
10/20/2024	0.000000000	5.0025%
10/21/2024	0.000136508	4.9962%
10/22/2024	0.000136214	4.9855%
10/23/2024	0.000136301	4.9886%
10/24/2024	0.000136188	4.9845%
10/25/2024	0.000408363	4.9820%
10/26/2024	0.000000000	4.9820%
10/27/2024	0.000000000	4.9820%
10/28/2024	0.000136133	4.9825%
10/29/2024	0.000136054	4.9796%
10/30/2024	0.000136022	4.9784%
10/31/2024	0.000135894	4.9737%

Performance results are shown net of all fees and expenses and reflect the reinvestment of dividends and other earnings. Many factors affect performance including changes in market conditions and interest rates and in response to other economic, political, or financial developments. Investment involves risk including the possible loss of principal. No assurance can be given that the performance objectives of a given strategy will be achieved. **Past performance is no guarantee of future results. Any financial and/or investment decision may incur losses.**



11497 1 1 1 SNFSNF001_HH_R_021-030p_008
**MURRIETA VALLEY
CEMETERY DISTRICT
(CAPITAL OUTLAY)
42800 IVY ST
MURRIETA CA 92562-7218**

Your Financial Advisor (LU04):
SANDRA HEDSTROM WHEELER
Telephone: (805) 783-2921

Office Serving Your Account:
4460 BROAD STREET
SUITE 210
SAN LUIS OBISPO, CA 93401

PRIMARY INVESTMENT OBJECTIVE: Income
RISK TOLERANCE: Moderate
For a full definition of this objective and risk tolerance, including the use of margin, please see www.stifel.com, IMPORTANT DISCLOSURES, or contact your Financial Advisor. If you have any questions concerning your investment objective or risk tolerance, or wish to make a change, please contact your Financial Advisor or the Branch Manager for this office.

TRADING TAX LOT RELIEF METHOD : First In, First Out
INVESTOR UPDATE

Did you know that Stifel offers three podcasts to help keep you informed on the latest market trends? To take a deep dive into the insights of our thought leaders, start by searching for "Stifel" on Spotify®, Apple® Podcasts, or Omny.

ACCOUNT PROTECTION
Stifel, Nicolaus & Company, Incorporated provides up to \$150 million of coverage for securities held in client accounts, of which \$1.15 million may be in cash deposits. Ask your Financial Advisor for more details.

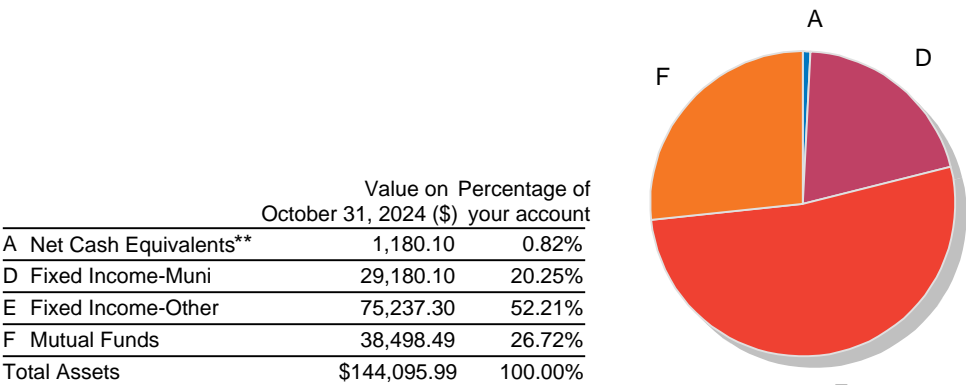
Thank you for allowing Stifel to serve you. In order to protect your rights, including rights under the Securities Investor Protection Act (SIPA), please promptly report, in writing, any inaccuracies or discrepancies in this account or statement to the Compliance Department of Stifel at the address below. If you have any questions regarding your account or this statement, please contact your Financial Advisor or the Branch Manager for this office. For additional information regarding your Stifel account, please refer to the current Stifel Account Agreement and Disclosure Booklet, which is available at www.stifel.com/disclosures/account-agreement.

STIFEL ACCOUNT STATEMENT

PORTFOLIO SUMMARY	October 31	September 30
Net Cash Equivalents **	1,180.10	859.49
Net Portfolio Assets held at Stifel	142,915.89	144,446.49
Net Portfolio Assets not held at Stifel		
Net Portfolio Value	\$144,095.99	\$145,305.98
YOUR CHANGE IN PORTFOLIO VALUE	October 31	September 30
Net Cash Flow (Inflows/Outflows) ²		
Securities Transferred In/Out		
Income and Distributions	512.61	896.55
Change in Securities Value	-1,722.60	735.70
Net Change in Portfolio Value	-\$1,209.99	\$1,632.25

** See the Stifel Insured Bank Deposit Program Disclosure Statements for additional information.
² Does not include cost or proceeds for buy or sell transactions.

YOUR ASSET SUMMARY





ASSET SUMMARY

Value as of October 31, 2024					Gains/(-)Losses		
	<i>At Stifel</i>	<i>Not at Stifel</i>	<i>Total</i>	<i>% of assets *</i>	<i>Unrealized</i>	<i>Realized This Period</i>	<i>Year-to-date</i>
Cash							
Cash Sweep**	1,180.10		1,180.10	0.82%			
Margin Balance							
A. Net Cash Equivalents	\$1,180.10		\$1,180.10	0.82%			
B. Equities							
C. Preferreds							
D. Fixed Income-Muni	29,180.10		29,180.10	20.25%	-1,173.12		
E. Fixed Income-Other	75,237.30		75,237.30	52.21%	-1,931.91		
F. Mutual Funds	38,498.49		38,498.49	26.72%	-7,398.86		
G. Unit Investment Trusts							
H. Insurance Products							
I. Alternative Investments							
J. Other Investments							
K. Stifel Smart Rate Program **							
Net Portfolio Assets	\$142,915.89	\$0.00	\$142,915.89	99.18%	-\$10,503.89	\$0.00	\$0.00
Net Portfolio Value	\$144,095.99	\$0.00	\$144,095.99	100.00%	-\$10,503.89	\$0.00	\$0.00

INCOME & DISTRIBUTION SUMMARY

	<i>Security Type</i>	<i>Year-to-date</i>	<i>This period</i>
Dividends	Tax-Exempt		
	Taxable	1,389.56	136.84
Interest	Tax-Exempt		
	Taxable	2,607.95	375.77
Capital Gain Distributions			
Return of Principal			
Other			
Total Income & Distributions		\$3,997.51	\$512.61

INFORMATION SUMMARY

	<i>Security Type</i>	<i>Year-to-date</i>	<i>This period</i>
Accrued Interest Paid	Tax-Exempt		
	Taxable	40.00	40.00
Accrued Interest Received	Tax-Exempt		
	Taxable		
Gross Proceeds		30,000.00	30,000.00
Federal Withholding			
Foreign Taxes Paid			
Margin Interest Charged			

* Please note "% of assets" figures are shown gross of any amounts owed to Stifel and/or net short positions.

** Include balances which are FDIC insured bank deposits, not cash held in your Securities Account and not covered by SIPC.



ASSET DETAILS

This section shows the cash equivalents and/or securities in your account. Prices obtained from outside sources are considered reliable but are not guaranteed by Stifel. Actual prices may vary, and upon sale, you may receive more or less than your original purchase price. Contact your Financial Advisor for current price quotes. Gain/Loss is provided for informational purposes only. Cost basis may be adjusted for, but not limited to, amortization, accretion, principal paydowns, capital changes, listed option premiums, gifting rules, inheritance step-up, or wash sales. The Gain/Loss information should not be used for tax preparation without the assistance of your tax advisor. Lot detail quantity displayed is truncated to the one thousandth of a share.

NET CASH EQUIVALENTS

	<i>Current value</i>	<i>Cost Basis</i>	<i>Estimated Annualized Income</i>	<i>Estimated Yield %</i>
STIFEL FDIC INSURED	1,180.10	1,180.10	1.18	0.10%
Total Net Cash Equivalents	\$1,180.10	\$1,180.10	\$1.18	0.10%

STIFEL INSURED BANK DEPOSIT PROGRAM

Funds deposited through the Stifel Insured Bank Deposit Program (the "Program") may be deposited at multiple banks. The Program's Disclosure Statement is available at www.stifel.com/disclosures/account-agreement. The deposits are not covered by the Securities Investor Protection Corporation ("SIPC"). Deposits are insured by the FDIC within applicable limits.

Balances in the Program or in any money market fund offered as an available fund for Cash Investment Services at Stifel, subject to applicable limits, can be liquidated upon request and the proceeds returned to your securities account or can be distributed directly to you with the proper withdrawal form on file.

PORTFOLIO ASSETS - HELD AT STIFEL

Fixed Income-Muni	<i>Symbol/ Bond Rating/ Type</i>	<i>Quantity</i>	<i>Current Price/ Current Value</i>	<i>Average Unit Cost/ Cost Basis</i>	<i>Accrued Income⁶</i>	<i>Unrealized Gain/(-)Loss¹⁰</i>	<i>Estimated Annualized Income</i>	<i>Estimated Yield %</i>
WILKES BARRE PA SER B BAM B/E TXBL CPN 2.271% DUE 11/15/25 DTD 10/26/20 FC 11/15/20 CUSIP: 968257RV9 <i>Original Cost: 31,679.90</i>	S&P: AA Cash	30,000	97.2670 29,180.10	101.1774 30,353.22	314.16	-1,173.12	681.30	2.33%
Total Fixed Income-Muni		30,000	\$29,180.10	\$30,353.22	\$314.16	-\$1,173.12	\$681.30	2.33%

Municipal Bonds held may or may not be tax free. Please consult with your tax advisor.

Fixed Income-Other	<i>Symbol/ Bond Rating/ Type</i>	<i>Quantity</i>	<i>Current Price/ Current Value</i>	<i>Average Unit Cost/ Cost Basis</i>	<i>Accrued Income⁶</i>	<i>Unrealized Gain/(-)Loss¹⁰</i>	<i>Estimated Annualized Income</i>	<i>Estimated Yield %</i>
HSBC HLDGS PLC SR NOTE CPN 4.300% DUE 03/08/26 DTD 03/08/16 FC 09/08/16 CUSIP: 404280AW9 <i>Original Cost: 38,015.00</i>	S&P: A- Moody: A3 Cash	35,000	99.3750 34,781.25	102.9235 36,023.22	221.57	-1,241.97	1,505.00	4.33%

ASSET DETAILS (continued)**PORTFOLIO ASSETS - HELD AT STIFEL (continued)**

Fixed Income-Other	<i>Symbol/ Bond Rating/ Type</i>	<i>Quantity</i>	<i>Current Price/ Current Value</i>	<i>Average Unit Cost/ Cost Basis</i>	<i>Accrued Income⁶</i>	<i>Unrealized Gain/(-)Loss¹⁰</i>	<i>Estimated Annualized Income</i>	<i>Estimated Yield %</i>
JPMORGAN CHASE & CO MEDIUM TERM NOTE CPN 4.000% DUE 09/20/27 DTD 09/20/24 FC 03/20/25 CALL 09/20/26 @ 100.000 CUSIP: 48130CSY2 <i>Original Cost: 30,152.00</i>	S&P: A- Moody: A1 Cash	30,000	98.1850 29,455.50	100.4866 30,145.99	136.67	-690.49	1,200.00	4.07%
MORGAN STANLEY BANK NA SALT LAKE CITY UT CD FDIC #32992 CLLB STEP CPN 4.350% DUE 09/27/29 DTD 09/27/24 FC 03/27/25 CALL 03/27/25 @ 100.000 CUSIP: 61776CBP1	Cash	11,000	100.0050 " 11,000.55	100.0000 11,000.00	45.88	0.55	478.50	4.35%
Total Fixed Income-Other		76,000	\$75,237.30	\$77,169.21	\$404.12	-\$1,931.91	\$3,183.50	4.23%
Principal Protected Notes are subject to the credit risk of the issuer. Principal Protected Market Linked CDs are subject to applicable limits.								
Mutual Funds	<i>Symbol/ Type</i>	<i>Quantity</i>	<i>Current Price/ Current Value</i>	<i>Average Unit Cost/ Cost Basis</i>	<i>Original Investment⁷/ Cumulative Return⁸</i>	<i>Unrealized Gain/(-)Loss¹⁰</i>	<i>Estimated Annualized Income</i>	<i>Estimated Yield %</i>
Open-End Funds								
BOND FUND OF AMERICA CL A CUSIP: 097873103	ABNDX Cash	1,714.993	11.2800 19,345.12	14.5897 25,021.21	25,000.00 -5,654.88	-5,676.09	806.90	4.17%
ALLSPRING SHORT DURATION GOVT BOND CL A CUSIP: 94975J573	MSDAX Cash	2,147.239	8.9200 19,153.37	9.7223 20,876.15	20,007.00 -853.63	-1,722.77	847.30	4.42%
Total Mutual Funds			\$38,498.49	\$45,897.36		-\$7,398.86	\$1,654.20	4.30%
Total Portfolio Assets - Held at Stifel			\$142,915.89	\$153,419.79		-\$10,503.89	\$5,519.00	3.86%
Total Net Portfolio Value			\$144,095.99	\$154,599.89		-\$10,503.89	\$5,520.18	3.83%

FOOTNOTE DEFINITIONS

⁶ **Accrued Income:** Accrued Income amounts are provided for informational purposes only and are not included as part of the Net Portfolio Value. Accrued Income represents the sum of accrued interest and accrued dividends on securities positions, but which Stifel has not yet received. Stifel cannot guarantee the accuracy of the Accrued Income, which may be subject to change. Accrued Income amounts are not covered by SIPC and should not be relied upon for making investment decisions.

FOOTNOTE DEFINITIONS (continued)

- 7 **Original Investment:** Total cost invested and held in the account as of month-end. Items may be adjusted for corporate actions, return of capital, or other miscellaneous adjustments, which may affect cost basis. Excludes purchases through automatic reinvestment of capital gains and dividends.
- 8 **Cumulative Return:** Current Value minus Original Investment. Cumulative Return is the capital appreciation (depreciation) of the entire purchased security, including purchases through automatic reinvestment of capital gains and dividends. Cumulative Return may not be accurate if any purchased shares are sold or transferred. Shares purchased at a prior firm through automatic reinvestment of capital gains and dividends that are subsequently transferred into the Stifel account may be treated as "Original Investment" shares if appropriate coding is not supplied by the prior firm when transferred.
- 10 Please note "Unrealized Gain/(-)Loss" does not equal the total current value minus the total cost if any value or cost amounts are missing. Unrealized gains or losses are provided for your information only and should not be used for tax purposes.
- 15 There will be no secondary market for Stifel Fixed Yield time deposits. An early withdrawal penalty of the lesser of 90 days interest or half of the interest earned for the amount withdrawn will apply. For complete terms, please contact your Financial Advisor.
- " The price assigned to this instrument may have been provided by a national pricing service and is derived from a 'market-driven pricing model.'
This price may not be the actual price you would receive in the event of a sale prior to the maturity of the C.D. Additional information is available upon request.



ACTIVITY SUMMARY				CASH EQUIVALENTS		
Type of Activity	Activity	Year-to-date	This period	Cash	Cash Sweep	Margin
	Opening Balance - Net Cash Equivalents		\$859.49	\$0.00	\$859.49	\$0.00
Buy and Sell Transactions	Assets Bought	-41,192.00	-30,192.00	-30,192.00		
	Assets Sold/Redeemed	30,000.00	30,000.00	30,000.00		
Deposits	Deposits Made To Your Account					
Withdrawals	Withdrawals From Your Account					
Income and Distributions	Income and Distributions	3,997.51	512.61	512.61		
Cash Sweep Activity	Cash Sweep Activity			-320.61	320.61	
Margin Interest	Margin Interest Charged					
Other	Other Transactions					
Cash Management Activity	Card Activity					
	ACH/ATM Activity					
Checkwriting Activity	Checks You Wrote					
	Closing Balance - Net Cash Equivalents		\$1,180.10	\$0.00	\$1,180.10	\$0.00
Securities Transferred	Securities Transferred In/Out					

ACTIVITY DETAILS					CASH EQUIVALENTS			
					<i>This period</i>	<i>Cash</i>	<i>Cash Sweep</i>	<i>Margin</i>
Opening Balance - Net Cash Equivalents					\$859.49	\$0.00	\$859.49	\$0.00
Assets Bought								
<i>Date</i>	<i>Activity</i>	<i>Quantity</i>	<i>Price</i>	<i>Description</i>	<i>Total</i>	<i>Cash</i>	<i>Cash Sweep</i>	<i>Margin</i>
10/1/2024	Asset Bought	30,000.000	100.4900	JPMORGAN CHASE & CO MEDIUM TERM NOTE CPN 4.000% DUE 09/20/27 DTD 09/20/24 FC 03/20/25 CALL 09/20/26 @ 100.000 CUSIP: 48130CSY2	-30,192.00	-30,192.00		
Total Assets Bought					-\$30,192.00	-\$30,192.00		



ACTIVITY DETAILS continued

Assets Sold/Redeemed

<i>Date</i>	<i>Activity</i>	<i>Quantity</i>	<i>Price</i>	<i>Description</i>	<i>Total</i>	<i>Cash</i>	<i>Cash Sweep</i>	<i>Margin</i>
10/1/2024	Redemption	-30,000.000		MIAMI DADE CNTY FL AVIATION REV RFDG SER B B/E TXBL CPN 2.504% DUE 10/01/24 DTD 08/25/16 FC 10/01/16 CUSIP: 59333PV39	30,000.00	30,000.00		

Total Assets Sold/Redeemed **\$30,000.00**

\$30,000.00

Income and Distributions

<i>Date</i>	<i>Activity</i>	<i>Quantity</i>	<i>Description</i>	<i>Total</i>	<i>Cash</i>	<i>Cash Sweep</i>	<i>Margin</i>
10/1/2024	Dividend		BOND FUND OF AMERICA CL A 100124 1,714.99300 CUSIP: 097873103	68.80	68.80		
10/1/2024	Interest		MIAMI DADE CNTY FL AVIATION REV RFDG SER B B/E TXBL CPN 2.504% DUE 10/01/24 DTD 08/25/16 FC 10/01/16 100124 30,000 CUSIP: 59333PV39	375.60	375.60		
10/1/2024	Dividend		ALLSPRING SHORT DURATION GOVT BOND CL A 093024 2,147.23900 CUSIP: 94975J573	68.04	68.04		
10/31/2024	Interest		STIFEL FDIC INSURED BANK DEPOSIT PROGRAM 103124 1,180 CUSIP: 09999844	0.17	0.17		

Total Income and Distributions **\$512.61**

\$512.61

Cash Sweep Activity

<i>Date</i>	<i>Activity</i>	<i>Description</i>	<i>Total</i>	<i>Cash</i>	<i>Cash Sweep</i>	<i>Margin</i>
10/1/2024	Purchase	STIFEL FDIC INSURED BANK DEPOSIT PROGRAM		-30,512.44	30,512.44	



ACTIVITY DETAILS continued

Cash Sweep Activity continued

<i>Date</i>	<i>Activity</i>	<i>Description</i>	<i>Total</i>
10/2/2024	Sale	STIFEL FDIC INSURED BANK DEPOSIT PROGRAM	
10/31/2024	Purchase	STIFEL FDIC INSURED BANK DEPOSIT PROGRAM	
Total Cash Sweep Activity			\$0.00

CASH EQUIVALENTS continued

	<i>This period</i>	<i>Cash</i>	<i>Cash Sweep</i>	<i>Margin</i>
Closing Balance - Net Cash Equivalents	\$1,180.10	\$0.00	\$1,180.10	\$0.00

REALIZED GAINS/(-)LOSSES

This section provides estimated realized gains or losses for informational purposes only. Cost basis may be adjusted due to, but not limited to, the following: amortization, accretion, principal paydowns, capital changes, listed option premiums, gifting rules, inheritance step-up, or wash sales. Unless another method was in effect at the time of the trade, the trading tax lot relief method indicated on the first page of the statement was used to calculate gains or losses. Please review this information carefully for accuracy, and contact your Financial Advisor with any questions.

	<i>Closing Transaction</i>	<i>Date Acquired</i>	<i>Date Sold</i>	<i>Quantity</i>	<i>Cost Basis</i>	<i>Sale Proceeds</i>	<i>Realized Gain/(-)Loss**</i>
Fixed Income-Muni							
MIAMI DADE CNTY FL AVIATION REV RFDG CUSIP: 59333PV39	REDEEMED	10/20/20	10/01/24	30,000	30,000.00	30,000.00	N/A (LT)
Total Fixed Income-Muni					\$30,000.00	\$30,000.00	\$0.00
Total Realized Gains/(-)Losses					\$30,000.00	\$30,000.00	\$0.00
Total Net Short-Term (ST)					\$0.00	\$0.00	\$0.00
Total Net Long-Term (LT)					\$30,000.00	\$30,000.00	\$0.00
Total Net Other-Term (OT)					\$0.00	\$0.00	\$0.00

** Please note "Realized Gain/(-)Loss" does not equal total sale proceeds minus total cost basis if any cost basis amounts are missing.



Stifel Insured Bank Deposit Program

Amount(s) listed below include accrued interest in the amount of \$0.17. The rate at month-end was 0.10%.

Description	Location	Previous Month Value	Current Month Value
Stifel Trust Company NA	St. Louis, MO	\$858.94	\$1,180.10
Stifel Bank and Trust	St. Louis, MO	\$0.54	\$0.00
Stifel Bank	St. Louis, MO	\$0.01	\$0.00
Closing Balance - Stifel Insured Bank Deposit Program			\$1,180.10

Your deposit balances at each Program Bank are eligible for insurance by the FDIC within applicable limits. The deposit balances are not insured by SIPC. Please refer to the Stifel Insured Bank Deposit Program Disclosure Statement and the Stifel Insured Bank Deposit Program for Retirement Accounts Disclosure Statement which are available at www.stifel.com/disclosures/account-agreement or from your Financial Advisor.

STIFEL

October 1 -
October 31, 2024
Account Number:

Page 10 of 12
1320-8698

THIS PAGE INTENTIONALLY LEFT BLANK



Certain Definitions

“Stifel” means Stifel, Nicolaus & Company, Incorporated, Member SIPC and NYSE.

“Stifel Banks” means affiliated banks of Stifel, which may include Stifel Bank & Trust, Member Federal Deposit Insurance Corporation (“FDIC”); Stifel Bank, Member FDIC; Stifel Trust Company, National Association, Member FDIC; and Stifel Trust Company Delaware, National Association, Member FDIC. **Unless otherwise specified, products purchased from or held by Stifel in a securities account are not insured by the FDIC, are not deposits or other obligations of the Stifel Banks, are not guaranteed by the Stifel Banks, and are subject to investment risk, including possible loss of the principal.**

“Stifel Smart Rate Program” refers to a money market deposit account at Stifel Bank & Trust, Stifel Bank, Stifel Trust Company, N.A., or Stifel Trust Company Delaware, N.A., each an affiliate of Stifel, which is made available to eligible clients of Stifel. The deposits are insured by the FDIC, within applicable limits, and are not cash held in your securities account. For additional information and terms and conditions concerning these deposits, see the Stifel Smart Rate Program Disclosure, which is available at www.stifel.com/disclosures or from your Financial Advisor.

“Stifel Fixed Yield Program” refers to a time deposit account at Stifel Bank & Trust, Stifel Bank, Stifel Trust Company, N.A., or Stifel Trust Company Delaware, N.A., each an affiliate of Stifel, which is made available to eligible clients of Stifel. The deposits are insured by the FDIC, within applicable limits, and are not cash held in your securities account. For additional information and terms and conditions concerning these deposits, see the Stifel Fixed Yield Program Disclosure, which is available at www.stifel.com/disclosures or from your Financial Advisor.

Account Disclosures

Errors and Inquiries – You should review this statement carefully and notify the Manager of the Office servicing your account of anything you believe to be incorrect. Any verbal communications should be re-confirmed in writing to protect your rights, including rights under SIPA. All statements furnished to you shall be considered accurate, complete, and acknowledged by you unless you report any inaccuracies to the Manager. Instructions and inquiries should be directed to your Financial Advisor. When making inquiries, please mention your account number. Please notify us promptly of any change of address.

Investment Objective – All clients are requested to promptly notify us of any material change in their investment objective or financial situation in order to assist us in maintaining current background and financial information.

Pricing and Rating of Securities – The pricing of securities displayed on your statement is derived from various sources and, in some cases, may be higher or lower than the price you would actually receive in the market. If we cannot obtain a price, “N/A” appears. For securities listed on an exchange or trading continually in an active marketplace, the prices reflect market quotations at the close of your statement period. For securities trading less frequently, we rely on third-party pricing services or a computerized pricing model, which may not always reflect actual market values. Similarly, some insurance product values provided by outside carriers may be valued as of a date other than the statement date. Bond ratings of securities were obtained from various rating services. There is no guarantee with respect to their accuracy. For current price quotes, please contact your Financial Advisor.

Cost Basis Information – All information provided with respect to cost basis is derived from transactions in the account or information supplied by other sources. There is no guarantee as to the accuracy of cost basis information or the profit and loss information provided for tax lots designated as noncovered. Stifel uses the first-in, first-out method when calculating the realized gain or loss on sale transactions unless a specific identification is made prior to settlement date. The gain or loss provided on your statement is informational only and should not be used for tax reporting. A 1099 including the cost basis for sale proceeds from covered tax lots will be provided after year-end for tax reporting. Please inform your Financial Advisor if a cost basis is not accurate.

Transaction Dates – All securities transactions are reflected on a trade date basis. Effective May 28, 2024, the settlement cycle will be reduced to T+1 (trade date plus one business day) from T+2 (trade date plus two business days).

Custody of Securities – Securities held by Stifel, Nicolaus & Company, Incorporated for you, but which are not registered in your name, may be commingled with identical securities being held for other clients by our Correspondent, the Depository Trust Company, or in similar systems.

Assets Held Away – You may purchase certain assets through Stifel, which will be held at a custodial institution other than Stifel. Where available, we include information about these assets on your statement. The custodial institution is responsible, however, for providing year-end tax reporting information (Form 1099) and separate periodic statements, which may vary from the information included on your Stifel statement because of different reporting periods. Your Stifel statements may also reflect other assets “not held” at Stifel, in addition to those held by a custodial institution. The value and nature of these investments is generally provided by you. Stifel does not guarantee the accuracy of the information with respect to the value of these investments as reflected on your statement. Assets held away are not covered by Stifel SIPC.

Estimated Annual Income and Yields – Estimated annual income and yields are calculated by annualizing the most recent distribution and do not reflect historical experience or project future results. The yield information for the money market funds is based on historical performance; future yields will fluctuate. These figures have been obtained from sources believed to be reliable, but no assurance can be made as to accuracy. Before investing in any of these funds, carefully read the prospectus, which is available through your Financial Advisor.

Order Routing and Payment for Order Flow – In order to access a wide variety of execution venues, the firm does participate in the maker/taker model. Certain exchanges and other trading centers to which the firm routes equities and options orders have implemented fee structures under which broker-dealer participants may receive rebates on certain orders. Under these fee structures, participants are charged a fee for orders that take liquidity from the venue, and provided a rebate for orders that add liquidity to the venue. Rebates received by the firm from a venue during any time period may or may not exceed the fees paid by the firm to the venue during that time period. Fees and/or rebates from all venues are subject to change. Stifel will provide customers additional information regarding average net fees/rebates paid/received upon written request. For venues from which Stifel receives a rebate, Stifel is considered to be receiving payment for order flow.

Additional information will be provided upon written request, and certain order routing information is available online at www.stifel.com/disclosures/best-execution. On request of a customer and at no fee, Stifel will disclose to such customer the identity of the venue to which such customer’s orders were routed for execution in the six months prior to the request, whether the orders were directed orders or non-directed orders, and the time of the transactions, if any, that resulted from such orders. Orders may be routed and executed internally through Stifel’s trading desk. In such instances, Stifel stands to share in 100% of remuneration received (in the case of orders executed as agent) or profits or losses generated (in the case of orders executed as principal) as a result of internalizing such orders. Customers may mail their inquiries to: Stifel – Attn: Equity Trading Compliance, One South Street, Baltimore, Maryland 21202.

Tax Information – Although your statement may describe certain items as Federally tax-exempt, this is for information purposes only. When reporting your taxes, please rely exclusively on the substitute Form 1099 you will receive from us after year-end for your taxable accounts. (For Retirement Accounts, Form 1099R will report distributions from the account rather than income and dividends or proceeds from sales.)

SIPC Protection – Stifel is a member of the Securities Investor Protection Corporation (SIPC). SIPC coverage protects securities customers of its members up to \$500,000 (including \$250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org, or investors may contact SIPC at (202) 371-8300. Stifel has purchased additional securities coverage of \$149,500,000 and cash coverage of \$900,000 for a total of \$150,000,000 of securities coverage and \$1,150,000 of cash coverage, subject to the terms and conditions of the policy, with an aggregate limit of \$300,000,000. (For more information, visit: www.stifel.com/disclosures/asset-protection.) This coverage does not protect against market losses and does not cover securities not held by Stifel.

Margin Accounts – If you have a margin account, this is a combined statement of your margin account and special memorandum account (“SMA”) maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the (“SMA”) as required by Regulation T is available for your inspection upon request. If you have applied for margin privileges and have been approved, you may borrow money from Stifel in exchange for pledging assets in your account as collateral for any outstanding margin loan. The amount you may borrow is based on Regulation T, Stifel’s internal policies, and the value of securities in your margin account. Securities held in a margin account are identified by the word “margin” on your statement. Stifel reserves the right to limit margin purchases and short sales and to alter its margin requirements and due dates for house or other margin calls in accordance with the Firm’s guidelines, market conditions, and regulatory margin requirements.



Account Disclosures Continued

Margin Account Interest Charges – The margin interest period includes the second to last day of the prior statement period through the third day prior to the last day of the current statement period. The margin interest charge is computed by multiplying the rate of interest by the average net daily settled debit balance and a fraction, the numerator of which is the number of days the debit balance existed, and the denominator of which is three hundred sixty (360). The rate of interest is determined by the cost of borrowing money and is subject to change without notice. The average net daily settled debit balance includes any settled credit and settled debit balances in your cash and margin accounts during the period. Please review the “Statement of Credit Terms” you have already received for further information.

Fully Paid Lending Participants – Without waiving any rights given to you, it is understood and agreed that the provisions of the Securities Investor Protection Act of 1970 may not protect the lender with respect to loaned securities hereunder and that, therefore, the collateral held for you may constitute the only source of satisfaction of Stifel's obligations in the event Stifel fails to return the loaned securities.

Late Charges – If transactions in your account result in a debit balance in your cash account and you do not make payment by the settlement date, you may be subject to interest charges.

Free Credit Balances – Customer Free Credit Balances may be used in this Firm's business subject to the limitations of 17CFR Section 240, 15c3-3 under The Securities Exchange Act of 1934. You have the right to receive from us in the course of normal business operations, upon demand, the delivery of: a) any Free Credit Balances to which you are entitled, b) any Fully-Paid Securities to which you are entitled, c) any Securities purchased on margin upon full payment of any indebtedness to us. If you participate in Cash Management Accounts, the payment to you of a Free Credit Balance may be subject to the cancellation of any commitment made in respect to your account for the payment of checks, automated clearing house (ACH) payments, ATM Card or Point of Sale transaction charges, or other debit card transactions.

Option Accounts – 1) Commissions and other charges related to the execution of option transactions have been included on confirmations for such transactions, which have already been sent to you, and copies of confirmations are available upon request; 2) should you have any changes in your investment objective or current financial situation, you should advise your investment professional immediately; and 3) assignment notices for option contracts are allocated among client short positions pursuant to an automated procedure that randomly selects from all client short option positions those contracts that are subject to assignment, which includes positions established on the day of assignment. Additional information pertaining to the procedures used for random selection is available upon request.

Complaints – Complaints relating to your account(s) may be directed to Stifel, Legal Department, 501 North Broadway, St. Louis, Missouri 63102 or by phoning (800) 488-0970 or (314) 342-2000.

Lost Certificates – In the event your statement indicates that securities were delivered out of your account in certificate form and you have not received them, it is understood that you will notify Stifel immediately in writing. If written notification is received within 120 calendar days after the delivery date, as reflected on your statement, the certificate will be replaced free of charge. Thereafter, a fee for replacement may apply.

Dividend Reinvestment – (Optional) The dollar amount of Mutual Fund distributions, Money Market Fund income, or dividends on other securities shown on your statement may have been reinvested into additional shares. You will not receive confirmations for these reinvestment transactions. However, information pertaining to these transactions which would otherwise appear on confirmations will be furnished to you upon written request. In dividend reinvestment transactions, Stifel may act as your agent and receive payment for order flow. The source and nature of such payment will be furnished to you upon written request to Stifel or your introducing firm. If Stifel is currently a market maker in the eligible security, Stifel will purchase, as principal for you, additional shares at the opening market price.

Stifel Information – A Statement of Financial Condition of Stifel, Nicolaus & Company, Incorporated is available for your inspection at any of our offices, or a copy will be mailed to you upon request.

Investor Education and Protection – Under the Public Disclosure Program, the Financial Industry Regulatory Authority (“FINRA”) provides certain information regarding the disciplinary history of FINRA members and their associated persons via FINRA's BrokerCheck Hotline (toll-free (800) 289-9999) or on the FINRA website at www.finra.org, including an investor brochure that includes information describing FINRA BrokerCheck. Stifel, Nicolaus & Company, Incorporated is registered with the U.S. Securities and Exchange Commission and the Municipal Securities Rulemaking Board (“MSRB”). Additional information may be obtained from the MSRB website at www.msrb.org, including an investor brochure that is posted on the website describing the protections that may be provided by the MSRB rules and how to file a complaint with an appropriate regulatory authority.

ERISA Section 408(b)(2) Notice – For Service Provider Fee Disclosures under ERISA 408(b)(2), please see www.stifel.com/disclosures/ERISA. Please direct any questions you may have to your Financial Advisor.

Notification of Change in Circumstances and Availability of Investment Advisory Disclosure Brochures – In the event that there are any material changes in your financial situation, investment objective(s), risk tolerance, or instructions regarding your account(s), please promptly report such changes to your Financial Advisor to ensure that your investment advisory accounts are being managed based on the most current information. You should review Stifel's Form ADV Part 2A (Disclosure Brochure) for information and disclosures relating to Stifel's investment advisory services (available at: www.stifel.com/disclosures/investment-advisory-services/program-disclosures), including (but not limited to) a discussion of the various conflicts of interest to which our firm may be subject in the provision of investment advisory services to you.



11497 1 1 1 SNFSNF001_HH_R_021-030p_008
**MURRIETA VALLEY CEMETERY
DISTRICT
(ENDOWMENT INTEREST ACCOUNT)
42800 IVY ST
MURRIETA CA 92562-7218**

Your Financial Advisor (LU04):
SANDRA HEDSTROM WHEELER
Telephone: (805) 783-2921

Office Serving Your Account:
4460 BROAD STREET
SUITE 210
SAN LUIS OBISPO, CA 93401

PRIMARY INVESTMENT OBJECTIVE: Income
RISK TOLERANCE: Moderate
For a full definition of this objective and risk tolerance, including the use of margin, please see www.stifel.com, IMPORTANT DISCLOSURES, or contact your Financial Advisor. If you have any questions concerning your investment objective or risk tolerance, or wish to make a change, please contact your Financial Advisor or the Branch Manager for this office.

TRADING TAX LOT RELIEF METHOD: First In, First Out
INVESTOR UPDATE

Did you know that Stifel offers three podcasts to help keep you informed on the latest market trends? To take a deep dive into the insights of our thought leaders, start by searching for "Stifel" on Spotify®, Apple® Podcasts, or Omny.

ACCOUNT PROTECTION
Stifel, Nicolaus & Company, Incorporated provides up to \$150 million of coverage for securities held in client accounts, of which \$1.15 million may be in cash deposits. Ask your Financial Advisor for more details.

Thank you for allowing Stifel to serve you. In order to protect your rights, including rights under the Securities Investor Protection Act (SIPA), please promptly report, in writing, any inaccuracies or discrepancies in this account or statement to the Compliance Department of Stifel at the address below. If you have any questions regarding your account or this statement, please contact your Financial Advisor or the Branch Manager for this office. For additional information regarding your Stifel account, please refer to the current Stifel Account Agreement and Disclosure Booklet, which is available at www.stifel.com/disclosures/account-agreement.

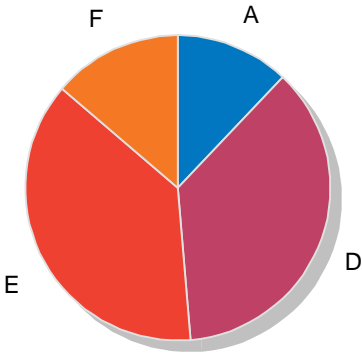
STIFEL ACCOUNT STATEMENT

PORTFOLIO SUMMARY	October 31	September 30
Net Cash Equivalents **	16,363.72	7,198.68
Net Portfolio Assets held at Stifel	118,729.91	127,562.27
Net Portfolio Assets not held at Stifel		
Net Portfolio Value	\$135,093.63	\$134,760.95
YOUR CHANGE IN PORTFOLIO VALUE	October 31	September 30
Net Cash Flow (Inflows/Outflows) ²	690.06	724.06
Securities Transferred In/Out		
Income and Distributions	8,474.98	6,524.45
Change in Securities Value	-8,832.36	-5,349.36
Net Change in Portfolio Value	\$332.68	\$1,899.15

** See the Stifel Insured Bank Deposit Program Disclosure Statements for additional information.
² Does not include cost or proceeds for buy or sell transactions.

YOUR ASSET SUMMARY

	Value on October 31, 2024 (\$)	Percentage of your account
A Net Cash Equivalents**	16,363.72	12.11%
D Fixed Income-Muni	49,346.80	36.53%
E Fixed Income-Other	50,811.80	37.61%
F Mutual Funds	18,571.31	13.75%
Total Assets	\$135,093.63	100.00%





ASSET SUMMARY

Value as of October 31, 2024					Gains/(-)Losses		
	<i>At Stifel</i>	<i>Not at Stifel</i>	<i>Total</i>	<i>% of assets *</i>	<i>Unrealized</i>	<i>Realized This Period</i>	<i>Year-to-date</i>
Cash							
Cash Sweep**	16,363.72		16,363.72	12.11%			
Margin Balance							
A. Net Cash Equivalents	\$16,363.72		\$16,363.72	12.11%			
B. Equities							
C. Preferreds							
D. Fixed Income-Muni	49,346.80		49,346.80	36.53%	-1,325.16		
E. Fixed Income-Other	50,811.80		50,811.80	37.61%	-166.81		-116.75
F. Mutual Funds	18,571.31		18,571.31	13.75%	-5,449.06		
G. Unit Investment Trusts							
H. Insurance Products							
I. Alternative Investments							
J. Other Investments							
K. Stifel Smart Rate Program **							
Net Portfolio Assets	\$118,729.91	\$0.00	\$118,729.91	87.89%	-\$6,941.03	\$0.00	-\$116.75
Net Portfolio Value	\$135,093.63	\$0.00	\$135,093.63	100.00%	-\$6,941.03	\$0.00	-\$116.75

INCOME & DISTRIBUTION SUMMARY

	<i>Security Type</i>	<i>Year-to-date</i>	<i>This period</i>
Dividends	Tax-Exempt		
	Taxable	652.00	66.05
Interest	Tax-Exempt		
	Taxable	3,382.14	119.01
Capital Gain Distributions			
Return of Principal		15,863.11	8,289.92
Other			
Total Income & Distributions		\$19,897.25	\$8,474.98

INFORMATION SUMMARY

	<i>Security Type</i>	<i>Year-to-date</i>	<i>This period</i>
Accrued Interest Paid	Tax-Exempt		
	Taxable	49.90	
Accrued Interest Received	Tax-Exempt		
	Taxable	451.11	
Gross Proceeds		34,875.30	
Federal Withholding			
Foreign Taxes Paid			
Margin Interest Charged			

* Please note "% of assets" figures are shown gross of any amounts owed to Stifel and/or net short positions.

** Include balances which are FDIC insured bank deposits, not cash held in your Securities Account and not covered by SIPC.



ASSET DETAILS

This section shows the cash equivalents and/or securities in your account. Prices obtained from outside sources are considered reliable but are not guaranteed by Stifel. Actual prices may vary, and upon sale, you may receive more or less than your original purchase price. Contact your Financial Advisor for current price quotes. Gain/Loss is provided for informational purposes only. Cost basis may be adjusted for, but not limited to, amortization, accretion, principal paydowns, capital changes, listed option premiums, gifting rules, inheritance step-up, or wash sales. The Gain/Loss information should not be used for tax preparation without the assistance of your tax advisor. Lot detail quantity displayed is truncated to the one thousandth of a share.

NET CASH EQUIVALENTS

	<i>Current value</i>	<i>Cost Basis</i>	<i>Estimated Annualized Income</i>	<i>Estimated Yield %</i>
STIFEL FDIC INSURED	16,363.72	16,363.72	16.36	0.10%
Total Net Cash Equivalents	\$16,363.72	\$16,363.72	\$16.36	0.10%

STIFEL INSURED BANK DEPOSIT PROGRAM

Funds deposited through the Stifel Insured Bank Deposit Program (the "Program") may be deposited at multiple banks. The Program's Disclosure Statement is available at www.stifel.com/disclosures/account-agreement. The deposits are not covered by the Securities Investor Protection Corporation ("SIPC"). Deposits are insured by the FDIC within applicable limits.

Balances in the Program or in any money market fund offered as an available fund for Cash Investment Services at Stifel, subject to applicable limits, can be liquidated upon request and the proceeds returned to your securities account or can be distributed directly to you with the proper withdrawal form on file.

PORTFOLIO ASSETS - HELD AT STIFEL

Fixed Income-Muni	<i>Symbol/ Bond Rating/ Type</i>	<i>Quantity</i>	<i>Current Price/ Current Value</i>	<i>Average Unit Cost/ Cost Basis</i>	<i>Accrued Income⁶</i>	<i>Unrealized Gain/(-)Loss¹⁰</i>	<i>Estimated Annualized Income</i>	<i>Estimated Yield %</i>
SCHERERVILLE IN ECON DEV REV RFDG THE SHOPS ON MAIN PJ 2020 B/E TXBL CPN 2.020% DUE 01/15/25 DTD 10/20/20 FC 01/15/21 CUSIP: 806541BG2 <i>Original Cost: 20,147.00</i>	S&P: A- Cash	20,000	99.3920 19,878.40	100.0370 20,007.40	118.96	-129.00	404.00	2.03%
OAKLAND CA SER A2 MEASURE KK B/E TXBL CPN 2.850% DUE 01/15/26 DTD 08/30/17 FC 01/15/18 CUSIP: 672240UW6 <i>Original Cost: 32,460.20</i>	S&P: AA+ Moody: Aa1 Cash	30,000	98.2280 29,468.40	102.2152 30,664.56	251.75	-1,196.16	855.00	2.90%
Total Fixed Income-Muni		50,000	\$49,346.80	\$50,671.96	\$370.71	-\$1,325.16	\$1,259.00	2.55%

Municipal Bonds held may or may not be tax free. Please consult with your tax advisor.

ASSET DETAILS (continued)**PORTFOLIO ASSETS - HELD AT STIFEL (continued)**

Fixed Income-Other	<i>Symbol/ Bond Rating/ Type</i>	<i>Quantity</i>	<i>Current Price/ Current Value</i>	<i>Average Unit Cost/ Cost Basis</i>	<i>Accrued Income⁶</i>	<i>Unrealized Gain/(-)Loss¹⁰</i>	<i>Estimated Annualized Income</i>	<i>Estimated Yield %</i>
CAPITAL IMPACT PARTNERS INVESTMENT NOTES SURVIVOR OPTION CPN 5.600% DUE 12/15/28 DTD 12/21/23 FC 03/15/24 CALL 12/15/25 @ 100.000 CUSIP: 14020AEE0	S&P: A+ Cash	20,000	99.3440 19,868.80	100.0000 20,000.00	143.11	-131.20	1,120.00	5.64%
MORGAN STANLEY BANK NA SALT LAKE CITY UT CD FDIC #32992 CLLB STEP CPN 4.350% DUE 09/27/29 DTD 09/27/24 FC 03/27/25 CALL 03/27/25 @ 100.000 CUSIP: 61776CBP1	Cash	11,000	100.0050 " 11,000.55	100.0000 11,000.00	45.88	0.55	478.50	4.35%
GOVT NATL MTG ASSN REMIC SER 2023-183 CL KD MONTHLY 19 DAY DELAY CPN 5.000% DUE 12/20/53 DTD 12/01/23 FC 01/20/24 CUSIP: 38384HAQ1 <i>Remaining Balance: \$20,063.42</i> <i>Original Cost: 35,841.72</i>	Cash	36,000	99.3971 19,942.45	99.5773 19,978.61	83.60	-36.16	1,003.17	5.03%
Total Fixed Income-Other		67,000	\$50,811.80	\$50,978.61	\$272.59	-\$166.81	\$2,601.67	5.12%
Principal Protected Notes are subject to the credit risk of the issuer. Principal Protected Market Linked CDs are subject to applicable limits.								
Mutual Funds	<i>Symbol/ Type</i>	<i>Quantity</i>	<i>Current Price/ Current Value</i>	<i>Average Unit Cost/ Cost Basis</i>	<i>Original Investment⁷/ Cumulative Return⁸</i>	<i>Unrealized Gain/(-)Loss¹⁰</i>	<i>Estimated Annualized Income</i>	<i>Estimated Yield %</i>
Open-End Funds								
BOND FUND OF AMERICA CL A CUSIP: 097873103	ABNDX Cash	1,646.393	11.2800 18,571.31	14.5897 24,020.37	24,000.00 -5,428.69	-5,449.06	774.62	4.17%
Total Mutual Funds			\$18,571.31	\$24,020.37		-\$5,449.06	\$774.62	4.17%
Total Portfolio Assets - Held at Stifel			\$118,729.91	\$125,670.94		-\$6,941.03	\$4,635.29	3.90%
Total Net Portfolio Value			\$135,093.63	\$142,034.66		-\$6,941.03	\$4,651.65	3.44%

FOOTNOTE DEFINITIONS

- ⁶ **Accrued Income:** Accrued Income amounts are provided for informational purposes only and are not included as part of the Net Portfolio Value. Accrued Income represents the sum of accrued interest and accrued dividends on securities positions, but which Stifel has not yet received. Stifel cannot guarantee the accuracy of the Accrued Income, which may be subject to change. Accrued Income amounts are not covered by SIPC and should not be relied upon for making investment decisions.
- ⁷ **Original Investment:** Total cost invested and held in the account as of month-end. Items may be adjusted for corporate actions, return of capital, or other miscellaneous adjustments, which may affect cost basis. Excludes purchases through automatic reinvestment of capital gains and dividends.
- ⁸ **Cumulative Return:** Current Value minus Original Investment. Cumulative Return is the capital appreciation (depreciation) of the entire purchased security, including purchases through automatic reinvestment of capital gains and dividends. Cumulative Return may not be accurate if any purchased shares are sold or transferred. Shares purchased at a prior firm through automatic reinvestment of capital gains and dividends that are subsequently transferred into the Stifel account may be treated as "Original Investment" shares if appropriate coding is not supplied by the prior firm when transferred.
- ¹⁰ Please note "Unrealized Gain/(-)Loss" does not equal the total current value minus the total cost if any value or cost amounts are missing. Unrealized gains or losses are provided for your information only and should not be used for tax purposes.
- ¹⁵ There will be no secondary market for Stifel Fixed Yield time deposits. An early withdrawal penalty of the lessor of 90 days interest or half of the interest earned for the amount withdrawn will apply. For complete terms, please contact your Financial Advisor.
- " The price assigned to this instrument may have been provided by a national pricing service and is derived from a 'market-driven pricing model.'
This price may not be the actual price you would receive in the event of a sale prior to the maturity of the C.D. Additional information is available upon request.



ACTIVITY SUMMARY				CASH EQUIVALENTS		
Type of Activity	Activity	Year-to-date	This period	Cash	Cash Sweep	Margin
	Opening Balance - Net Cash Equivalents		\$7,198.68	\$0.00	\$7,198.68	\$0.00
Buy and Sell Transactions	Assets Bought	-82,856.62				
	Assets Sold/Redeemed	71,291.41				
Deposits	Deposits Made To Your Account	6,757.26	690.06	690.06		
Withdrawals	Withdrawals From Your Account					
Income and Distributions	Income and Distributions	19,897.25	8,474.98	8,474.98		
Cash Sweep Activity	Cash Sweep Activity			-9,165.04	9,165.04	
Margin Interest	Margin Interest Charged					
Other	Other Transactions					
Cash Management Activity	Card Activity					
	ACH/ATM Activity					
Checkwriting Activity	Checks You Wrote					
	Closing Balance - Net Cash Equivalents		\$16,363.72	\$0.00	\$16,363.72	\$0.00
Securities Transferred	Securities Transferred In/Out					

ACTIVITY DETAILS				CASH EQUIVALENTS		
			This period	Cash	Cash Sweep	Margin
	Opening Balance - Net Cash Equivalents		\$7,198.68	\$0.00	\$7,198.68	\$0.00

Deposits Made To Your Account

Date	Activity	Quantity	Description	Total	Cash	Cash Sweep	Margin
10/31/2024	Journal		TRF FROM AC#83003378-1	690.06	690.06		
Total Deposits Made To Your Account				\$690.06	\$690.06		

Income and Distributions

Date	Activity	Quantity	Description	Total	Cash	Cash Sweep	Margin
10/1/2024	Dividend		BOND FUND OF AMERICA CL A 100124 1,646.39300 CUSIP: 097873103	66.05	66.05		



ACTIVITY DETAILS continued

CASH EQUIVALENTS continued

Income and Distributions continued

<i>Date</i>	<i>Activity</i>	<i>Quantity</i>	<i>Description</i>	<i>Total</i>	<i>Cash</i>	<i>Cash Sweep</i>	<i>Margin</i>
10/21/2024	Interest		GOVT NATL MTG ASSN REMIC SER 2023-183 CL KD MONTHLY 19 DAY DELAY CPN 5.000% DUE 12/20/53 DTD 12/01/23 FC 01/20/24 102024 36,000 CUSIP: 38384HAQ1	118.14	118.14		
10/21/2024	Return Of Principal		GOVT NATL MTG ASSN REMIC SER 2023-183 CL KD MONTHLY 19 DAY DELAY CPN 5.000% DUE 12/20/53 DTD 12/01/23 FC 01/20/24 102024 36,000 CUSIP: 38384HAQ1	8,289.92	8,289.92		
10/31/2024	Interest		STIFEL FDIC INSURED BANK DEPOSIT PROGRAM 103124 16,363 CUSIP: 09999844	0.87	0.87		
Total Income and Distributions				\$8,474.98	\$8,474.98		

Cash Sweep Activity

<i>Date</i>	<i>Activity</i>	<i>Description</i>	<i>Total</i>	<i>Cash</i>	<i>Cash Sweep</i>	<i>Margin</i>
10/1/2024	Purchase	STIFEL FDIC INSURED BANK DEPOSIT PROGRAM		-66.05	66.05	
10/21/2024	Purchase	STIFEL FDIC INSURED BANK DEPOSIT PROGRAM		-8,408.06	8,408.06	
10/31/2024	Purchase	STIFEL FDIC INSURED BANK DEPOSIT PROGRAM		-0.87	0.87	
10/31/2024	Purchase	STIFEL FDIC INSURED BANK DEPOSIT PROGRAM		-690.06	690.06	
Total Cash Sweep Activity			\$0.00	-\$9,165.04	\$9,165.04	

	<i>This period</i>	<i>Cash</i>	<i>Cash Sweep</i>	<i>Margin</i>
Closing Balance - Net Cash Equivalents	\$16,363.72	\$0.00	\$16,363.72	\$0.00



Stifel Insured Bank Deposit Program

Amount(s) listed below include accrued interest in the amount of \$0.87. The rate at month-end was 0.10%.

Description	Location	Previous Month Value	Current Month Value
Stifel Trust Company NA	St. Louis, MO	\$7,198.68	\$16,363.72
Closing Balance - Stifel Insured Bank Deposit Program			\$16,363.72

Your deposit balances at each Program Bank are eligible for insurance by the FDIC within applicable limits. The deposit balances are not insured by SIPC. Please refer to the Stifel Insured Bank Deposit Program Disclosure Statement and the Stifel Insured Bank Deposit Program for Retirement Accounts Disclosure Statement which are available at www.stifel.com/disclosures/account-agreement or from your Financial Advisor.



Certain Definitions

“Stifel” means Stifel, Nicolaus & Company, Incorporated, Member SIPC and NYSE.

“Stifel Banks” means affiliated banks of Stifel, which may include Stifel Bank & Trust, Member Federal Deposit Insurance Corporation (“FDIC”); Stifel Bank, Member FDIC; Stifel Trust Company, National Association, Member FDIC; and Stifel Trust Company Delaware, National Association, Member FDIC. **Unless otherwise specified, products purchased from or held by Stifel in a securities account are not insured by the FDIC, are not deposits or other obligations of the Stifel Banks, are not guaranteed by the Stifel Banks, and are subject to investment risk, including possible loss of the principal.**

“Stifel Smart Rate Program” refers to a money market deposit account at Stifel Bank & Trust, Stifel Bank, Stifel Trust Company, N.A., or Stifel Trust Company Delaware, N.A., each an affiliate of Stifel, which is made available to eligible clients of Stifel. The deposits are insured by the FDIC, within applicable limits, and are not cash held in your securities account. For additional information and terms and conditions concerning these deposits, see the Stifel Smart Rate Program Disclosure, which is available at www.stifel.com/disclosures or from your Financial Advisor.

“Stifel Fixed Yield Program” refers to a time deposit account at Stifel Bank & Trust, Stifel Bank, Stifel Trust Company, N.A., or Stifel Trust Company Delaware, N.A., each an affiliate of Stifel, which is made available to eligible clients of Stifel. The deposits are insured by the FDIC, within applicable limits, and are not cash held in your securities account. For additional information and terms and conditions concerning these deposits, see the Stifel Fixed Yield Program Disclosure, which is available at www.stifel.com/disclosures or from your Financial Advisor.

Account Disclosures

Errors and Inquiries – You should review this statement carefully and notify the Manager of the Office servicing your account of anything you believe to be incorrect. Any verbal communications should be re-confirmed in writing to protect your rights, including rights under SIPA. All statements furnished to you shall be considered accurate, complete, and acknowledged by you unless you report any inaccuracies to the Manager. Instructions and inquiries should be directed to your Financial Advisor. When making inquiries, please mention your account number. Please notify us promptly of any change of address.

Investment Objective – All clients are requested to promptly notify us of any material change in their investment objective or financial situation in order to assist us in maintaining current background and financial information.

Pricing and Rating of Securities – The pricing of securities displayed on your statement is derived from various sources and, in some cases, may be higher or lower than the price you would actually receive in the market. If we cannot obtain a price, “N/A” appears. For securities listed on an exchange or trading continually in an active marketplace, the prices reflect market quotations at the close of your statement period. For securities trading less frequently, we rely on third-party pricing services or a computerized pricing model, which may not always reflect actual market values. Similarly, some insurance product values provided by outside carriers may be valued as of a date other than the statement date. Bond ratings of securities were obtained from various rating services. There is no guarantee with respect to their accuracy. For current price quotes, please contact your Financial Advisor.

Cost Basis Information – All information provided with respect to cost basis is derived from transactions in the account or information supplied by other sources. There is no guarantee as to the accuracy of cost basis information or the profit and loss information provided for tax lots designated as noncovered. Stifel uses the first-in, first-out method when calculating the realized gain or loss on sale transactions unless a specific identification is made prior to settlement date. The gain or loss provided on your statement is informational only and should not be used for tax reporting. A 1099 including the cost basis for sale proceeds from covered tax lots will be provided after year-end for tax reporting. Please inform your Financial Advisor if a cost basis is not accurate.

Transaction Dates – All securities transactions are reflected on a trade date basis. Effective May 28, 2024, the settlement cycle will be reduced to T+1 (trade date plus one business day) from T+2 (trade date plus two business days).

Custody of Securities – Securities held by Stifel, Nicolaus & Company, Incorporated for you, but which are not registered in your name, may be commingled with identical securities being held for other clients by our Correspondent, the Depository Trust Company, or in similar systems.

Assets Held Away – You may purchase certain assets through Stifel, which will be held at a custodial institution other than Stifel. Where available, we include information about these assets on your statement. The custodial institution is responsible, however, for providing year-end tax reporting information (Form 1099) and separate periodic statements, which may vary from the information included on your Stifel statement because of different reporting periods. Your Stifel statements may also reflect other assets “not held” at Stifel, in addition to those held by a custodial institution. The value and nature of these investments is generally provided by you. Stifel does not guarantee the accuracy of the information with respect to the value of these investments as reflected on your statement. Assets held away are not covered by Stifel SIPC.

Estimated Annual Income and Yields – Estimated annual income and yields are calculated by annualizing the most recent distribution and do not reflect historical experience or project future results. The yield information for the money market funds is based on historical performance; future yields will fluctuate. These figures have been obtained from sources believed to be reliable, but no assurance can be made as to accuracy. Before investing in any of these funds, carefully read the prospectus, which is available through your Financial Advisor.

Order Routing and Payment for Order Flow – In order to access a wide variety of execution venues, the firm does participate in the maker/taker model. Certain exchanges and other trading centers to which the firm routes equities and options orders have implemented fee structures under which broker-dealer participants may receive rebates on certain orders. Under these fee structures, participants are charged a fee for orders that take liquidity from the venue, and provided a rebate for orders that add liquidity to the venue. Rebates received by the firm from a venue during any time period may or may not exceed the fees paid by the firm to the venue during that time period. Fees and/or rebates from all venues are subject to change. Stifel will provide customers additional information regarding average net fees/rebates paid/received upon written request. For venues from which Stifel receives a rebate, Stifel is considered to be receiving payment for order flow.

Additional information will be provided upon written request, and certain order routing information is available online at www.stifel.com/disclosures/best-execution. On request of a customer and at no fee, Stifel will disclose to such customer the identity of the venue to which such customer’s orders were routed for execution in the six months prior to the request, whether the orders were directed orders or non-directed orders, and the time of the transactions, if any, that resulted from such orders. Orders may be routed and executed internally through Stifel’s trading desk. In such instances, Stifel stands to share in 100% of remuneration received (in the case of orders executed as agent) or profits or losses generated (in the case of orders executed as principal) as a result of internalizing such orders. Customers may mail their inquiries to: Stifel – Attn: Equity Trading Compliance, One South Street, Baltimore, Maryland 21202.

Tax Information – Although your statement may describe certain items as Federally tax-exempt, this is for information purposes only. When reporting your taxes, please rely exclusively on the substitute Form 1099 you will receive from us after year-end for your taxable accounts. (For Retirement Accounts, Form 1099R will report distributions from the account rather than income and dividends or proceeds from sales.)

SIPC Protection – Stifel is a member of the Securities Investor Protection Corporation (SIPC). SIPC coverage protects securities customers of its members up to \$500,000 (including \$250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org, or investors may contact SIPC at (202) 371-8300. Stifel has purchased additional securities coverage of \$149,500,000 and cash coverage of \$900,000 for a total of \$150,000,000 of securities coverage and \$1,150,000 of cash coverage, subject to the terms and conditions of the policy, with an aggregate limit of \$300,000,000. (For more information, visit: www.stifel.com/disclosures/asset-protection.) This coverage does not protect against market losses and does not cover securities not held by Stifel.

Margin Accounts – If you have a margin account, this is a combined statement of your margin account and special memorandum account (“SMA”) maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the (“SMA”) as required by Regulation T is available for your inspection upon request. If you have applied for margin privileges and have been approved, you may borrow money from Stifel in exchange for pledging assets in your account as collateral for any outstanding margin loan. The amount you may borrow is based on Regulation T, Stifel’s internal policies, and the value of securities in your margin account. Securities held in a margin account are identified by the word “margin” on your statement. Stifel reserves the right to limit margin purchases and short sales and to alter its margin requirements and due dates for house or other margin calls in accordance with the Firm’s guidelines, market conditions, and regulatory margin requirements.



Account Disclosures Continued

Margin Account Interest Charges – The margin interest period includes the second to last day of the prior statement period through the third day prior to the last day of the current statement period. The margin interest charge is computed by multiplying the rate of interest by the average net daily settled debit balance and a fraction, the numerator of which is the number of days the debit balance existed, and the denominator of which is three hundred sixty (360). The rate of interest is determined by the cost of borrowing money and is subject to change without notice. The average net daily settled debit balance includes any settled credit and settled debit balances in your cash and margin accounts during the period. Please review the “Statement of Credit Terms” you have already received for further information.

Fully Paid Lending Participants – Without waiving any rights given to you, it is understood and agreed that the provisions of the Securities Investor Protection Act of 1970 may not protect the lender with respect to loaned securities hereunder and that, therefore, the collateral held for you may constitute the only source of satisfaction of Stifel's obligations in the event Stifel fails to return the loaned securities.

Late Charges – If transactions in your account result in a debit balance in your cash account and you do not make payment by the settlement date, you may be subject to interest charges.

Free Credit Balances – Customer Free Credit Balances may be used in this Firm's business subject to the limitations of 17CFR Section 240, 15c3-3 under The Securities Exchange Act of 1934. You have the right to receive from us in the course of normal business operations, upon demand, the delivery of: a) any Free Credit Balances to which you are entitled, b) any Fully-Paid Securities to which you are entitled, c) any Securities purchased on margin upon full payment of any indebtedness to us. If you participate in Cash Management Accounts, the payment to you of a Free Credit Balance may be subject to the cancellation of any commitment made in respect to your account for the payment of checks, automated clearing house (ACH) payments, ATM Card or Point of Sale transaction charges, or other debit card transactions.

Option Accounts – 1) Commissions and other charges related to the execution of option transactions have been included on confirmations for such transactions, which have already been sent to you, and copies of confirmations are available upon request; 2) should you have any changes in your investment objective or current financial situation, you should advise your investment professional immediately; and 3) assignment notices for option contracts are allocated among client short positions pursuant to an automated procedure that randomly selects from all client short option positions those contracts that are subject to assignment, which includes positions established on the day of assignment. Additional information pertaining to the procedures used for random selection is available upon request.

Complaints – Complaints relating to your account(s) may be directed to Stifel, Legal Department, 501 North Broadway, St. Louis, Missouri 63102 or by phoning (800) 488-0970 or (314) 342-2000.

Lost Certificates – In the event your statement indicates that securities were delivered out of your account in certificate form and you have not received them, it is understood that you will notify Stifel immediately in writing. If written notification is received within 120 calendar days after the delivery date, as reflected on your statement, the certificate will be replaced free of charge. Thereafter, a fee for replacement may apply.

Dividend Reinvestment – (Optional) The dollar amount of Mutual Fund distributions, Money Market Fund income, or dividends on other securities shown on your statement may have been reinvested into additional shares. You will not receive confirmations for these reinvestment transactions. However, information pertaining to these transactions which would otherwise appear on confirmations will be furnished to you upon written request. In dividend reinvestment transactions, Stifel may act as your agent and receive payment for order flow. The source and nature of such payment will be furnished to you upon written request to Stifel or your introducing firm. If Stifel is currently a market maker in the eligible security, Stifel will purchase, as principal for you, additional shares at the opening market price.

Stifel Information – A Statement of Financial Condition of Stifel, Nicolaus & Company, Incorporated is available for your inspection at any of our offices, or a copy will be mailed to you upon request.

Investor Education and Protection – Under the Public Disclosure Program, the Financial Industry Regulatory Authority (“FINRA”) provides certain information regarding the disciplinary history of FINRA members and their associated persons via FINRA's BrokerCheck Hotline (toll-free (800) 289-9999) or on the FINRA website at www.finra.org, including an investor brochure that includes information describing FINRA BrokerCheck. Stifel, Nicolaus & Company, Incorporated is registered with the U.S. Securities and Exchange Commission and the Municipal Securities Rulemaking Board (“MSRB”). Additional information may be obtained from the MSRB website at www.msrb.org, including an investor brochure that is posted on the website describing the protections that may be provided by the MSRB rules and how to file a complaint with an appropriate regulatory authority.

ERISA Section 408(b)(2) Notice – For Service Provider Fee Disclosures under ERISA 408(b)(2), please see www.stifel.com/disclosures/ERISA. Please direct any questions you may have to your Financial Advisor.

Notification of Change in Circumstances and Availability of Investment Advisory Disclosure Brochures – In the event that there are any material changes in your financial situation, investment objective(s), risk tolerance, or instructions regarding your account(s), please promptly report such changes to your Financial Advisor to ensure that your investment advisory accounts are being managed based on the most current information. You should review Stifel's Form ADV Part 2A (Disclosure Brochure) for information and disclosures relating to Stifel's investment advisory services (available at: www.stifel.com/disclosures/investment-advisory-services/program-disclosures), including (but not limited to) a discussion of the various conflicts of interest to which our firm may be subject in the provision of investment advisory services to you.



October 1 -
October 31, 2024
Account Number:

Page 1 of 12
8300-3378

STIFEL ACCOUNT STATEMENT

11497 1 1 1 SNFSNF001_HH_R_021-030p_008

**MURRIETA VALLEY CEMETERY
DISTRICT
(ENDOWMENT ACCOUNT)
42800 IVY ST
MURRIETA CA 92562-7218**

Your Financial Advisor (LU04):

SANDRA HEDSTROM WHEELER
Telephone: (805) 783-2921

Office Serving Your Account:

4460 BROAD STREET
SUITE 210
SAN LUIS OBISPO, CA 93401

PRIMARY INVESTMENT OBJECTIVE: **Income**

RISK TOLERANCE: **Moderate**

For a full definition of this objective and risk tolerance, including the use of margin, please see www.stifel.com, IMPORTANT DISCLOSURES, or contact your Financial Advisor. If you have any questions concerning your investment objective or risk tolerance, or wish to make a change, please contact your Financial Advisor or the Branch Manager for this office.

TRADING TAX LOT RELIEF METHOD: **First In, First Out**

INVESTOR UPDATE

Did you know that Stifel offers three podcasts to help keep you informed on the latest market trends? To take a deep dive into the insights of our thought leaders, start by searching for "Stifel" on Spotify®, Apple® Podcasts, or Omny.

ACCOUNT PROTECTION

Stifel, Nicolaus & Company, Incorporated provides up to \$150 million of coverage for securities held in client accounts, of which \$1.15 million may be in cash deposits. Ask your Financial Advisor for more details.

Thank you for allowing Stifel to serve you. In order to protect your rights, including rights under the Securities Investor Protection Act (SIPA), please promptly report, in writing, any inaccuracies or discrepancies in this account or statement to the Compliance Department of Stifel at the address below. If you have any questions regarding your account or this statement, please contact your Financial Advisor or the Branch Manager for this office. For additional information regarding your Stifel account, please refer to the current Stifel Account Agreement and Disclosure Booklet, which is available at www.stifel.com/disclosures/account-agreement.

PORTFOLIO SUMMARY

	October 31	September 30
Net Cash Equivalents **	11,862.11	4,953.20
Net Portfolio Assets held at Stifel	226,060.86	235,406.08
Net Portfolio Assets not held at Stifel		
Net Portfolio Value	\$237,922.97	\$240,359.28

YOUR CHANGE IN PORTFOLIO VALUE

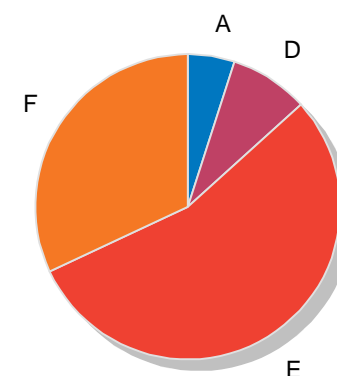
	October 31	September 30
Net Cash Flow (Inflows/Outflows) ²	-690.06	-724.06
Securities Transferred In/Out		
Income and Distributions	7,598.97	5,753.87
Change in Securities Value	-9,345.22	-3,744.96
Net Change in Portfolio Value	-\$2,436.31	\$1,284.85

** See the Stifel Insured Bank Deposit Program Disclosure Statements for additional information.

² Does not include cost or proceeds for buy or sell transactions.
You have securities maturing and/or options expiring.

YOUR ASSET SUMMARY

	Value on October 31, 2024 (\$)	Percentage of your account
A Net Cash Equivalents**	11,862.11	4.99%
D Fixed Income-Muni	19,763.60	8.31%
E Fixed Income-Other	130,201.38	54.72%
F Mutual Funds	76,095.88	31.98%
Total Assets	\$237,922.97	100.00%





ASSET SUMMARY

Value as of October 31, 2024					Gains/(-)Losses		
	<i>At Stifel</i>	<i>Not at Stifel</i>	<i>Total</i>	<i>% of assets *</i>	<i>Unrealized</i>	<i>Realized</i>	
						<i>This Period</i>	<i>Year-to-date</i>
Cash							
Cash Sweep**	11,862.11		11,862.11	4.99%			
Margin Balance							
A. Net Cash Equivalents	\$11,862.11		\$11,862.11	4.99%			
B. Equities							
C. Preferreds							
D. Fixed Income-Muni	19,763.60		19,763.60	8.31%	-346.93		
E. Fixed Income-Other	130,201.38		130,201.38	54.72%	417.04		-57.50
F. Mutual Funds	76,095.88		76,095.88	31.98%	-19,606.89		
G. Unit Investment Trusts							
H. Insurance Products							
I. Alternative Investments							
J. Other Investments							
K. Stifel Smart Rate Program **							
Net Portfolio Assets	\$226,060.86	\$0.00	\$226,060.86	95.01%	-\$19,536.78	\$0.00	-\$57.50
Net Portfolio Value	\$237,922.97	\$0.00	\$237,922.97	100.00%	-\$19,536.78	\$0.00	-\$57.50

INCOME & DISTRIBUTION SUMMARY

	<i>Security Type</i>	<i>Year-to-date</i>	<i>This period</i>
Dividends	Tax-Exempt		
	Taxable	2,572.41	260.36
Interest	Tax-Exempt		
	Taxable	4,191.90	430.35
Capital Gain Distributions			
Return of Principal		13,219.26	6,908.26
Other			
Total Income & Distributions		\$19,983.57	\$7,598.97

INFORMATION SUMMARY

	<i>Security Type</i>	<i>Year-to-date</i>	<i>This period</i>
Accrued Interest Paid	Tax-Exempt		
	Taxable	45.74	
Accrued Interest Received	Tax-Exempt		
	Taxable	500.00	
Gross Proceeds		79,942.50	
Federal Withholding			
Foreign Taxes Paid			
Margin Interest Charged			

* Please note "% of assets" figures are shown gross of any amounts owed to Stifel and/or net short positions.

** Include balances which are FDIC insured bank deposits, not cash held in your Securities Account and not covered by SIPC.



ASSET DETAILS

This section shows the cash equivalents and/or securities in your account. Prices obtained from outside sources are considered reliable but are not guaranteed by Stifel. Actual prices may vary, and upon sale, you may receive more or less than your original purchase price. Contact your Financial Advisor for current price quotes. Gain/Loss is provided for informational purposes only. Cost basis may be adjusted for, but not limited to, amortization, accretion, principal paydowns, capital changes, listed option premiums, gifting rules, inheritance step-up, or wash sales. The Gain/Loss information should not be used for tax preparation without the assistance of your tax advisor. Lot detail quantity displayed is truncated to the one thousandth of a share.

NET CASH EQUIVALENTS

	<i>Current value</i>	<i>Cost Basis</i>	<i>Estimated Annualized Income</i>	<i>Estimated Yield %</i>
STIFEL FDIC INSURED	11,862.11	11,862.11	11.86	0.10%
Total Net Cash Equivalents	\$11,862.11	\$11,862.11	\$11.86	0.10%

STIFEL INSURED BANK DEPOSIT PROGRAM

Funds deposited through the Stifel Insured Bank Deposit Program (the "Program") may be deposited at multiple banks. The Program's Disclosure Statement is available at www.stifel.com/disclosures/account-agreement. The deposits are not covered by the Securities Investor Protection Corporation ("SIPC"). Deposits are insured by the FDIC within applicable limits.

Balances in the Program or in any money market fund offered as an available fund for Cash Investment Services at Stifel, subject to applicable limits, can be liquidated upon request and the proceeds returned to your securities account or can be distributed directly to you with the proper withdrawal form on file.

PORTFOLIO ASSETS - HELD AT STIFEL

Fixed Income-Muni	<i>Symbol/ Bond Rating/ Type</i>	<i>Quantity</i>	<i>Current Price/ Current Value</i>	<i>Average Unit Cost/ Cost Basis</i>	<i>Accrued Income⁶</i>	<i>Unrealized Gain/(-)Loss¹⁰</i>	<i>Estimated Annualized Income</i>	<i>Estimated Yield %</i>
WISCONSIN ST GENL FD ANNUAL APPROP REV RFDG SER B B/E TXBL CPN 2.333% DUE 05/01/25 DTD 08/16/16 FC 05/01/17 CUSIP: 977100DK9 <i>Original Cost: 20,724.80</i>	S&P: AA Moody: Aa2 Cash	20,000	98.8180 19,763.60	100.5526 20,110.53	233.30	-346.93	466.60	2.36%
Total Fixed Income-Muni		20,000	\$19,763.60	\$20,110.53	\$233.30	-\$346.93	\$466.60	2.36%

Municipal Bonds held may or may not be tax free. Please consult with your tax advisor.

Fixed Income-Other	<i>Symbol/ Bond Rating/ Type</i>	<i>Quantity</i>	<i>Current Price/ Current Value</i>	<i>Average Unit Cost/ Cost Basis</i>	<i>Accrued Income⁶</i>	<i>Unrealized Gain/(-)Loss¹⁰</i>	<i>Estimated Annualized Income</i>	<i>Estimated Yield %</i>
PENNYMAC CORP SR NOTE CONV CPN 5.500% DUE 11/01/24 DTD 11/07/19 FC 05/01/20 CUSIP: 70932AAD5	Cash	35,000	99.2500 34,737.50	98.7643 34,567.50	962.50	170.00	1,925.00	5.54%

ASSET DETAILS (continued)**PORTFOLIO ASSETS - HELD AT STIFEL (continued)**

Fixed Income-Other	<i>Symbol/ Bond Rating/ Type</i>	<i>Quantity</i>	<i>Current Price/ Current Value</i>	<i>Average Unit Cost/ Cost Basis</i>	<i>Accrued Income⁶</i>	<i>Unrealized Gain/(-)Loss¹⁰</i>	<i>Estimated Annualized Income</i>	<i>Estimated Yield %</i>
BANK AMERICA CORP UNSECD MEDIUM TERM NOTE CPN 5.300% DUE 01/22/26 DTD 07/22/24 FC 10/22/24 CALL 01/22/25 @ 100.000 CUSIP: 06055JFG9 <i>Original Cost: 25,005.00</i>	S&P: A- Moody: A1 Cash	25,000	100.0600 25,015.00	100.0091 25,002.27	33.13	12.73	1,325.00	5.30%
BROOKFIELD FIN INC GTD NOTE CPN 4.250% DUE 06/02/26 DTD 06/02/16 FC 12/02/16 CALL 03/02/26 @ 100.000 CUSIP: 11271LAA0	S&P: A- Moody: A3 Cash	27,000	99.3660 26,828.82	98.3885 26,564.90	474.94	263.92	1,147.50	4.28%
MORGAN STANLEY BANK NA SALT LAKE CITY UT CD FDIC #32992 CLLB STEP CPN 4.350% DUE 09/27/29 DTD 09/27/24 FC 03/27/25 CALL 03/27/25 @ 100.000 CUSIP: 61776CBP1	Cash	27,000	100.0050" 27,001.35	100.0000 27,000.00	112.63	1.35	1,174.50	4.35%
GOVT NATL MTG ASSN REMIC SER 2023-183 CL KD MONTHLY 19 DAY DELAY CPN 5.000% DUE 12/20/53 DTD 12/01/23 FC 01/20/24 CUSIP: 38384HAQ1 <i>Remaining Balance: \$16,719.51</i> <i>Original Cost: 29,868.93</i>	Cash	30,000	99.3971 16,618.71	99.5823 16,649.67	69.67	-30.96	835.97	5.03%
Total Fixed Income-Other		144,000	\$130,201.38	\$129,784.34	\$1,652.87	\$417.04	\$6,407.97	4.92%

Principal Protected Notes are subject to the credit risk of the issuer. Principal Protected Market Linked CDs are subject to applicable limits.

Mutual Funds	<i>Symbol/ Type</i>	<i>Quantity</i>	<i>Current Price/ Current Value</i>	<i>Average Unit Cost/ Cost Basis</i>	<i>Original Investment⁷/ Cumulative Return⁸</i>	<i>Unrealized Gain/(-)Loss¹⁰</i>	<i>Estimated Annualized Income</i>	<i>Estimated Yield %</i>
Open-End Funds								
BLACKROCK CORE BOND CL A CUSIP: 09260B101 <i>Original Cost: 40,782.75</i>	BCBAX Cash	4,060.123	8.2600 33,536.61	10.0135 40,656.09	39,880.67 -6,344.06	-7,119.49	1,281.37	3.82%

ASSET DETAILS (continued)**PORTFOLIO ASSETS - HELD AT STIFEL (continued)**

Mutual Funds	<i>Symbol/ Type</i>	<i>Quantity</i>	<i>Current Price/ Current Value</i>	<i>Average Unit Cost/ Cost Basis</i>	<i>Original Investment⁷/ Cumulative Return⁸</i>	<i>Unrealized Gain/(-)Loss¹⁰</i>	<i>Estimated Annualized Income</i>	<i>Estimated Yield %</i>
Open-End Funds								
BOND FUND OF AMERICA CL A CUSIP: 097873103	ABNDX Cash	3,772.985	11.2800 42,559.27	14.5897 55,046.67	55,000.00 -12,440.73	-12,487.40	1,775.18	4.17%
Total Mutual Funds			\$76,095.88	\$95,702.76		-\$19,606.89	\$3,056.55	4.02%
Total Portfolio Assets - Held at Stifel			\$226,060.86	\$245,597.63		-\$19,536.78	\$9,931.12	4.39%
Total Net Portfolio Value			\$237,922.97	\$257,459.74		-\$19,536.78	\$9,942.98	4.18%

FOOTNOTE DEFINITIONS

- ⁶ **Accrued Income:** Accrued Income amounts are provided for informational purposes only and are not included as part of the Net Portfolio Value. Accrued Income represents the sum of accrued interest and accrued dividends on securities positions, but which Stifel has not yet received. Stifel cannot guarantee the accuracy of the Accrued Income, which may be subject to change. Accrued Income amounts are not covered by SIPC and should not be relied upon for making investment decisions.
- ⁷ **Original Investment:** Total cost invested and held in the account as of month-end. Items may be adjusted for corporate actions, return of capital, or other miscellaneous adjustments, which may affect cost basis. Excludes purchases through automatic reinvestment of capital gains and dividends.
- ⁸ **Cumulative Return:** Current Value minus Original Investment. Cumulative Return is the capital appreciation (depreciation) of the entire purchased security, including purchases through automatic reinvestment of capital gains and dividends. Cumulative Return may not be accurate if any purchased shares are sold or transferred. Shares purchased at a prior firm through automatic reinvestment of capital gains and dividends that are subsequently transferred into the Stifel account may be treated as "Original Investment" shares if appropriate coding is not supplied by the prior firm when transferred.
- ¹⁰ Please note "Unrealized Gain/(-)Loss" does not equal the total current value minus the total cost if any value or cost amounts are missing. Unrealized gains or losses are provided for your information only and should not be used for tax purposes.
- ¹⁵ There will be no secondary market for Stifel Fixed Yield time deposits. An early withdrawal penalty of the lessor of 90 days interest or half of the interest earned for the amount withdrawn will apply. For complete terms, please contact your Financial Advisor.
- " The price assigned to this instrument may have been provided by a national pricing service and is derived from a 'market-driven pricing model.'
This price may not be the actual price you would receive in the event of a sale prior to the maturity of the C.D. Additional information is available upon request.



ACTIVITY SUMMARY				CASH EQUIVALENTS		
Type of Activity	Activity	Year-to-date	This period	Cash	Cash Sweep	Margin
	Opening Balance - Net Cash Equivalents		\$4,953.20	\$0.00	\$4,953.20	\$0.00
Buy and Sell Transactions	Assets Bought	-111,895.50				
	Assets Sold/Redeemed	110,418.33				
Deposits	Deposits Made To Your Account					
Withdrawals	Withdrawals From Your Account	-6,757.26	-690.06	-690.06		
Income and Distributions	Income and Distributions	19,983.57	7,598.97	7,598.97		
Cash Sweep Activity	Cash Sweep Activity			-6,908.91	6,908.91	
Margin Interest	Margin Interest Charged					
Other	Other Transactions					
Cash Management Activity	Card Activity					
	ACH/ATM Activity					
Checkwriting Activity	Checks You Wrote					
	Closing Balance - Net Cash Equivalents		\$11,862.11	\$0.00	\$11,862.11	\$0.00
Securities Transferred	Securities Transferred In/Out					

ACTIVITY DETAILS				CASH EQUIVALENTS		
			This period	Cash	Cash Sweep	Margin
	Opening Balance - Net Cash Equivalents		\$4,953.20	\$0.00	\$4,953.20	\$0.00

Withdrawals From Your Account

Date	Activity	Quantity	Description	Total	Cash	Cash Sweep	Margin
10/31/2024	Journal		T56852262 F83003378 TRF TO AC#568522621	-690.06	-690.06		
Total Withdrawals From Your Account				-\$690.06	-\$690.06		

Income and Distributions

Date	Activity	Quantity	Description	Total	Cash	Cash Sweep	Margin
10/1/2024	Dividend		BLACKROCK CORE BOND CL A 093024 4,060.12300 CUSIP: 09260B101	109.00	109.00		



ACTIVITY DETAILS continued

CASH EQUIVALENTS continued

Income and Distributions continued

<i>Date</i>	<i>Activity</i>	<i>Quantity</i>	<i>Description</i>	<i>Total</i>	<i>Cash</i>	<i>Cash Sweep</i>	<i>Margin</i>
10/1/2024	Dividend		BOND FUND OF AMERICA CL A 100124 3,772.98500 CUSIP: 097873103	151.36	151.36		
10/21/2024	Interest		GOVT NATL MTG ASSN REMIC SER 2023-183 CL KD MONTHLY 19 DAY DELAY CPN 5.000% DUE 12/20/53 DTD 12/01/23 FC 01/20/24 102024 30,000 CUSIP: 38384HAQ1	98.45	98.45		
10/21/2024	Return Of Principal		GOVT NATL MTG ASSN REMIC SER 2023-183 CL KD MONTHLY 19 DAY DELAY CPN 5.000% DUE 12/20/53 DTD 12/01/23 FC 01/20/24 102024 30,000 CUSIP: 38384HAQ1	6,908.26	6,908.26		
10/22/2024	Interest		BANK AMERICA CORP UNSECD MEDIUM TERM NOTE CPN 5.300% DUE 01/22/26 DTD 07/22/24 FC 10/22/24 CALL 01/22/25 @ 100.000 102224 25,000 CUSIP: 06055JFG9	331.25	331.25		
10/31/2024	Interest		STIFEL FDIC INSURED BANK DEPOSIT PROGRAM 103124 11,862 CUSIP: 09999844	0.65	0.65		
Total Income and Distributions				\$7,598.97	\$7,598.97		

Cash Sweep Activity

<i>Date</i>	<i>Activity</i>	<i>Description</i>	<i>Total</i>	<i>Cash</i>	<i>Cash Sweep</i>	<i>Margin</i>
10/1/2024	Purchase	STIFEL FDIC INSURED BANK DEPOSIT PROGRAM		-260.36	260.36	
10/21/2024	Purchase	STIFEL FDIC INSURED BANK DEPOSIT PROGRAM		-7,006.71	7,006.71	



ACTIVITY DETAILS continued

Cash Sweep Activity continued

Date	Activity	Description	Total
10/22/2024	Purchase	STIFEL FDIC INSURED BANK DEPOSIT PROGRAM	
10/31/2024	Purchase	STIFEL FDIC INSURED BANK DEPOSIT PROGRAM	
10/31/2024	Sale	STIFEL FDIC INSURED BANK DEPOSIT PROGRAM	
Total Cash Sweep Activity			\$0.00

CASH EQUIVALENTS continued

Cash	Cash Sweep	Margin
-331.25	331.25	
-0.65	0.65	
690.06	-690.06	
-\$6,908.91	\$6,908.91	
Cash	Cash Sweep	Margin
\$0.00	\$11,862.11	\$0.00

This period
Closing Balance - Net Cash Equivalents \$11,862.11



Stifel Insured Bank Deposit Program

Amount(s) listed below include accrued interest in the amount of \$0.65. The rate at month-end was 0.10%.

Description	Location	Previous Month Value	Current Month Value
Stifel Trust Company NA	St. Louis, MO	\$4,953.20	\$11,862.11
Closing Balance - Stifel Insured Bank Deposit Program			\$11,862.11

Your deposit balances at each Program Bank are eligible for insurance by the FDIC within applicable limits. The deposit balances are not insured by SIPC. Please refer to the Stifel Insured Bank Deposit Program Disclosure Statement and the Stifel Insured Bank Deposit Program for Retirement Accounts Disclosure Statement which are available at www.stifel.com/disclosures/account-agreement or from your Financial Advisor.

STIFEL

October 1 -
October 31, 2024
Account Number:

Page 10 of 12
8300-3378

THIS PAGE INTENTIONALLY LEFT BLANK



Certain Definitions

“Stifel” means Stifel, Nicolaus & Company, Incorporated, Member SIPC and NYSE.

“Stifel Banks” means affiliated banks of Stifel, which may include Stifel Bank & Trust, Member Federal Deposit Insurance Corporation (“FDIC”); Stifel Bank, Member FDIC; Stifel Trust Company, National Association, Member FDIC; and Stifel Trust Company Delaware, National Association, Member FDIC. **Unless otherwise specified, products purchased from or held by Stifel in a securities account are not insured by the FDIC, are not deposits or other obligations of the Stifel Banks, are not guaranteed by the Stifel Banks, and are subject to investment risk, including possible loss of the principal.**

“Stifel Smart Rate Program” refers to a money market deposit account at Stifel Bank & Trust, Stifel Bank, Stifel Trust Company, N.A., or Stifel Trust Company Delaware, N.A., each an affiliate of Stifel, which is made available to eligible clients of Stifel. The deposits are insured by the FDIC, within applicable limits, and are not cash held in your securities account. For additional information and terms and conditions concerning these deposits, see the Stifel Smart Rate Program Disclosure, which is available at www.stifel.com/disclosures or from your Financial Advisor.

“Stifel Fixed Yield Program” refers to a time deposit account at Stifel Bank & Trust, Stifel Bank, Stifel Trust Company, N.A., or Stifel Trust Company Delaware, N.A., each an affiliate of Stifel, which is made available to eligible clients of Stifel. The deposits are insured by the FDIC, within applicable limits, and are not cash held in your securities account. For additional information and terms and conditions concerning these deposits, see the Stifel Fixed Yield Program Disclosure, which is available at www.stifel.com/disclosures or from your Financial Advisor.

Account Disclosures

Errors and Inquiries – You should review this statement carefully and notify the Manager of the Office servicing your account of anything you believe to be incorrect. Any verbal communications should be re-confirmed in writing to protect your rights, including rights under SIPA. All statements furnished to you shall be considered accurate, complete, and acknowledged by you unless you report any inaccuracies to the Manager. Instructions and inquiries should be directed to your Financial Advisor. When making inquiries, please mention your account number. Please notify us promptly of any change of address.

Investment Objective – All clients are requested to promptly notify us of any material change in their investment objective or financial situation in order to assist us in maintaining current background and financial information.

Pricing and Rating of Securities – The pricing of securities displayed on your statement is derived from various sources and, in some cases, may be higher or lower than the price you would actually receive in the market. If we cannot obtain a price, “N/A” appears. For securities listed on an exchange or trading continually in an active marketplace, the prices reflect market quotations at the close of your statement period. For securities trading less frequently, we rely on third-party pricing services or a computerized pricing model, which may not always reflect actual market values. Similarly, some insurance product values provided by outside carriers may be valued as of a date other than the statement date. Bond ratings of securities were obtained from various rating services. There is no guarantee with respect to their accuracy. For current price quotes, please contact your Financial Advisor.

Cost Basis Information – All information provided with respect to cost basis is derived from transactions in the account or information supplied by other sources. There is no guarantee as to the accuracy of cost basis information or the profit and loss information provided for tax lots designated as noncovered. Stifel uses the first-in, first-out method when calculating the realized gain or loss on sale transactions unless a specific identification is made prior to settlement date. The gain or loss provided on your statement is informational only and should not be used for tax reporting. A 1099 including the cost basis for sale proceeds from covered tax lots will be provided after year-end for tax reporting. Please inform your Financial Advisor if a cost basis is not accurate.

Transaction Dates – All securities transactions are reflected on a trade date basis. Effective May 28, 2024, the settlement cycle will be reduced to T+1 (trade date plus one business day) from T+2 (trade date plus two business days).

Custody of Securities – Securities held by Stifel, Nicolaus & Company, Incorporated for you, but which are not registered in your name, may be commingled with identical securities being held for other clients by our Correspondent, the Depository Trust Company, or in similar systems.

Assets Held Away – You may purchase certain assets through Stifel, which will be held at a custodial institution other than Stifel. Where available, we include information about these assets on your statement. The custodial institution is responsible, however, for providing year-end tax reporting information (Form 1099) and separate periodic statements, which may vary from the information included on your Stifel statement because of different reporting periods. Your Stifel statements may also reflect other assets “not held” at Stifel, in addition to those held by a custodial institution. The value and nature of these investments is generally provided by you. Stifel does not guarantee the accuracy of the information with respect to the value of these investments as reflected on your statement. Assets held away are not covered by Stifel SIPC.

Estimated Annual Income and Yields – Estimated annual income and yields are calculated by annualizing the most recent distribution and do not reflect historical experience or project future results. The yield information for the money market funds is based on historical performance; future yields will fluctuate. These figures have been obtained from sources believed to be reliable, but no assurance can be made as to accuracy. Before investing in any of these funds, carefully read the prospectus, which is available through your Financial Advisor.

Order Routing and Payment for Order Flow – In order to access a wide variety of execution venues, the firm does participate in the maker/taker model. Certain exchanges and other trading centers to which the firm routes equities and options orders have implemented fee structures under which broker-dealer participants may receive rebates on certain orders. Under these fee structures, participants are charged a fee for orders that take liquidity from the venue, and provided a rebate for orders that add liquidity to the venue. Rebates received by the firm from a venue during any time period may or may not exceed the fees paid by the firm to the venue during that time period. Fees and/or rebates from all venues are subject to change. Stifel will provide customers additional information regarding average net fees/rebates paid/received upon written request. For venues from which Stifel receives a rebate, Stifel is considered to be receiving payment for order flow.

Additional information will be provided upon written request, and certain order routing information is available online at www.stifel.com/disclosures/best-execution. On request of a customer and at no fee, Stifel will disclose to such customer the identity of the venue to which such customer's orders were routed for execution in the six months prior to the request, whether the orders were directed orders or non-directed orders, and the time of the transactions, if any, that resulted from such orders. Orders may be routed and executed internally through Stifel's trading desk. In such instances, Stifel stands to share in 100% of remuneration received (in the case of orders executed as agent) or profits or losses generated (in the case of orders executed as principal) as a result of internalizing such orders. Customers may mail their inquiries to: Stifel – Attn: Equity Trading Compliance, One South Street, Baltimore, Maryland 21202.

Tax Information – Although your statement may describe certain items as Federally tax-exempt, this is for information purposes only. When reporting your taxes, please rely exclusively on the substitute Form 1099 you will receive from us after year-end for your taxable accounts. (For Retirement Accounts, Form 1099R will report distributions from the account rather than income and dividends or proceeds from sales.)

SIPC Protection – Stifel is a member of the Securities Investor Protection Corporation (SIPC). SIPC coverage protects securities customers of its members up to \$500,000 (including \$250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org, or investors may contact SIPC at (202) 371-8300. Stifel has purchased additional securities coverage of \$149,500,000 and cash coverage of \$900,000 for a total of \$150,000,000 of securities coverage and \$1,150,000 of cash coverage, subject to the terms and conditions of the policy, with an aggregate limit of \$300,000,000. (For more information, visit: www.stifel.com/disclosures/asset-protection.) This coverage does not protect against market losses and does not cover securities not held by Stifel.

Margin Accounts – If you have a margin account, this is a combined statement of your margin account and special memorandum account (“SMA”) maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the (“SMA”) as required by Regulation T is available for your inspection upon request. If you have applied for margin privileges and have been approved, you may borrow money from Stifel in exchange for pledging assets in your account as collateral for any outstanding margin loan. The amount you may borrow is based on Regulation T, Stifel's internal policies, and the value of securities in your margin account. Securities held in a margin account are identified by the word “margin” on your statement. Stifel reserves the right to limit margin purchases and short sales and to alter its margin requirements and due dates for house or other margin calls in accordance with the Firm's guidelines, market conditions, and regulatory margin requirements.



Account Disclosures Continued

Margin Account Interest Charges – The margin interest period includes the second to last day of the prior statement period through the third day prior to the last day of the current statement period. The margin interest charge is computed by multiplying the rate of interest by the average net daily settled debit balance and a fraction, the numerator of which is the number of days the debit balance existed, and the denominator of which is three hundred sixty (360). The rate of interest is determined by the cost of borrowing money and is subject to change without notice. The average net daily settled debit balance includes any settled credit and settled debit balances in your cash and margin accounts during the period. Please review the “Statement of Credit Terms” you have already received for further information.

Fully Paid Lending Participants – Without waiving any rights given to you, it is understood and agreed that the provisions of the Securities Investor Protection Act of 1970 may not protect the lender with respect to loaned securities hereunder and that, therefore, the collateral held for you may constitute the only source of satisfaction of Stifel's obligations in the event Stifel fails to return the loaned securities.

Late Charges – If transactions in your account result in a debit balance in your cash account and you do not make payment by the settlement date, you may be subject to interest charges.

Free Credit Balances – Customer Free Credit Balances may be used in this Firm's business subject to the limitations of 17CFR Section 240, 15c3-3 under The Securities Exchange Act of 1934. You have the right to receive from us in the course of normal business operations, upon demand, the delivery of: a) any Free Credit Balances to which you are entitled, b) any Fully-Paid Securities to which you are entitled, c) any Securities purchased on margin upon full payment of any indebtedness to us. If you participate in Cash Management Accounts, the payment to you of a Free Credit Balance may be subject to the cancellation of any commitment made in respect to your account for the payment of checks, automated clearing house (ACH) payments, ATM Card or Point of Sale transaction charges, or other debit card transactions.

Option Accounts – 1) Commissions and other charges related to the execution of option transactions have been included on confirmations for such transactions, which have already been sent to you, and copies of confirmations are available upon request; 2) should you have any changes in your investment objective or current financial situation, you should advise your investment professional immediately; and 3) assignment notices for option contracts are allocated among client short positions pursuant to an automated procedure that randomly selects from all client short option positions those contracts that are subject to assignment, which includes positions established on the day of assignment. Additional information pertaining to the procedures used for random selection is available upon request.

Complaints – Complaints relating to your account(s) may be directed to Stifel, Legal Department, 501 North Broadway, St. Louis, Missouri 63102 or by phoning (800) 488-0970 or (314) 342-2000.

Lost Certificates – In the event your statement indicates that securities were delivered out of your account in certificate form and you have not received them, it is understood that you will notify Stifel immediately in writing. If written notification is received within 120 calendar days after the delivery date, as reflected on your statement, the certificate will be replaced free of charge. Thereafter, a fee for replacement may apply.

Dividend Reinvestment – (Optional) The dollar amount of Mutual Fund distributions, Money Market Fund income, or dividends on other securities shown on your statement may have been reinvested into additional shares. You will not receive confirmations for these reinvestment transactions. However, information pertaining to these transactions which would otherwise appear on confirmations will be furnished to you upon written request. In dividend reinvestment transactions, Stifel may act as your agent and receive payment for order flow. The source and nature of such payment will be furnished to you upon written request to Stifel or your introducing firm. If Stifel is currently a market maker in the eligible security, Stifel will purchase, as principal for you, additional shares at the opening market price.

Stifel Information – A Statement of Financial Condition of Stifel, Nicolaus & Company, Incorporated is available for your inspection at any of our offices, or a copy will be mailed to you upon request.

Investor Education and Protection – Under the Public Disclosure Program, the Financial Industry Regulatory Authority (“FINRA”) provides certain information regarding the disciplinary history of FINRA members and their associated persons via FINRA's BrokerCheck Hotline (toll-free (800) 289-9999) or on the FINRA website at www.finra.org, including an investor brochure that includes information describing FINRA BrokerCheck. Stifel, Nicolaus & Company, Incorporated is registered with the U.S. Securities and Exchange Commission and the Municipal Securities Rulemaking Board (“MSRB”). Additional information may be obtained from the MSRB website at www.msrb.org, including an investor brochure that is posted on the website describing the protections that may be provided by the MSRB rules and how to file a complaint with an appropriate regulatory authority.

ERISA Section 408(b)(2) Notice – For Service Provider Fee Disclosures under ERISA 408(b)(2), please see www.stifel.com/disclosures/ERISA. Please direct any questions you may have to your Financial Advisor.

Notification of Change in Circumstances and Availability of Investment Advisory Disclosure Brochures – In the event that there are any material changes in your financial situation, investment objective(s), risk tolerance, or instructions regarding your account(s), please promptly report such changes to your Financial Advisor to ensure that your investment advisory accounts are being managed based on the most current information. You should review Stifel's Form ADV Part 2A (Disclosure Brochure) for information and disclosures relating to Stifel's investment advisory services (available at: www.stifel.com/disclosures/investment-advisory-services/program-disclosures), including (but not limited to) a discussion of the various conflicts of interest to which our firm may be subject in the provision of investment advisory services to you.